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ARROW FINANCIAL CORP  
Form 13F-HR  
July 26, 2012

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F  
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06/30/2012

Check here if Amendment  Amendment Number:  
This Amendment  is a restatement  
 adds new holding entries

Institutional Investment Manager Filing this Report:

Name: ARROW FINANCIAL CORP.  
Address: 250 GLEN STREET  
GLENS FALLS, NY 12801

13F File Number: 28-12533

The institutional investment Manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Terry R. Goodemote  
Title: SVP & CFO  
Phone: 518-415-4512  
Signature, Place, and Date of Signing:

1 GLENS FALLS, NY 07/03/2012

Report Type (Check only one)  
 13F HOLDINGS REPORT  
 13F NOTICE  
 13F COMBINATION REPORT

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2  
Form 13F Information Table Entry Total: 704  
Form 13F Information Table Value Total: \$ 277,259

List of Other Included Managers:

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No.	13F File Number	Name
2	28-03696	GLENS FALLS NATIONAL BANK
3	28-12534	NORTH COUNTRY INV. ADVISERS, INC

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN	SH/ AMOUNT	PUT/ CALL	INVTMT DISCRTN	OT MA
AT&T INC	COM	00206R102	144	4030	SH		SOLE	
AT&T INC	COM	00206R102	46	1300	SH		OTHER	
AT&T INC	COM	00206R102	1437	40307	SH		DEFINED	2
AT&T INC	COM	00206R102	685	19202	SH		OTHER	2
AT&T INC	COM	00206R102	863	24200	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	115	1788	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	13	200	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	1732	26870	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	453	7028	SH		OTHER	2
ABBOTT LABORATORIES	COM	002824100	1051	16300	SH		DEFINED	3
ACTIVISION BLIZZARD, INC.	COM	00507V109	4	350	SH		DEFINED	2
ACTIVISION BLIZZARD, INC.	COM	00507V109	659	55000	SH		DEFINED	3
ADOBE SYSTEMS	COM	00724F101	4	125	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	2	50	SH		OTHER	2
AETNA INC COM	COM	00817Y108	10	250	SH		SOLE	
AETNA INC COM	COM	00817Y108	530	13680	SH		DEFINED	2
AETNA INC COM	COM	00817Y108	39	1000	SH		OTHER	2
AFFILIATED MANAGERS GROUP	COM	008252108	44	400	SH		OTHER	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	20	245	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	137	1700	SH		OTHER	2
ALCOA INC	COM	013817101	63	7195	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	17	375	SH		SOLE	
ALLIANT ENERGY CORP	COM	018802108	434	9520	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	27	600	SH		OTHER	2
ALLSCRIPTS	COM	01988P108	11	1000	SH		DEFINED	2
ALLSTATE CORP	COM	020002101	4	100	SH		OTHER	2
ALTRIA GROUP INC	COM	02209S103	22	629	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	318	9193	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	16	450	SH		OTHER	2
AMAZON.COM INC	COM	023135106	39	170	SH		SOLE	
AMAZON.COM INC	COM	023135106	532	2328	SH		DEFINED	2
AMAZON.COM INC	COM	023135106	2055	9000	SH		DEFINED	3
AMERICAN ELECTRIC POWER CO	COM	025537101	14	360	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	101	1730	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	17	300	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	1540	26454	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	228	3925	SH		OTHER	2
AMERICAN EXPRESS CO	COM	025816109	1746	30000	SH		DEFINED	3
AMERICAN TOWER	COM	03027X100	35	500	SH		SOLE	
AMERICAN TOWER	COM	03027X100	136	1945	SH		DEFINED	2
AMERICAN TOWER	COM	03027X100	1014	14500	SH		DEFINED	3
AMERIPRISE FINL INC	COM	03076C106	4	80	SH		DEFINED	2
AMGEN INC	COM	031162100	4	60	SH		SOLE	
AMGEN INC	COM	031162100	11	150	SH		OTHER	
AMGEN INC	COM	031162100	196	2693	SH		DEFINED	2
AMGEN INC	COM	031162100	8	115	SH		OTHER	2
AMGEN INC	COM	031162100	1094	15000	SH		DEFINED	3
ANADARKO PETROLEUM CORP	COM	032511107	22	330	SH		SOLE	
ANADARKO PETROLEUM CORP	COM	032511107	333	5025	SH		DEFINED	2
ANALOG DEVICES, INC.	COM	032654105	132	3500	SH		DEFINED	2
ANNALY CAPITAL MGMT INC	COM	035710409	17	1024	SH		DEFINED	2

