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ARROW FINANCIAL CORP  
Form 13F-HR  
October 28, 2011

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

Report for the Calendar Year or Quarter Ended: 09/30/2011

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: Executive Vice President & Chief Financial Officer  
Phone: 518-745-1000  
Signature, Place, and Date of Signing:

1 GLENS FALLS, NY 10/28/2011

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: 656  
Form 13F Information Table Value Total: \$ 227,710

List of Other Included Managers:

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No.	13F File Number	Name
2	28-03696	GLENS FALLS NATIONAL BANK & TRUST CO.
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	133	4680	SH		SOLE	
AT&T INC	COM	00206R102	37	1300	SH		OTHER	
AT&T INC	COM	00206R102	1181	41426	SH		DEFINED	2
AT&T INC	COM	00206R102	462	16201	SH		OTHER	2
AT&T INC	COM	00206R102	1204	42200	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	97	1893	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	10	200	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	1529	29905	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	362	7078	SH		OTHER	2
ABBOTT LABORATORIES	COM	002824100	834	16300	SH		DEFINED	3
ACTIVISION BLIZZARD, INC.	COM	00507V109	238	20000	SH		DEFINED	3
ADOBE SYSTEMS	COM	00724F101	15	600	SH		SOLE	
ADOBE SYSTEMS	COM	00724F101	245	10150	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	1	50	SH		OTHER	2
AETNA INC COM	COM	00817Y108	9	250	SH		SOLE	
AETNA INC COM	COM	00817Y108	429	11800	SH		DEFINED	2
AETNA INC COM	COM	00817Y108	763	21000	SH		DEFINED	3
AGILENT TECHNOLOGIES	COM	00846U101	12	381	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	33	430	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	130	1700	SH		OTHER	2
ALCOA INC	COM	013817101	69	7195	SH		DEFINED	2
ALCATEL-LUCENT	COM	013904305	0	107	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	31	790	SH		SOLE	
ALLIANT ENERGY CORP	COM	018802108	551	14255	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	52	1350	SH		OTHER	2
ALLIANT ENERGY CORP	COM	018802108	561	14500	SH		DEFINED	3
ALLSCRIPTS	COM	01988P108	18	1000	SH		DEFINED	2
ALLSTATE CORP	COM	020002101	2	100	SH		OTHER	2
ALTRIA GROUP INC	COM	02209S103	17	629	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	246	9193	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	12	450	SH		OTHER	2
AMAZON.COM INC	COM	023135106	3	15	SH		SOLE	
AMAZON.COM INC	COM	023135106	123	568	SH		DEFINED	2
AMERICAN ELECTRIC POWER CO	COM	025537101	14	360	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	81	1805	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	13	300	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	1186	26415	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	149	3325	SH		OTHER	2
AMERICAN EXPRESS CO	COM	025816109	1024	22800	SH		DEFINED	3
AMERICAN TOWER CORP	COM	029912201	19	350	SH		SOLE	
AMERICAN TOWER CORP	COM	029912201	43	800	SH		DEFINED	2
AMERIPRISE FINL INC	COM	03076C106	3	80	SH		DEFINED	2
AMGEN INC	COM	031162100	3	60	SH		SOLE	
AMGEN INC	COM	031162100	8	150	SH		OTHER	
AMGEN INC	COM	031162100	141	2558	SH		DEFINED	2
ANADARKO PETROLEUM CORP	COM	032511107	15	230	SH		SOLE	
ANADARKO PETROLEUM CORP	COM	032511107	142	2255	SH		DEFINED	2
ANALOG DEVICES, INC.	COM	032654105	100	3200	SH		DEFINED	2
ANALOG DEVICES, INC.	COM	032654105	859	27500	SH		DEFINED	3
ANNALY CAPITAL MGMT INC	COM	035710409	20	1224	SH		DEFINED	2

