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TRUSTCO BANK CORP N Y  
Form 13F-HR  
April 19, 2006

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

Report for the Calendar Year or Quarter Ended: 03/31/2006

Check here if Amendment  Amendment Number:

This Amendment  is a restatement

Institutional Investment Manager Filing this Report:

Name: TRUSTCO BANK  
Address: 3 SARNOWSKI DRIVE  
GLENVILLE, NY 12302

13F File Number: 28-10307

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: Richard Provost  
Title: Trust Officer  
Phone: (518) 381-3699

Signature, Place, and Date of Signing:

04/06/2006

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

FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
AT&T INC	COMMON STOCK	00206R102	733	27107	SH		DEFINED	
		00206R102	329	12181	SH		DEF/OTH	

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ABBOTT	COMMON STOCK	002824100	2107	49602 SH	DEFINED
LABORATORIES		002824100	392	9226 SH	DEF/OTH
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	890	13240 SH	DEFINED
ALCOA INC	COMMON STOCK	013817101	711	23250 SH	DEFINED
		013817101	58	1900 SH	DEF/OTH
ALLSTATE CORP	COMMON STOCK	020002101	1065	20442 SH	DEFINED
		020002101	79	1508 SH	DEF/OTH
ALTRIA GROUP INC	COMMON STOCK	02209S103	62	870 SH	DEFINED
		02209S103	3082	43500 SH	DEF/OTH
AMERICAN EXPRESS	COMMON STOCK	025816109	1580	30065 SH	DEFINED
CO		025816109	580	11034 SH	DEF/OTH
COLUMN TOTALS			11668		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
AMGEN INC	COMMON STOCK	031162100	813	11175 SH			DEFINED	
		031162100	196	2700 SH			DEF/OTH	

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ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	675	15771 SH	DEFINED
		035229103	137	3200 SH	DEF/OTH
APPLIED MATERIALS INC	COMMON STOCK	038222105	383	21900 SH	DEFINED
		038222105	70	4000 SH	DEF/OTH
ARGONAUT GROUP INC	COMMON STOCK	040157109	1911	53747 SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	666	14575 SH	DEFINED
		053015103	55	1200 SH	DEF/OTH
BP PLC	FOREIGN STOCK	055622104	2993	43412 SH	DEFINED
		055622104	843	12233 SH	DEF/OTH
BAKER HUGHES INC	COMMON STOCK	057224107	277	4050 SH	DEFINED
		057224107	27	400 SH	DEF/OTH
COLUMN TOTALS			9046		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
BANK OF AMERICA CORP	COMMON STOCK	060505104	1796	39441 SH			DEFINED	
		060505104	1085	23829 SH			DEF/OTH	

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BANK OF NEW YORK INC	COMMON STOCK	064057102	699	19400 SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	1108	31966 SH	DEFINED
		079860102	424	12225 SH	DEF/OTH
BRISTOL-MYERS	COMMON STOCK	110122108	609	24765 SH	DEFINED
SQUIBB CO		110122108	374	15200 SH	DEF/OTH
CHEVRON CORP NEW	COMMON STOCK	166764100	2439	42079 SH	DEFINED
		166764100	785	13547 SH	DEF/OTH
CISCO SYSTEMS INC	COMMON STOCK	17275R102	2036	93935 SH	DEFINED
		17275R102	269	12400 SH	DEF/OTH
COLUMN TOTALS			11624		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
CITIGROUP INC	COMMON STOCK	172967101	3020	63941 SH			DEFINED	
		172967101	326	6900 SH			DEF/OTH	
COCA COLA CO	COMMON STOCK	191216100	3361	80267 SH			DEFINED	
		191216100	561	13400 SH			DEF/OTH	

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COLGATE	COMMON STOCK	194162103	1951	34161 SH	DEFINED
PALMOLIVE CO		194162103	240	4200 SH	DEF/OTH
CURTISS WRIGHT CORP	COMMON STOCK	231561101	2130	32176 SH	DEFINED
DELL INC	COMMON STOCK	24702R101	500	16800 SH	DEFINED
		24702R101	98	3300 SH	DEF/OTH
DISNEY WALT CO	COMMON STOCK	254687106	1776	63683 SH	DEFINED
		254687106	296	10600 SH	DEF/OTH
DOMINION RESOURCES INC VA NEW	COMMON STOCK	25746U109	37	543 SH	DEFINED
COLUMN TOTALS			14296		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		25746U109	222	3209 SH			DEF/OTH	
DOW CHEMICAL CO	COMMON STOCK	260543103	339	8350 SH			DEFINED	
		260543103	127	3125 SH			DEF/OTH	
DU PONT E I DE	COMMON STOCK	263534109	1002	23736 SH			DEFINED	
NEMOURS & CO		263534109	182	4310 SH			DEF/OTH	