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APACHE CORP	COM	037411105	29	325 SH	SOLE
APACHE CORP	COM	037411105	392	4464 SH	DEFINED 2
APACHE CORP	COM	037411105	25	280 SH	OTHER 2
APPLE INC	COM	037833100	91	155 SH	SOLE
APPLE INC	COM	037833100	3548	6075 SH	DEFINED 2
APPLE INC	COM	037833100	414	709 SH	OTHER 2
APPLE INC	COM	037833100	4526	7750 SH	DEFINED 3
APPLIED MATERIALS INC	COM	038222105	2	215 SH	DEFINED 2
AQUA AMER INC	COM	03836W103	5	200 SH	DEFINED 2
AQUA AMER INC	COM	03836W103	37	1465 SH	OTHER 2
ARROW	COM	042744102	13	524 SH	SOLE
ARROW	COM	042744102	31954	1322037 SH	DEFINED 2
ARROW	COM	042744102	770	31848 SH	OTHER 2
ATHENAHEALTH INC.	COM	04685W103	8	100 SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	32	568 SH	SOLE
AUTOMATIC DATA PROCESSING	COM	053015103	232	4165 SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	380	6830 SH	OTHER 2
BP PLC	COM	055622104	28	700 SH	DEFINED 2
BP PLC	COM	055622104	69	1700 SH	OTHER 2
BADGER METER INC	COM	056525108	23	600 SH	OTHER 2
BAKER HUGHES INC	COM	057224107	2	60 SH	SOLE
BAKER HUGHES INC	COM	057224107	84	2055 SH	DEFINED 2
BAKER HUGHES INC	COM	057224107	2	60 SH	OTHER 2
BANK OF AMERICA CORP	COM	060505104	7	905 SH	DEFINED 2
BANK OF AMERICA CORP	COM	060505104	20	2389 SH	OTHER 2
BANK OF NEW YORK MELLON CORP	COM	064058100	4	165 SH	SOLE
BANK OF NEW YORK MELLON CORP	COM	064058100	345	15735 SH	DEFINED 2
BANK OF NEW YORK MELLON CORP	COM	064058100	104	4732 SH	OTHER 2
BANK OF NEW YORK MELLON CORP	COM	064058100	659	30000 SH	DEFINED 3
BARCLAYS BK PLC	EXC	06738C786	8	400 SH	DEFINED 2
BARRICK GOLD	COM	067901108	13	340 SH	DEFINED 2
BAXTER INTL INC	COM	071813109	7	125 SH	SOLE
BAXTER INTL INC	COM	071813109	331	6225 SH	DEFINED 2
BAXTER INTL INC	COM	071813109	244	4588 SH	OTHER 2
BEAM, INC.	COM	073730103	37	600 SH	DEFINED 2
BED BATH AND BEYOND	COM	075896100	7	120 SH	DEFINED 2
BERKSHIRE HATHAWAY INC	COM	084670702	44	525 SH	SOLE
BERKSHIRE HATHAWAY INC	COM	084670702	1100	13200 SH	DEFINED 2
BERKSHIRE HATHAWAY INC	COM	084670702	82	990 SH	OTHER 2
BERKSHIRE HATHAWAY INC	COM	084670702	1083	13000 SH	DEFINED 3
BERKSHIRE HILLS BANCORP INC	COM	084680107	33	1500 SH	SOLE
BEST BUY CO	COM	086516101	2	86 SH	DEFINED 2
BHP BILLITON	COM	088606108	3	50 SH	DEFINED 2
BLACKROCK INC	COM	09247X101	38	225 SH	DEFINED 2
BLACKROCK INC	COM	09247X101	34	200 SH	OTHER 2
BIOGEN IDEC INC	COM	09062X103	722	5000 SH	DEFINED 3
BOEING COMPANY	COM	097023105	4	55 SH	SOLE
BOEING COMPANY	COM	097023105	175	2360 SH	DEFINED 2
BOEING COMPANY	COM	097023105	483	6500 SH	DEFINED 3
BOSTON SCIENTIFIC CORP	COM	101137107	2	265 SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	100	2770 SH	SOLE
BRISTOL MYERS SQUIBB	COM	110122108	4	100 SH	OTHER
BRISTOL MYERS SQUIBB	COM	110122108	1341	37300 SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	115	3190 SH	OTHER 2
BRISTOL MYERS SQUIBB	COM	110122108	1114	31000 SH	DEFINED 3
BROADCOM CORP	COM	111320107	46	1375 SH	SOLE
BROADCOM CORP	COM	111320107	364	10785 SH	DEFINED 2
BROADCOM CORP	COM	111320107	928	27500 SH	DEFINED 3
BROWN FOREMAN DISTILLERS CORP	COM	115637100	41	432 SH	DEFINED 2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	59	610 SH	DEFINED 2
BUCKEYE PARTNERS L P	LIM	118230101	31	600 PRN	DEFINED 2
CME GROUP INC.	COM	12572Q105	20	75 SH	SOLE

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CME GROUP INC.	COM	12572Q105	190	710	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	7	140	SH	SOLE	
CVS/CAREMARK CORP	COM	126650100	308	6596	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	23	500	SH	OTHER	2
CVS/CAREMARK CORP	COM	126650100	1262	27000	SH	DEFINED	3
CA, INC.	COM	12673P105	5	200	SH	DEFINED	2
CAMPBELL SOUP	COM	134429109	3	100	SH	SOLE	
CANADIAN NAT'L RAILWAY	COM	136375102	11	125	SH	DEFINED	2
CAPITAL ONE	COM	14040H105	5	100	SH	DEFINED	2
CAPSTONE TURBINE CORP	COM	14067D102	1	600	SH	DEFINED	2
CARDINAL HEALTH INC	COM	14149Y108	34	800	SH	SOLE	
CARDINAL HEALTH INC	COM	14149Y108	487	11585	SH	DEFINED	2
CARDINAL HEALTH INC	COM	14149Y108	30	725	SH	OTHER	2
CARDINAL HEALTH INC	COM	14149Y108	832	19800	SH	DEFINED	3
CARNIVAL	COM	143658300	3	100	SH	SOLE	
CARNIVAL	COM	143658300	51	1475	SH	DEFINED	2
CARNIVAL	COM	143658300	29	834	SH	OTHER	2
CATERPILLAR INC	COM	149123101	77	905	SH	SOLE	
CATERPILLAR INC	COM	149123101	1055	12428	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	107	1255	SH	OTHER	2
CATERPILLAR INC	COM	149123101	1189	14000	SH	DEFINED	3
CELGENE CORP	COM	151020104	16	255	SH	SOLE	
CELGENE CORP	COM	151020104	631	9830	SH	DEFINED	2
CELGENE CORP	COM	151020104	59	920	SH	OTHER	2
CELGENE CORP	COM	151020104	950	14800	SH	DEFINED	3
CENTURYLINK, INC.	COM	156700106	8	200	SH	DEFINED	2
CENTURYLINK, INC.	COM	156700106	12	303	SH	OTHER	2
CERNER CORP	COM	156782104	12	148	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	267	2529	SH	SOLE	
CHEVRON CORPORATION	COM	166764100	31	290	SH	OTHER	
CHEVRON CORPORATION	COM	166764100	3089	29277	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	879	8330	SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	2479	23500	SH	DEFINED	3
CHUBB CORP	COM	171232101	18	250	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	100	5825	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	3	200	SH	OTHER	
CISCO SYSTEMS	COM	17275R102	860	50109	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	253	14732	SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	831	48400	SH	DEFINED	3
CITIGROUP INC	COM	172967424	2	66	SH	DEFINED	2
CITIGROUP INC	COM	172967424	1014	37000	SH	DEFINED	3
CLOROX CO	COM	189054109	40	550	SH	DEFINED	2
CLOROX CO	COM	189054109	4	50	SH	OTHER	2
COACH, INC.	COM	189754104	6	100	SH	DEFINED	2
COACH, INC.	COM	189754104	906	15500	SH	DEFINED	3
COCA COLA CO.	COM	191216100	132	1690	SH	SOLE	
COCA COLA CO.	COM	191216100	1419	18148	SH	DEFINED	2
COCA COLA CO.	COM	191216100	25	315	SH	OTHER	2
COCA COLA CO.	COM	191216100	2033	26000	SH	DEFINED	3
COGNIZANT TECH SOLUTIONS	COM	192446102	30	500	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	72	695	SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	21	200	SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1343	12900	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	506	4860	SH	OTHER	2
COLGATE-PALMOLIVE CO	COM	194162103	833	8000	SH	DEFINED	3
COMCAST CORP NEW	COM	20030N101	25	780	SH	SOLE	
COMCAST CORP NEW	COM	20030N101	626	19589	SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	29	915	SH	OTHER	2
COMCAST CORP NEW	COM	20030N200	2	56	SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	639	20000	SH	DEFINED	3
COMPANHIA DE SANEAMENTO	COM	20441A102	23	300	SH	OTHER	2
CONNECTICUT WATER SERVICE INC	COM	207797101	6	200	SH	OTHER	2