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APACHE CORP	COM	037411105	18	225	SH	SOLE
APACHE CORP	COM	037411105	136	1699	SH	DEFINED 2
APACHE CORP	COM	037411105	802	10000	SH	DEFINED 3
APPLE INC	COM	037833100	71	185	SH	SOLE
APPLE INC	COM	037833100	2562	6718	SH	DEFINED 2
APPLE INC	COM	037833100	280	735	SH	OTHER 2
APPLE INC	COM	037833100	2421	6350	SH	DEFINED 3
APPLIED MATERIALS INC	COM	038222105	1	115	SH	DEFINED 2
APPLIED MATERIALS INC	COM	038222105	1	100	SH	OTHER 2
AQUA AMER INC	COM	03836W103	4	200	SH	DEFINED 2
AQUA AMER INC	COM	03836W103	32	1465	SH	OTHER 2
ARCHER DANIELS MIDLAND CO	COM	039483102	26	1068	SH	DEFINED 2
ARROW	COM	042744102	12	524	SH	SOLE
ARROW	COM	042744102	30167	1355804	SH	DEFINED 2
ARROW	COM	042744102	530	23822	SH	OTHER 2
ATHENAHEALTH INC.	COM	04685W103	6	100	SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	27	568	SH	SOLE
AUTOMATIC DATA PROCESSING	COM	053015103	188	3990	SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	327	6930	SH	OTHER 2
BHP BILLITON PLC-ADR	COM	05545E209	5	100	SH	DEFINED 2
BP PLC	COM	055622104	37	1028	SH	DEFINED 2
BP PLC	COM	055622104	61	1700	SH	OTHER 2
BAKER HUGHES INC	COM	057224107	17	375	SH	DEFINED 2
BAKER HUGHES INC	COM	057224107	28	600	SH	OTHER 2
BANK OF AMERICA CORP	COM	060505104	23	3833	SH	DEFINED 2
BANK OF AMERICA CORP	COM	060505104	15	2389	SH	OTHER 2
BANK OF NEW YORK MELLON CORP	COM	064058100	6	315	SH	SOLE
BANK OF NEW YORK MELLON CORP	COM	064058100	319	17144	SH	DEFINED 2
BANK OF NEW YORK MELLON CORP	COM	064058100	103	5557	SH	OTHER 2
BARRICK GOLD	COM	067901108	15	319	SH	DEFINED 2
BAXTER INTL INC	COM	071813109	49	875	SH	SOLE
BAXTER INTL INC	COM	071813109	428	7625	SH	DEFINED 2
BAXTER INTL INC	COM	071813109	314	5588	SH	OTHER 2
BAXTER INTL INC	COM	071813109	836	14900	SH	DEFINED 3
BED BATH AND BEYOND	COM	075896100	688	12000	SH	DEFINED 3
BERKSHIRE HATHAWAY INC	COM	084670702	34	475	SH	SOLE
BERKSHIRE HATHAWAY INC	COM	084670702	816	11490	SH	DEFINED 2
BERKSHIRE HATHAWAY INC	COM	084670702	49	690	SH	OTHER 2
BERKSHIRE HATHAWAY INC	COM	084670702	1492	21000	SH	DEFINED 3
BERKSHIRE HILLS BANCORP INC	COM	084680107	28	1500	SH	SOLE
BEST BUY CO	COM	086516101	2	86	SH	DEFINED 2
BLACKROCK INC	COM	09247X101	13	85	SH	DEFINED 2
BLACKROCK INC	COM	09247X101	30	200	SH	OTHER 2
BOEING COMPANY	COM	097023105	3	55	SH	SOLE
BOEING COMPANY	COM	097023105	196	3235	SH	DEFINED 2
BOSTON SCIENTIFIC CORP	COM	101137107	2	265	SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	80	2535	SH	SOLE
BRISTOL MYERS SQUIBB	COM	110122108	3	100	SH	OTHER
BRISTOL MYERS SQUIBB	COM	110122108	1007	32095	SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	95	3040	SH	OTHER 2
BRISTOL MYERS SQUIBB	COM	110122108	1130	36000	SH	DEFINED 3
BROADCOM CORP	COM	111320107	37	1125	SH	SOLE
BROADCOM CORP	COM	111320107	162	4865	SH	DEFINED 2
BROADCOM CORP	COM	111320107	749	22500	SH	DEFINED 3
BROWN FOREMAN DISTILLERS CORP	COM	115637100	29	432	SH	DEFINED 2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	43	610	SH	DEFINED 2
BUCKEYE PARTNERS L P	LIM	118230101	31	500	PRN	DEFINED 2
CME GROUP INC.	COM	12572Q105	18	75	SH	SOLE
CME GROUP INC.	COM	12572Q105	175	710	SH	DEFINED 2
CVS/CAREMARK CORP	COM	126650100	2	70	SH	SOLE
CVS/CAREMARK CORP	COM	126650100	114	3398	SH	DEFINED 2
CVS/CAREMARK CORP	COM	126650100	2	50	SH	OTHER 2