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ECOLAB INC	COMMON STOCK	278865100	340	8900 SH	DEFINED
		278865100	15	400 SH	DEF/OTH
EMERSON ELECTRIC CO	COMMON STOCK	291011104	385	4600 SH	DEFINED
		291011104	268	3200 SH	DEF/OTH
EXCELSIOR TAX EXEMPT FUNDS INC	MUTUAL FUNDS/MUNI BONDS	300861408	166	19443 SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	574	10850 SH	DEFINED
		30161N101	116	2190 SH	DEF/OTH
EXXON MOBIL CORP	COMMON STOCK	30231G102	10514	172752 SH	DEFINED
COLUMN TOTALS			14250		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		30231G102	2370	38937 SH			DEF/OTH	
FPL GROUP INC	COMMON STOCK	302571104	515	12818 SH			DEFINED	
FIFTH THIRD BANCORP	COMMON STOCK	316773100	153	3887 SH			DEFINED	
		316773100	47	1200 SH			DEF/OTH	
FORTUNE BRANDS INC	COMMON STOCK	349631101	766	9500 SH			DEFINED	
		349631101	250	3100 SH			DEF/OTH	

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FRANKLIN N Y TAX FREE INCOME	MUTUAL FUNDS/MUNI BONDS	354130106	45	3782 SH	DEFINED
		354130106	143	12191 SH	DEF/OTH
GENERAL ELECTRIC  CO	COMMON STOCK	369604103	30769	884668 SH	DEFINED
		369604103	10657	306410 SH	DEF/OTH
GENERAL MILLS INC	COMMON STOCK	370334104	472	9320 SH	DEFINED
		370334104	198	3900 SH	DEF/OTH
GLAXOSMITHKLINE	FOREIGN STOCK	37733W105	361	6900 SH	DEFINED
COLUMN TOTALS			46746		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRIN	OTHER MANAGERS
PLC		37733W105	205	3927 SH			DEF/OTH	
HEWLETT PACKARD CO	COMMON STOCK	428236103	419	12747 SH			DEFINED	
		428236103	86	2600 SH			DEF/OTH	
HOME DEPOT INC	COMMON STOCK	437076102	1240	29312 SH			DEFINED	
		437076102	71	1675 SH			DEF/OTH	
INTEL CORP	COMMON STOCK	458140100	2920	150062 SH			DEFINED	

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		458140100	347	17850 SH	DEF/OTH
INTERNATIONAL	COMMON STOCK	459200101	3353	40652 SH	DEFINED
BUSINESS MACHINES		459200101	297	3600 SH	DEF/OTH
JPMORGAN CHASE &	COMMON STOCK	46625H100	1661	39893 SH	DEFINED
CO		46625H100	559	13436 SH	DEF/OTH
JOHNSON & JOHNSON	COMMON STOCK	478160104	6060	102325 SH	DEFINED
COLUMN TOTALS			17218		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
		478160104	647	10925 SH			DEF/OTH	
JOHNSON CONTROLS INC	COMMON STOCK	478366107	463	6100 SH			DEFINED	
		478366107	103	1350 SH			DEF/OTH	
KEYCORP	COMMON STOCK	493267108	2457	66774 SH			DEFINED	
KIMBERLY CLARK CORP	COMMON STOCK	494368103	220	3800 SH			DEFINED	
		494368103	6	100 SH			DEF/OTH	
LILLY ELI & CO	COMMON STOCK	532457108	680	12300 SH			DEFINED	
		532457108	39	700 SH			DEF/OTH	



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LINCOLN NATIONAL CORP IN	COMMON STOCK	534187109	331	6064 SH	DEFINED
		534187109	169	3100 SH	DEF/OTH
LOWES COS INC	COMMON STOCK	548661107	693	10750 SH	DEFINED
		548661107	211	3275 SH	DEF/OTH
MASCO CORP	COMMON STOCK	574599106	413	12700 SH	DEFINED
		574599106	84	2600 SH	DEF/OTH
COLUMN TOTALS			6516		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
MCGRAW HILL COS INC	COMMON STOCK	580645109	611	10600 SH			DEFINED	
		580645109	173	3000 SH			DEF/OTH	
MEDTRONIC INC	COMMON STOCK	585055106	2978	58676 SH			DEFINED	
		585055106	254	5000 SH			DEF/OTH	
MICROSOFT CORP	COMMON STOCK	594918104	5421	199224 SH			DEFINED	
		594918104	735	27000 SH			DEF/OTH	
MOTOROLA INC	COMMON STOCK	620076109	481	20995 SH			DEFINED	