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CONOCOPHILLIPS	COM	20825C104	61	1100	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	961	17192	SH	DEFINED 2
CONOCOPHILLIPS	COM	20825C104	105	1877	SH	OTHER 2
CONOCOPHILLIPS	COM	20825C104	1257	22500	SH	DEFINED 3
CONSOLIDATED EDISON INC	COM	209115104	44	714	SH	DEFINED 2
CORNING INC	COM	219350105	5	400	SH	DEFINED 2
CORNING INC	COM	219350105	13	1000	SH	OTHER 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	85	895	SH	SOLE
COSTCO WHOLESALE CORP NEW	COM	22160K105	882	9280	SH	DEFINED 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	84	885	SH	OTHER 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	1026	10800	SH	DEFINED 3
DTE ENERGY CO.	COM	233331107	19	314	SH	DEFINED 2
DTE ENERGY CO.	COM	233331107	297	5000	SH	DEFINED 3
DANAHER CORP	COM	235851102	76	1450	SH	SOLE
DANAHER CORP	COM	235851102	42	800	SH	OTHER
DANAHER CORP	COM	235851102	930	17850	SH	DEFINED 2
DANAHER CORP	COM	235851102	294	5645	SH	OTHER 2
DANAHER CORP	COM	235851102	1458	28000	SH	DEFINED 3
DARDEN RESTAURANTS INC	COM	237194105	4	75	SH	SOLE
DARDEN RESTAURANTS INC	COM	237194105	18	350	SH	DEFINED 2
DARDEN RESTAURANTS INC	COM	237194105	25	500	SH	OTHER 2
DEERE & CO	COM	244199105	46	570	SH	SOLE
DEERE & CO	COM	244199105	845	10445	SH	DEFINED 2
DEERE & CO	COM	244199105	44	550	SH	OTHER 2
DELCATH SYSTEMS INC.	COM	24661P104	0	150	SH	DEFINED 2
DELL INC	COM	24702R101	4	300	SH	DEFINED 2
DENDREON CORP	COM	24823Q107	0	100	SH	DEFINED 2
DEVON ENERGY CORP NEW	COM	25179M103	30	525	SH	DEFINED 2
DICK'S SPORTING GOODS, INC	COM	253393102	1056	22000	SH	DEFINED 3
WALT DISNEY COMPANY	COM	254687106	161	3314	SH	SOLE
WALT DISNEY COMPANY	COM	254687106	10	200	SH	OTHER
WALT DISNEY COMPANY	COM	254687106	1050	21639	SH	DEFINED 2
WALT DISNEY COMPANY	COM	254687106	512	10550	SH	OTHER 2
WALT DISNEY COMPANY	COM	254687106	728	15000	SH	DEFINED 3
DISTRIBUTED ENERGY SYS CORP	COM	25475V104	0	2500	SH	OTHER 2
DOLLAR TREE INC.	COM	256746108	424	3945	SH	DEFINED 2
DOMINION RES INC VA NEW	COM	25746U109	87	1615	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	11	200	SH	OTHER
DOMINION RES INC VA NEW	COM	25746U109	1297	24022	SH	DEFINED 2
DOMINION RES INC VA NEW	COM	25746U109	171	3175	SH	OTHER 2
DOMINION RES INC VA NEW	COM	25746U109	940	17400	SH	DEFINED 3
DOW CHEMICAL CO	COM	260543103	2	50	SH	SOLE
DOW CHEMICAL CO	COM	260543103	13	400	SH	OTHER
DOW CHEMICAL CO	COM	260543103	266	8435	SH	DEFINED 2
DOW CHEMICAL CO	COM	260543103	449	14250	SH	DEFINED 3
EI DUPONT DE NEMOURS & CO	COM	263534109	2	45	SH	SOLE
EI DUPONT DE NEMOURS & CO	COM	263534109	244	4830	SH	DEFINED 2
EI DUPONT DE NEMOURS & CO	COM	263534109	118	2340	SH	OTHER 2
EI DUPONT DE NEMOURS & CO	COM	263534109	986	19500	SH	DEFINED 3
DUKE ENERGY HLDG CORP	COM	26441C105	18	780	SH	DEFINED 2
DUNKIN BRANDS GROUP INC	COM	265504100	3	100	SH	SOLE
EMC CORP	COM	268648102	54	2125	SH	SOLE
EMC CORP	COM	268648102	906	35360	SH	DEFINED 2
EMC CORP	COM	268648102	47	1850	SH	OTHER 2
EMC CORP	COM	268648102	971	37900	SH	DEFINED 3
EQT CORP	COM	26884L109	12	226	SH	DEFINED 2
SWISS GOLD SHARES	EXC	26922Y105	38	240	SH	DEFINED 2
EAST WEST BANCORP	COM	27579R104	12	500	SH	OTHER 2
EASTMAN KODAK CO	COM	277461109	0	100	SH	DEFINED 2
EATON CORP	COM	278058102	143	3600	SH	OTHER 2
EATON VANCE	COM	27828S101	56	4195	SH	DEFINED 2
EBAY INC	COM	278642103	33	790	SH	SOLE