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CA, INC.	COM	12673P105	8	421 SH	DEFINED	2
CAMPBELL SOUP	COM	134429109	3	100 SH	SOLE	
CANADIAN NAT'L RAILWAY	COM	136375102	8	125 SH	DEFINED	2
CAPITAL ONE	COM	14040H105	4	100 SH	DEFINED	2
CAPSTONE TURBINE CORP	COM	14067D102	0	600 SH	DEFINED	2
CARDINAL HEALTH INC	COM	14149Y108	19	450 SH	SOLE	
CARDINAL HEALTH INC	COM	14149Y108	298	7120 SH	DEFINED	2
CARDINAL HEALTH INC	COM	14149Y108	829	19800 SH	DEFINED	3
CARNIVAL	COM	143658300	17	550 SH	SOLE	
CARNIVAL	COM	143658300	239	7893 SH	DEFINED	2
CARNIVAL	COM	143658300	25	834 SH	OTHER	2
CATERPILLAR INC	COM	149123101	83	1120 SH	SOLE	
CATERPILLAR INC	COM	149123101	914	12378 SH	DEFINED	2
CATERPILLAR INC	COM	149123101	81	1100 SH	OTHER	2
CATERPILLAR INC	COM	149123101	701	9500 SH	DEFINED	3
CELGENE CORP	COM	151020104	2	40 SH	SOLE	
CELGENE CORP	COM	151020104	507	8190 SH	DEFINED	2
CELGENE CORP	COM	151020104	12	200 SH	OTHER	2
CELGENE CORP	COM	151020104	916	14800 SH	DEFINED	3
CHEVRON CORPORATION	COM	166764100	269	2904 SH	SOLE	
CHEVRON CORPORATION	COM	166764100	27	290 SH	OTHER	
CHEVRON CORPORATION	COM	166764100	2755	29758 SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	769	8305 SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	926	10000 SH	DEFINED	3
CISCO SYSTEMS	COM	17275R102	122	7860 SH	SOLE	
CISCO SYSTEMS	COM	17275R102	3	200 SH	OTHER	
CISCO SYSTEMS	COM	17275R102	965	62274 SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	232	14967 SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	750	48400 SH	DEFINED	3
CLOROX CO	COM	189054109	33	500 SH	DEFINED	2
CLOROX CO	COM	189054109	3	50 SH	OTHER	2
COCA COLA CO.	COM	191216100	114	1680 SH	SOLE	
COCA COLA CO.	COM	191216100	1098	16258 SH	DEFINED	2
COCA COLA CO.	COM	191216100	5	75 SH	OTHER	2
COCA COLA CO.	COM	191216100	1757	26000 SH	DEFINED	3
COCA-COLA ENTERPRISES INC.	COM	19122T109	10	400 SH	DEFINED	2
COGNIZANT TECH SOLUTIONS	COM	192446102	63	1000 SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	71	795 SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	18	200 SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1279	14420 SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	427	4815 SH	OTHER	2
COLGATE-PALMOLIVE CO	COM	194162103	709	8000 SH	DEFINED	3
COMCAST CORP NEW	COM	20030N101	6	305 SH	SOLE	
COMCAST CORP NEW	COM	20030N101	214	10224 SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	10	475 SH	OTHER	2
COMCAST CORP NEW	COM	20030N200	1	56 SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	628	30000 SH	DEFINED	3
CONNECTICUT WATER SERVICE INC	COM	207797101	5	200 SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	70	1100 SH	SOLE	
CONOCOPHILLIPS	COM	20825C104	1055	16662 SH	DEFINED	2
CONOCOPHILLIPS	COM	20825C104	110	1742 SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	792	12500 SH	DEFINED	3
CONSOLIDATED EDISON INC	COM	209115104	55	967 SH	DEFINED	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	0	25 SH	DEFINED	2
CORNING INC	COM	219350105	1	120 SH	SOLE	
CORNING INC	COM	219350105	13	1075 SH	DEFINED	2
CORNING INC	COM	219350105	12	1000 SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	74	895 SH	SOLE	
COSTCO WHOLESALE CORP NEW	COM	22160K105	779	9490 SH	DEFINED	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	70	850 SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	887	10800 SH	DEFINED	3
DTE ENERGY CO.	COM	233331107	10	199 SH	DEFINED	2