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		620076109	158	6900 SH	DEF/OTH
NBT BANCORP INC	COMMON STOCK	628778102	636	27358 SH	DEFINED
NASDAQ 100 TRUST	MUTUAL FUND/STOCK	631100104	1153	27500 SH	DEF/OTH
PEPSICO INC	COMMON STOCK	713448108	4245	73450 SH	DEFINED
COLUMN TOTALS			16845		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		713448108	410	7100 SH			DEF/OTH	
PFIZER INC	COMMON STOCK	717081103	637	25558 SH			DEFINED	
		717081103	280	11226 SH			DEF/OTH	
PROCTER & GAMBLE CO	COMMON STOCK	742718109	5795	100563 SH			DEFINED	
		742718109	1225	21253 SH			DEF/OTH	
ROCHESTER FUND MUNICIPALS INC	MUTUAL FUNDS/MUNI BONDS	771362100	230	12559 SH			DEFINED	
		771362100	156	8490 SH			DEF/OTH	
SARA LEE CORP	COMMON STOCK	803111103	227	12700 SH			DEFINED	

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		803111103	29	1600 SH	DEF/OTH
SCHERING PLOUGH	COMMON STOCK	806605101	342	18000 SH	DEFINED
CORP					
SCHLUMBERGER LTD	COMMON STOCK	806857108	657	5190 SH	DEFINED
		806857108	392	3100 SH	DEF/OTH
COLUMN TOTALS			10380		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN CALL	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
SOUTHERN CO	COMMON STOCK	842587107	2558	78058 SH			DEFINED	
		842587107	220	6700 SH			DEF/OTH	
TARGET CORP	COMMON STOCK	87612E106	1292	24850 SH			DEFINED	
		87612E106	187	3600 SH			DEF/OTH	
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	398	12250 SH			DEFINED	
		882508104	10	300 SH			DEF/OTH	
3M CO	COMMON STOCK	88579Y101	1529	20200 SH			DEFINED	
		88579Y101	714	9430 SH			DEF/OTH	
TRUSTCO BANK	COMMON STOCK	898349105	12827	1053995 SH			DEFINED	
CORP NY		898349105	8369	687653 SH			DEF/OTH	

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UNITED PARCEL SERVICE	COMMON STOCK	911312106	550	6925 SH	DEFINED
		911312106	91	1150 SH	DEF/OTH
COLUMN TOTALS			28745		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
UNITED	COMMON STOCK	913017109	3517	60670 SH			DEFINED	
TECHNOLOGIES CORP		913017109	429	7400 SH			DEF/OTH	
UNITRIN INC	COMMON STOCK	913275103	10491	225568 SH			DEFINED	
VANGUARD CALIFORNIA TAX FREE	MUTUAL FUNDS/MUNI BONDS	922021308	185	16939 SH			DEFINED	
VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H103	170	15285 SH			DEFINED	
VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H301	1812	162527 SH			DEFINED	
		92204H301	343	30786 SH			DEF/OTH	
VERIZON	COMMON STOCK	92343V104	1280	37584 SH			DEFINED	
COMMUNICATIONS INC		92343V104	426	12504 SH			DEF/OTH	

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WAL-MART STORES	COMMON STOCK	931142103	1669	35325 SH	DEFINED
INC		931142103	189	4000 SH	DEF/OTH
COLUMN TOTALS			20511		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	486	11400 SH			DEFINED	
		939322103	72	1700 SH			DEF/OTH	
WELLS FARGO & CO NEW	COMMON STOCK	949746101	1825	28575 SH			DEFINED	
		949746101	361	5650 SH			DEF/OTH	
WYETH	COMMON STOCK	983024100	556	11466 SH			DEFINED	
		983024100	149	3065 SH			DEF/OTH	
COLUMN TOTALS			3449					
AGGREGATE TOTAL			211294					

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FORM 13F SUMMARY PAGE

Report Summary:

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Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	153
Form 13F Information Table Value Total:	\$ 211,294

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment Managers with respect to which this report is filed, other than the Manager filing this report.

NONE