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EBAY INC	COM	278642103	314	7470	SH	DEFINED	2
EBAY INC	COM	278642103	8	190	SH	OTHER	2
EBAY INC	COM	278642103	840	20000	SH	DEFINED	3
ECOLAB INC	COM	278865100	50	730	SH	SOLE	
ECOLAB INC	COM	278865100	480	7000	SH	DEFINED	2
ECOLAB INC	COM	278865100	137	2000	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	54	1165	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	9	200	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	612	13148	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	337	7225	SH	OTHER	2
ENERGY RECOVERY INC.	COM	29270J100	5	2000	SH	OTHER	2
ENTERPRISE PRODS PARTNERS LP	LIM	293792107	8	150	PRN	DEFINED	2
EXELON CORP	COM	30161N101	24	650	SH	SOLE	
EXELON CORP	COM	30161N101	110	2925	SH	DEFINED	2
EXELON CORP	COM	30161N101	4	100	SH	OTHER	2
EXPRESS SCRIPTS HOLDING CO	COM	30219G108	29	524	SH	DEFINED	2
EXPRESS SCRIPTS HOLDING CO	COM	30219G108	20	355	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	401	4692	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	30	350	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	3919	45801	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	1924	22479	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	2293	26800	SH	DEFINED	3
FACEBOOK INC	COM	30303M102	18	577	SH	SOLE	
FACEBOOK INC	COM	30303M102	268	8604	SH	DEFINED	2
FACEBOOK INC	COM	30303M102	2	55	SH	OTHER	2
FACEBOOK INC	COM	30303M102	389	12500	SH	DEFINED	3
FED HOME LOAN MORT CORP	COM	313400301	0	1116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	0	1000	SH	DEFINED	2
FEDEX CORPORATION	COM	31428X106	2	20	SH	SOLE	
FEDEX CORPORATION	COM	31428X106	134	1465	SH	DEFINED	2
FEDEX CORPORATION	COM	31428X106	1008	11000	SH	DEFINED	3
FIDELITY NATL FINANCIAL, INC.	COM	31620R105	87	4500	SH	DEFINED	2
FINANCIAL INSTITUTIONS INC	COM	317585404	51	3000	SH	SOLE	
FIRST SOLAR, INC.	COM	336433107	0	18	SH	DEFINED	2
FISERV INC	COM	337738108	39	545	SH	SOLE	
FISERV INC	COM	337738108	450	6230	SH	DEFINED	2
FISERV INC	COM	337738108	7	100	SH	OTHER	2
FIRSTENERGY CORP	COM	337932107	3	60	SH	SOLE	
FIRSTENERGY CORP	COM	337932107	108	2190	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	37	3890	SH	SOLE	
FORD MOTOR CO	COM	345370860	526	54886	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	32	3350	SH	OTHER	2
FORD MOTOR CO	COM	345370860	863	90000	SH	DEFINED	3
FORTUNE BRANDS	COM	34964C106	13	600	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	19	175	SH	DEFINED	2
FREEPORT MCMORAN	COM	35671D857	2	65	SH	SOLE	
FREEPORT MCMORAN	COM	35671D857	124	3626	SH	DEFINED	2
FREEPORT MCMORAN	COM	35671D857	37	1075	SH	OTHER	2
GABELLI	MUT	36242H104	21	1350	SH	DEFINED	2
GANNETT COMPANY INC	COM	364730101	1	100	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	3	40	SH	SOLE	
GENERAL DYNAMICS	COM	369550108	168	2550	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	35	525	SH	OTHER	2
GENERAL DYNAMICS	COM	369550108	429	6500	SH	DEFINED	3
GENERAL ELECTRIC CO	COM	369604103	168	8080	SH	SOLE	
GENERAL ELECTRIC CO	COM	369604103	2445	117307	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	1054	50575	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	2048	98250	SH	DEFINED	3
GENERAL MILLS INC	COM	370334104	49	1283	SH	SOLE	
GENERAL MILLS INC	COM	370334104	4	100	SH	OTHER	
GENERAL MILLS INC	COM	370334104	741	19235	SH	DEFINED	2
GENERAL MILLS INC	COM	370334104	155	4025	SH	OTHER	2

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GENUINE PARTS CO	COM	372460105	36	605 SH	DEFINED	2
GLAXO	COM	37733W105	5	100 SH	OTHER	2
GOLDEN MINERALS COMPANY	COM	381119106	0	35 SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	3	30 SH	SOLE	
GOLDMAN SACHS GROUP	COM	38141G104	163	1705 SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	959	10000 SH	DEFINED	3
GOOGLE INC	COM	38259P508	107	185 SH	SOLE	
GOOGLE INC	COM	38259P508	1280	2206 SH	DEFINED	2
GOOGLE INC	COM	38259P508	67	115 SH	OTHER	2
GOOGLE INC	COM	38259P508	3190	5500 SH	DEFINED	3
GREENBRIER COMPANIES	COM	393657101	4	200 SH	DEFINED	2
GRUMA S.A.B. DE C.V.	COM	400131306	13	1300 SH	OTHER	2
HALLIBURTON CO	COM	406216101	36	1255 SH	SOLE	
HALLIBURTON CO	COM	406216101	244	8585 SH	DEFINED	2
HALLIBURTON CO	COM	406216101	17	600 SH	OTHER	2
HARLEY DAVIDSON INC	COM	412822108	59	1280 SH	OTHER	2
HATTERAS FINANCIAL CORP	COM	41902R103	21	725 SH	DEFINED	2
H J HEINZ CO	COM	423074103	56	1025 SH	SOLE	
H J HEINZ CO	COM	423074103	817	15015 SH	DEFINED	2
H J HEINZ CO	COM	423074103	653	12000 SH	OTHER	2
H J HEINZ CO	COM	423074103	761	14000 SH	DEFINED	3
HESS CORP	COM	42809H107	16	370 SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	5	245 SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	240	11937 SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	284	14134 SH	OTHER	2
HEWLETT PACKARD CO	COM	428236103	402	20000 SH	DEFINED	3
HEXCEL CORP	COM	428291108	20	775 SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	132	2491 SH	SOLE	
HOME DEPOT, INC	COM	437076102	5	100 SH	OTHER	
HOME DEPOT, INC	COM	437076102	1115	21038 SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	277	5225 SH	OTHER	2
HOME DEPOT, INC	COM	437076102	758	14300 SH	DEFINED	3
HONEYWELL INTL	COM	438516106	48	855 SH	SOLE	
HONEYWELL INTL	COM	438516106	639	11445 SH	DEFINED	2
HONEYWELL INTL	COM	438516106	20	350 SH	OTHER	2
HONEYWELL INTL	COM	438516106	1117	20000 SH	DEFINED	3
HOSPIRA INC	COM	441060100	9	260 SH	OTHER	2
ITT CORP	COM	450911201	1	75 SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	7	135 SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	53	1000 SH	OTHER	2
IMATION CORPORATION	COM	45245A107	1	120 SH	OTHER	2
INTEL CORP	COM	458140100	233	8751 SH	SOLE	
INTEL CORP	COM	458140100	8	300 SH	OTHER	
INTEL CORP	COM	458140100	2255	84625 SH	DEFINED	2
INTEL CORP	COM	458140100	472	17700 SH	OTHER	2
INTEL CORP	COM	458140100	1746	65500 SH	DEFINED	3
INTERCONTINENTAL EXCHANGE	COM	45865V100	20	150 SH	SOLE	
INTERCONTINENTAL EXCHANGE	COM	45865V100	166	1220 SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	225	1148 SH	SOLE	
INTL BUSINESS MACHINES	COM	459200101	20	100 SH	OTHER	
INTL BUSINESS MACHINES	COM	459200101	4466	22837 SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	2458	12570 SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	1956	10000 SH	DEFINED	3
INTERNATIONAL PAPER CO	COM	460146103	50	1720 SH	SOLE	
INTERNATIONAL PAPER CO	COM	460146103	513	17755 SH	DEFINED	2
INTERNATIONAL PAPER CO	COM	460146103	36	1240 SH	OTHER	2
INTERNATIONAL PAPER CO	COM	460146103	448	15500 SH	DEFINED	3
ISHARES	EXC	464285105	2	100 SH	DEFINED	2
ISHARES	EXC	464287176	7	56 SH	DEFINED	2
ISHARES	EXC	464287234	37	954 SH	DEFINED	2
ISHARES	EXC	464287242	12	100 SH	OTHER	2
ISHARES	EXC	464287457	11	125 SH	OTHER	2