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DANAHER CORP	COM	235851102	65	1550	SH	SOLE
DANAHER CORP	COM	235851102	34	800	SH	OTHER
DANAHER CORP	COM	235851102	898	21405	SH	DEFINED 2
DANAHER CORP	COM	235851102	233	5545	SH	OTHER 2
DANAHER CORP	COM	235851102	965	23000	SH	DEFINED 3
DARDEN RESTAURANTS INC	COM	237194105	33	775	SH	SOLE
DARDEN RESTAURANTS INC	COM	237194105	266	6225	SH	DEFINED 2
DARDEN RESTAURANTS INC	COM	237194105	21	500	SH	OTHER 2
DARDEN RESTAURANTS INC	COM	237194105	770	18000	SH	DEFINED 3
DEERE & CO	COM	244199105	27	425	SH	SOLE
DEERE & CO	COM	244199105	591	9150	SH	DEFINED 2
DEERE & CO	COM	244199105	1162	18000	SH	DEFINED 3
DELCATH SYSTEMS INC.	COM	24661P104	0	150	SH	DEFINED 2
DELL INC	COM	24702R101	3	200	SH	OTHER 2
DENDREON CORP	COM	24823Q107	0	100	SH	DEFINED 2
DEVON ENERGY CORP NEW	COM	25179M103	11	200	SH	SOLE
DEVON ENERGY CORP NEW	COM	25179M103	249	4490	SH	DEFINED 2
WALT DISNEY COMPANY	COM	254687106	107	3564	SH	SOLE
WALT DISNEY COMPANY	COM	254687106	6	200	SH	OTHER
WALT DISNEY COMPANY	COM	254687106	666	22074	SH	DEFINED 2
WALT DISNEY COMPANY	COM	254687106	352	11675	SH	OTHER 2
WALT DISNEY COMPANY	COM	254687106	452	15000	SH	DEFINED 3
DOLLAR TREE INC.	COM	256746108	296	3945	SH	DEFINED 2
DOMINION RES INC VA NEW	COM	25746U109	87	1715	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	10	200	SH	OTHER
DOMINION RES INC VA NEW	COM	25746U109	1227	24172	SH	DEFINED 2
DOMINION RES INC VA NEW	COM	25746U109	161	3175	SH	OTHER 2
DOMINION RES INC VA NEW	COM	25746U109	1137	22400	SH	DEFINED 3
DOW CHEMICAL CO	COM	260543103	9	400	SH	OTHER
DOW CHEMICAL CO	COM	260543103	141	6300	SH	DEFINED 2
EI DUPONT DE NEMOURS & CO	COM	263534109	2	45	SH	SOLE
EI DUPONT DE NEMOURS & CO	COM	263534109	164	4100	SH	DEFINED 2
EI DUPONT DE NEMOURS & CO	COM	263534109	92	2305	SH	OTHER 2
DUKE ENERGY HLDG CORP	COM	26441C105	16	780	SH	DEFINED 2
DUNKIN BRANDS GROUP INC	COM	265504100	3	100	SH	SOLE
EMC CORP	COM	268648102	675	32135	SH	DEFINED 2
EMC CORP	COM	268648102	21	1000	SH	OTHER 2
EMC CORP	COM	268648102	1215	57900	SH	DEFINED 3
EQT CORP	COM	26884L109	23	426	SH	DEFINED 2
SWISS GOLD SHARES	EXC	26922Y105	39	240	SH	DEFINED 2
EAST WEST BANCORP	COM	27579R104	7	500	SH	OTHER 2
EASTMAN KODAK CO	COM	277461109	0	100	SH	DEFINED 2
EATON CORP	COM	278058102	128	3600	SH	OTHER 2
EATON VANCE	COM	27828S101	51	4195	SH	DEFINED 2
EBAY INC	COM	278642103	2	65	SH	SOLE
EBAY INC	COM	278642103	60	2025	SH	DEFINED 2
ECOLAB INC	COM	278865100	34	700	SH	DEFINED 2
ECOLAB INC	COM	278865100	83	1700	SH	OTHER 2
EL PASO CORPORATION	COM	28336L109	63	3600	SH	DEFINED 2
EMC CORP	COM	268648102	39	1875	SH	SOLE
EMCOR GROUP	COM	29084Q100	2	100	SH	DEFINED 2
EMERSON ELECTRIC CO	COM	291011104	70	1685	SH	SOLE
EMERSON ELECTRIC CO	COM	291011104	8	200	SH	OTHER
EMERSON ELECTRIC CO	COM	291011104	728	17633	SH	DEFINED 2
EMERSON ELECTRIC CO	COM	291011104	320	7750	SH	OTHER 2
EMERSON ELECTRIC CO	COM	291011104	372	9000	SH	DEFINED 3
ENTERPRISE PRODS PARTNERS LP	LIM	293792107	6	150	PRN	DEFINED 2
ENTROPIC COMMUNICATIONS INC	COM	29384R105	0	100	SH	DEFINED 2
EXELON CORP	COM	30161N101	31	720	SH	SOLE
EXELON CORP	COM	30161N101	218	5105	SH	DEFINED 2
EXELON CORP	COM	30161N101	4	100	SH	OTHER 2
EXELON CORP	COM	30161N101	426	10000	SH	DEFINED 3