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ISHARES	EXC	464287507	25	268	SH	DEFINED	2
ISHARES	EXC	464287655	6	75	SH	OTHER	2
ISHARES	EXC	464287804	24	325	SH	DEFINED	2
ISHARES	EXC	464288687	215	5500	SH	SOLE	
ISHARES	EXC	464288687	2263	57970	SH	DEFINED	2
ISHARES	EXC	464288687	262	6703	SH	OTHER	2
ISHARES	EXC	464288695	6	100	SH	DEFINED	2
ISHARES	EXC	46428Q109	56	2084	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	137	3840	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	1459	40822	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	304	8496	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	2037	57000	SH	DEFINED	3
JACOBS ENGINEERING GROUP INC.	COM	469814107	106	2811	SH	OTHER	2
JARDEN CORP	COM	471109108	1	30	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	240	3558	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	10	150	SH	OTHER	
JOHNSON & JOHNSON	COM	478160104	2398	35491	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	1560	23090	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	1574	23300	SH	DEFINED	3
JOHNSON CONTROLS INC	COM	478366107	22	780	SH	SOLE	
JOHNSON CONTROLS INC	COM	478366107	380	13705	SH	DEFINED	2
JOHNSON CONTROLS INC	COM	478366107	29	1050	SH	OTHER	2
KADANT, INC.	COM	48282T104	19	809	SH	DEFINED	2
KAYDON CORP	COM	486587108	11	500	SH	DEFINED	2
KELLOGG CO.	COM	487836108	4	75	SH	SOLE	
KELLOGG CO.	COM	487836108	71	1440	SH	DEFINED	2
KELLOGG CO.	COM	487836108	158	3200	SH	OTHER	2
KEYCORP	COM	493267108	2	200	SH	DEFINED	2
KIMBERLY-CLARK CORP	COM	494368103	2	25	SH	SOLE	
KIMBERLY-CLARK CORP	COM	494368103	82	984	SH	DEFINED	2
KOHL'S CORP (WISCONSIN)	COM	500255104	45	1000	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	72	1870	SH	SOLE	
KRAFT FOODS INC	COM	50075N104	959	24841	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	40	1026	SH	OTHER	2
KRAFT FOODS INC	COM	50075N104	1159	30000	SH	DEFINED	3
KROGER CO	COM	501044101	2	100	SH	DEFINED	2
LAYNE CHRISTENSEN CO	COM	521050104	10	500	SH	OTHER	2
ELI LILLY & CO	COM	532457108	3	70	SH	SOLE	
ELI LILLY & CO	COM	532457108	265	6165	SH	DEFINED	2
ELI LILLY & CO	COM	532457108	82	1900	SH	OTHER	2
LIMITED BRANDS INC.	COM	532716107	19	450	SH	SOLE	
LIMITED BRANDS INC.	COM	532716107	236	5555	SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	28	320	SH	SOLE	
LOCKHEED MARTIN CORP	COM	539830109	670	7694	SH	DEFINED	2
LOWES COMPANIES	COM	548661107	126	4423	SH	DEFINED	2
LOWES COMPANIES	COM	548661107	165	5800	SH	OTHER	2
MARATHON OIL CORP	COM	565849106	61	2370	SH	DEFINED	2
MARATHON OIL CORP	COM	565849106	3	115	SH	OTHER	2
MARRIOTT INTERNATIONAL INC	COM	571903202	40	1009	SH	DEFINED	2
MCCORMICK & CO	COM	579780206	49	800	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	115	1294	SH	SOLE	
MCDONALDS CORP	COM	580135101	9	100	SH	OTHER	
MCDONALDS CORP	COM	580135101	1734	19582	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	505	5700	SH	OTHER	2
MCDONALDS CORP	COM	580135101	1284	14500	SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	32	700	SH	SOLE	
MEDTRONIC, INC	COM	585055106	62	1605	SH	SOLE	
MEDTRONIC, INC	COM	585055106	597	15405	SH	DEFINED	2
MEDTRONIC, INC	COM	585055106	119	3075	SH	OTHER	2
MERCK & CO. INC.	COM	58933Y105	117	2811	SH	SOLE	
MERCK & CO. INC.	COM	58933Y105	1013	24257	SH	DEFINED	2
MERCK & CO. INC.	COM	58933Y105	281	6725	SH	OTHER	2



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MERCK & CO. INC.	COM	58933Y105	1165	27900	SH	DEFINED	3
METLIFE	COM	59156R108	34	1100	SH	SOLE	
METLIFE	COM	59156R108	514	16655	SH	DEFINED	2
METLIFE	COM	59156R108	40	1300	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	197	6450	SH	SOLE	
MICROSOFT CORP.	COM	594918104	12	400	SH	OTHER	
MICROSOFT CORP.	COM	594918104	2440	79773	SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	808	26423	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	1860	60800	SH	DEFINED	3
MOHAWK INDUSTRIES INC	COM	608190104	16	225	SH	DEFINED	2
MOLYCORP INC	COM	608753109	1	54	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	2	25	SH	SOLE	
MONSANTO CO NEW	COM	61166W101	148	1790	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	25	300	SH	OTHER	2
MONSANTO CO NEW	COM	61166W101	1097	13250	SH	DEFINED	3
MORGAN STANLEY	COM	617446448	3	200	SH	SOLE	
MORGAN STANLEY	COM	617446448	178	12190	SH	DEFINED	2
MORGAN STANLEY	COM	617446448	948	65000	SH	DEFINED	3
MOSAIC CO	COM	61945C103	5	100	SH	DEFINED	2
MYLAN LABORATORIES	COM	628530107	28	1300	SH	SOLE	
MYLAN LABORATORIES	COM	628530107	253	11840	SH	DEFINED	2
MYLAN LABORATORIES	COM	628530107	13	600	SH	OTHER	2
NBT BANCORP INC	COM	628778102	42	2000	SH	SOLE	
NBT BANCORP INC	COM	628778102	13	565	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	22	340	SH	SOLE	
NATIONAL OIL WELL VARCO INC	COM	637071101	279	4325	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	74	1150	SH	OTHER	2
NATIONAL OIL WELL VARCO INC	COM	637071101	1289	20000	SH	DEFINED	3
NEWMONT MINING CORP	COM	651639106	1	25	SH	DEFINED	2
NEWS CORP	COM	65248E104	3	120	SH	SOLE	
NEWS CORP	COM	65248E104	81	3625	SH	DEFINED	2
NEWS CORP	COM	65248E104	2	100	SH	OTHER	2
NFJ	COM	65337H109	19	1128	SH	DEFINED	2
NEXTERA ENERGY INC	COM	65339F101	10	150	SH	DEFINED	2
NIKE INC	COM	654106103	5	60	SH	SOLE	
NIKE INC	COM	654106103	273	3105	SH	DEFINED	2
NIKE INC	COM	654106103	35	400	SH	OTHER	2
NOBLE ENERGY	COM	655044105	2	25	SH	DEFINED	2
NORDSTROM INC	COM	655664100	30	600	SH	SOLE	
NORDSTROM INC	COM	655664100	216	4340	SH	DEFINED	2
NORDSTROM INC	COM	655664100	10	200	SH	OTHER	2
NORFOLK SOUTHERN CORP	COM	655844108	26	360	SH	SOLE	
NORFOLK SOUTHERN CORP	COM	655844108	373	5195	SH	DEFINED	2
NORFOLK SOUTHERN CORP	COM	655844108	71	985	SH	OTHER	2
NORTHERN TRUST CORP	COM	665859104	6	125	SH	DEFINED	2
NOVARTIS A G	COM	66987V109	8	150	SH	OTHER	2
NUCOR CORP	COM	670346105	48	1275	SH	SOLE	
NUCOR CORP	COM	670346105	511	13490	SH	DEFINED	2
NUCOR CORP	COM	670346105	9	250	SH	OTHER	2
NUVEEN	EXC	67066V101	18	1167	SH	DEFINED	2
NUVEEN	EXC	67070A101	5	360	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	55	645	SH	SOLE	
OCCIDENTAL PETROLEUM CORP	COM	674599105	1130	13173	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	11	125	SH	OTHER	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	1029	12000	SH	DEFINED	3
OCEANEERING INTL INC	COM	675232102	14	300	SH	OTHER	2
OLIN CORP	COM	680665205	6	300	SH	OTHER	2
ORACLE CORP	COM	68389X105	114	3830	SH	SOLE	
ORACLE CORP	COM	68389X105	6	200	SH	OTHER	
ORACLE CORP	COM	68389X105	1608	54139	SH	DEFINED	2
ORACLE CORP	COM	68389X105	248	8365	SH	OTHER	2
ORACLE CORP	COM	68389X105	1040	35000	SH	DEFINED	3

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ORMAT TECHNOLOGIES	COM	686688102	4	200 SH	OTHER	2
PACKAGING CORP OF AMERICA	COM	695156109	3	120 SH	DEFINED	2
PACKAGING CORP OF AMERICA	COM	695156109	60	2120 SH	OTHER	2
PALL CORP	COM	696429307	5	100 SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	15	200 SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	96	1250 SH	OTHER	2
PAYCHEX INC	COM	704326107	31	1000 SH	DEFINED	2
J C PENNEY CO	COM	708160106	11	475 SH	DEFINED	2
J C PENNEY CO	COM	708160106	932	40000 SH	DEFINED	3
PEPSICO INC	COM	713448108	169	2388 SH	SOLE	
PEPSICO INC	COM	713448108	14	200 SH	OTHER	
PEPSICO INC	COM	713448108	2128	30111 SH	DEFINED	2
PEPSICO INC	COM	713448108	1530	21646 SH	OTHER	2
PEPSICO INC	COM	713448108	1215	17200 SH	DEFINED	3
PFIZER INC	COM	717081103	42	1810 SH	SOLE	
PFIZER INC	COM	717081103	919	39954 SH	DEFINED	2
PFIZER INC	COM	717081103	379	16461 SH	OTHER	2
PFIZER INC	COM	717081103	1725	75000 SH	DEFINED	3
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	890	10194 SH	DEFINED	2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	28	325 SH	OTHER	2
PHILLIPS 66	COM	718546104	2	50 SH	DEFINED	2
PHILLIPS 66	COM	718546104	29	887 SH	OTHER	2
PIONEER NATURAL RESOURCES CO	COM	723787107	11	126 SH	OTHER	2
PLAINS EXPLORATION	COM	726505100	8	237 SH	DEFINED	2
PLUM CREEK TIMBER	COM	729251108	32	800 SH	OTHER	2
POWERSHARES	EXC	73935X500	17	3950 SH	DEFINED	2
POWERSHARES	EXC	73935X575	5	250 SH	DEFINED	2
POWERSHARES	EXC	73935X575	18	1000 SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	61	565 SH	SOLE	
PRAXAIR, INC.	COM	74005P104	983	9042 SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	150	1380 SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	544	5000 SH	DEFINED	3
T ROWE PRICE	COM	74144T108	108	1708 SH	SOLE	
T ROWE PRICE	COM	74144T108	16	250 SH	OTHER	
T ROWE PRICE	COM	74144T108	1247	19809 SH	DEFINED	2
T ROWE PRICE	COM	74144T108	359	5700 SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	150	2448 SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	12	200 SH	OTHER	
PROCTER & GAMBLE CO	COM	742718109	1798	29347 SH	DEFINED	2
PROCTER & GAMBLE CO	COM	742718109	903	14745 SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	1562	25500 SH	DEFINED	3
PROGRESS ENERGY INC	COM	743263105	65	1085 SH	DEFINED	2
PROGRESS ENERGY INC	COM	743263105	141	2350 SH	OTHER	2
PROSHARES	EXC	74347R297	2	100 SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	12	245 SH	SOLE	
PRUDENTIAL FINANCIAL	COM	744320102	521	10752 SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	678	14000 SH	DEFINED	3
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	13	400 SH	DEFINED	2
QUALCOMM INC	COM	747525103	86	1550 SH	SOLE	
QUALCOMM INC	COM	747525103	866	15545 SH	DEFINED	2
QUALCOMM INC	COM	747525103	39	700 SH	OTHER	2
QUALCOMM INC	COM	747525103	1409	25300 SH	DEFINED	3
QUEST DIAGNOSTICS INC	COM	74834L100	78	1300 SH	OTHER	2
RITE AID CORP	COM	767754104	0	250 SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	31	454 SH	SOLE	
ROYAL DUTCH SHELL PLC	COM	780259206	18	266 SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	13	200 SH	OTHER	2
SPDR S&P	EXC	78462F103	7	50 SH	OTHER	2
SPDR GOLD TRUST ETF	EXC	78463V107	54	351 SH	DEFINED	2
SPDR	EXC	78463X798	34	1587 SH	DEFINED	2
SPDR S&P MIDCAP 400 ETF TR	EXC	78467Y107	4	25 SH	OTHER	2
SCHLUMBERGER LTD	COM	806857108	111	1710 SH	SOLE	

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SCHLUMBERGER LTD	COM	806857108	812	12505	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	51	785	SH	OTHER	2
SCHLUMBERGER LTD	COM	806857108	1558	24000	SH	DEFINED	3
SECTOR SPDR TR FUND	EXC	81369Y100	4	100	SH	SOLE	
SECTOR SPDR TR FUND	EXC	81369Y100	79	2225	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y209	49	1300	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y209	57	1500	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y308	26	760	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y407	65	1475	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y506	38	576	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y506	48	725	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y605	64	4390	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y605	59	4012	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y704	9	250	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y704	27	750	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y803	94	3255	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y886	3	75	SH	SOLE	
SECTOR SPDR TR FUND	EXC	81369Y886	54	1455	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y886	49	1332	SH	OTHER	2
SEMPRA ENERGY	COM	816851109	7	100	SH	DEFINED	2
SIEMENS AG	COM	826197501	9	110	SH	DEFINED	2
SIMON PPY GROUP INC NEW	COM	828806109	7	45	SH	SOLE	
SIMON PPY GROUP INC NEW	COM	828806109	374	2400	SH	DEFINED	2
SIMON PPY GROUP INC NEW	COM	828806109	43	275	SH	OTHER	2
SMUCKER (J.M.)	COM	832696405	4	50	SH	OTHER	2
SOUTHERN CO	COM	842587107	71	1530	SH	SOLE	
SOUTHERN CO	COM	842587107	9	200	SH	OTHER	
SOUTHERN CO	COM	842587107	1044	22549	SH	DEFINED	2
SOUTHERN CO	COM	842587107	87	1875	SH	OTHER	2
SOUTHERN CO	COM	842587107	972	21000	SH	DEFINED	3
STAPLES INCORPORATED	COM	855030102	26	2000	SH	OTHER	2
STARBUCKS CORP	COM	855244109	3	60	SH	SOLE	
STARBUCKS CORP	COM	855244109	413	7750	SH	DEFINED	2
STARBUCKS CORP	COM	855244109	1466	27500	SH	DEFINED	3
STATE STREET CORP COM	COM	857477103	25	560	SH	DEFINED	2
STRYKER CORP	COM	863667101	12	225	SH	DEFINED	2
STRYKER CORP	COM	863667101	33	600	SH	OTHER	2
SUFFOLK BANCORP	COM	864739107	39	3000	SH	SOLE	
TJX COMPANIES	COM	872540109	85	1980	SH	SOLE	
TJX COMPANIES	COM	872540109	9	200	SH	OTHER	
TJX COMPANIES	COM	872540109	1166	27163	SH	DEFINED	2
TJX COMPANIES	COM	872540109	99	2300	SH	OTHER	2
TARGET CORP	COM	87612E106	26	440	SH	SOLE	
TARGET CORP	COM	87612E106	12	200	SH	OTHER	
TARGET CORP	COM	87612E106	774	13309	SH	DEFINED	2
TARGET CORP	COM	87612E106	215	3692	SH	OTHER	2
TEVA PHARM INDUS ADR	COM	881624209	8	200	SH	SOLE	
TEVA PHARM INDUS ADR	COM	881624209	32	800	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	67	1700	SH	OTHER	2
TEXAS INSTRUMENTS INC	COM	882508104	2	70	SH	SOLE	
TEXAS INSTRUMENTS INC	COM	882508104	66	2300	SH	DEFINED	2
3M COMPANY	COM	88579Y101	82	915	SH	SOLE	
3M COMPANY	COM	88579Y101	975	10885	SH	DEFINED	2
3M COMPANY	COM	88579Y101	523	5840	SH	OTHER	2
TIDEWATER, INC.	COM	886423102	2	50	SH	SOLE	
TIDEWATER, INC.	COM	886423102	41	875	SH	DEFINED	2
TIDEWATER, INC.	COM	886423102	21	450	SH	OTHER	2
TIFFANY	COM	886547108	19	350	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	60	1550	SH	SOLE	
TIME WARNER INC NEW	COM	887317303	821	21330	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	34	890	SH	OTHER	2
TIME WARNER	COM	88732J207	8	100	SH	SOLE	

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TIME WARNER	COM	88732J207	8	100	SH	DEFINED	2
TOMPKINS FINANCIAL CORP	COM	890110109	41	1100	SH	SOLE	
TORONTO-DOMINION BANK	COM	891160509	364	4655	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	570	7287	SH	OTHER	2
TRACTOR SUPPLY CO	COM	892356106	21	250	SH	OTHER	2
TRAVELERS COS INC	COM	89417E109	31	485	SH	SOLE	
TRAVELERS COS INC	COM	89417E109	448	7019	SH	DEFINED	2
TRAVELERS COS INC	COM	89417E109	28	440	SH	OTHER	2
TRAVELERS COS INC	COM	89417E109	1021	16000	SH	DEFINED	3
TRIQUINT SEMICONDUCTOR	COM	89674K103	0	100	SH	DEFINED	2
TRUEBLUE INC.	COM	89785X101	20	1300	SH	OTHER	2
TRUSTCO BANK CORP	COM	898349105	41	7500	SH	SOLE	
U.S. BANCORP	COM	902973304	124	3855	SH	SOLE	
U.S. BANCORP	COM	902973304	3	100	SH	OTHER	
U.S. BANCORP	COM	902973304	1598	49695	SH	DEFINED	2
U.S. BANCORP	COM	902973304	165	5135	SH	OTHER	2
U.S. BANCORP	COM	902973304	1360	42300	SH	DEFINED	3
UNDER ARMOUR INC	COM	904311107	31	325	SH	SOLE	
UNDER ARMOUR INC	COM	904311107	92	975	SH	DEFINED	2
UNDER ARMOUR INC	COM	904311107	661	7000	SH	DEFINED	3
UNION PACIFIC CORP	COM	907818108	4	30	SH	SOLE	
UNION PACIFIC CORP	COM	907818108	280	2350	SH	DEFINED	2
UNION PACIFIC CORP	COM	907818108	7	55	SH	OTHER	2
UNION PACIFIC CORP	COM	907818108	1193	10000	SH	DEFINED	3
UNITED PARCEL SERVICE	COM	911312106	46	590	SH	SOLE	
UNITED PARCEL SERVICE	COM	911312106	882	11197	SH	DEFINED	2
UNITED PARCEL SERVICE	COM	911312106	106	1350	SH	OTHER	2
UNITED PARCEL SERVICE	COM	911312106	945	12000	SH	DEFINED	3
UNITED TECHNOLOGIES CORP	COM	913017109	85	1125	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1461	19337	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	836	11070	SH	OTHER	2
UNITED TECHNOLOGIES CORP	COM	913017109	755	10000	SH	DEFINED	3
UNITED	COM	91307C102	5	100	SH	DEFINED	2
UNITEDHEALTH GROUP INC	COM	91324P102	4	65	SH	SOLE	
UNITEDHEALTH GROUP INC	COM	91324P102	122	2080	SH	DEFINED	2
UNITEDHEALTH GROUP INC	COM	91324P102	4	75	SH	OTHER	2
UNITEDHEALTH GROUP INC	COM	91324P102	1170	20000	SH	DEFINED	3
VANGUARD	EXC	92204A405	12	400	SH	OTHER	2
VANGUARD	EXC	922908769	47	674	SH	DEFINED	2
VERIFONE HOLDINGS, INC.	COM	92342Y109	71	2150	SH	DEFINED	2
VERIFONE HOLDINGS, INC.	COM	92342Y109	7	200	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	138	3110	SH	SOLE	
VERIZON COMMUNICATIONS INC	COM	92343V104	1530	34422	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	446	10028	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	667	15000	SH	DEFINED	3
VIACOM INC NEW	COM	92553P201	7	156	SH	DEFINED	2
VIACOM INC NEW	COM	92553P201	102	2170	SH	OTHER	2
VIACOM INC NEW	COM	92553P201	705	15000	SH	DEFINED	3
VISA INC.	COM	92826C839	69	560	SH	SOLE	
VISA INC.	COM	92826C839	795	6430	SH	DEFINED	2
VISA INC.	COM	92826C839	43	350	SH	OTHER	2
VISA INC.	COM	92826C839	1236	10000	SH	DEFINED	3
VODAFONE GROUP PLC NEW	COM	92857W209	14	500	SH	SOLE	
WALMART STORES INC	COM	931142103	139	1995	SH	SOLE	
WALMART STORES INC	COM	931142103	1310	18788	SH	DEFINED	2
WALMART STORES INC	COM	931142103	132	1890	SH	OTHER	2
WALMART STORES INC	COM	931142103	1283	18400	SH	DEFINED	3
WALGREEN CO	COM	931422109	4	125	SH	SOLE	
WALGREEN CO	COM	931422109	210	7095	SH	DEFINED	2
WALGREEN CO	COM	931422109	3	100	SH	OTHER	2
WALGREEN CO	COM	931422109	503	17000	SH	DEFINED	3
WASTE MANAGEMENT INC	COM	94106L109	3	100	SH	DEFINED	2

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WATSON PHARMACEUTICALS INC.	COM	942683103	30	400 SH	SOLE
WATSON PHARMACEUTICALS INC.	COM	942683103	456	6160 SH	DEFINED 2
WATSON PHARMACEUTICALS INC.	COM	942683103	22	300 SH	OTHER 2
WELLS FARGO CO	COM	949746101	113	3380 SH	SOLE
WELLS FARGO CO	COM	949746101	20	600 SH	OTHER
WELLS FARGO CO	COM	949746101	1171	35022 SH	DEFINED 2
WELLS FARGO CO	COM	949746101	195	5819 SH	OTHER 2
WELLS FARGO CO	COM	949746101	1672	50000 SH	DEFINED 3
WHOLE FOOD MARKET INC	COM	966837106	48	500 SH	OTHER 2
WINDSTREAM CORP	COM	97381W104	22	2326 SH	DEFINED 2
WISCONSIN ENERGY CORP	COM	976657106	47	1200 SH	DEFINED 2
XILINX INC	COM	983919101	2	50 SH	DEFINED 2
YAHOO INC	COM	984332106	3	200 SH	OTHER
YUM BRANDS INC	COM	988498101	3	40 SH	SOLE
YUM BRANDS INC	COM	988498101	563	8747 SH	DEFINED 2
YUM BRANDS INC	COM	988498101	39	600 SH	OTHER 2
YUM BRANDS INC	COM	988498101	483	7500 SH	DEFINED 3
ZIMMER	COM	98956P102	23	350 SH	SOLE
ZIMMER	COM	98956P102	427	6630 SH	DEFINED 2
ZIMMER	COM	98956P102	103	1600 SH	OTHER 2
ACCENTURE PLC	COM	G1151C101	17	275 SH	SOLE
ACCENTURE PLC	COM	G1151C101	415	6905 SH	DEFINED 2
ACCENTURE PLC	COM	G1151C101	84	1400 SH	OTHER 2
ACCENTURE PLC	COM	G1151C101	721	12000 SH	DEFINED 3
COVIDIEN PLC	COM	G2554F113	12	230 SH	SOLE
COVIDIEN PLC	COM	G2554F113	352	6585 SH	DEFINED 2
INGERSOLL-RAND PLC	COM	G47791101	3	71 SH	DEFINED 2
NABORS INDUSTRIES LTD	COM	G6359F103	936	65000 SH	DEFINED 3
NOBLE	COM	H5833N103	10	300 SH	DEFINED 2
NOBLE	COM	H5833N103	49	1500 SH	OTHER 2
TRANSOCEAN LTD	COM	H8817H100	2	47 SH	DEFINED 2
TRANSOCEAN LTD	COM	H8817H100	22	500 SH	OTHER 2
SYNERON MEDICAL LTD ORD	COM	M87245102	17	1600 SH	OTHER 2