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EXXON MOBIL CORP	COM	30231G102	356	4901 SH	SOLE
EXXON MOBIL CORP	COM	30231G102	25	350 SH	OTHER
EXXON MOBIL CORP	COM	30231G102	3644	50176 SH	DEFINED 2
EXXON MOBIL CORP	COM	30231G102	1677	23094 SH	OTHER 2
EXXON MOBIL CORP	COM	30231G102	3036	41800 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	1	20 SH	SOLE
FEDEX CORPORATION	COM	31428X106	39	570 SH	DEFINED 2
FIDELITY NATL FINANCIAL, INC.	COM	31620R105	68	4500 SH	DEFINED 2
FINANCIAL INSTITUTIONS INC	COM	317585404	43	3000 SH	SOLE
FIRST SOLAR, INC.	COM	336433107	1	18 SH	DEFINED 2
FISERV INC	COM	337738108	65	1285 SH	SOLE
FISERV INC	COM	337738108	600	11810 SH	DEFINED 2
FISERV INC	COM	337738108	5	100 SH	OTHER 2
FORD MOTOR CO	COM	345370860	39	3995 SH	SOLE
FORD MOTOR CO	COM	345370860	470	48631 SH	DEFINED 2
FORD MOTOR CO	COM	345370860	26	2700 SH	OTHER 2
FORD MOTOR CO	COM	345370860	793	82000 SH	DEFINED 3
FORTUNE BRANDS INC	COM	349631101	32	600 SH	DEFINED 2
FRANKLIN RESOURCES	COM	354613101	17	175 SH	DEFINED 2
FREEMPORT MCMORAN	COM	35671D857	16	515 SH	SOLE
FREEMPORT MCMORAN	COM	35671D857	311	10221 SH	DEFINED 2
FREEMPORT MCMORAN	COM	35671D857	51	1675 SH	OTHER 2
FREEMPORT MCMORAN	COM	35671D857	515	16900 SH	DEFINED 3
FRONTIER COMMUNICATIONS CORP	COM	35906A108	0	49 SH	DEFINED 2
GABELLI	MUT	36242H104	18	1350 SH	DEFINED 2
GANNETT COMPANY INC	COM	364730101	0	100 SH	DEFINED 2
GENERAL DYNAMICS	COM	369550108	2	40 SH	SOLE
GENERAL DYNAMICS	COM	369550108	156	2745 SH	DEFINED 2
GENERAL DYNAMICS	COM	369550108	31	550 SH	OTHER 2
GENERAL ELECTRIC CO	COM	369604103	103	6750 SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	1413	92825 SH	DEFINED 2
GENERAL ELECTRIC CO	COM	369604103	734	48250 SH	OTHER 2
GENERAL ELECTRIC CO	COM	369604103	1396	91750 SH	DEFINED 3
GENERAL MILLS INC	COM	370334104	54	1408 SH	SOLE
GENERAL MILLS INC	COM	370334104	8	200 SH	OTHER
GENERAL MILLS INC	COM	370334104	758	19695 SH	DEFINED 2
GENERAL MILLS INC	COM	370334104	147	3825 SH	OTHER 2
GENERAL MILLS INC	COM	370334104	866	22500 SH	DEFINED 3
GENUINE PARTS CO	COM	372460105	26	505 SH	DEFINED 2
GLAXO	COM	37733W105	8	200 SH	OTHER 2
GOLDMAN SACHS GROUP	COM	38141G104	3	30 SH	SOLE
GOLDMAN SACHS GROUP	COM	38141G104	97	1030 SH	DEFINED 2
GOLDMAN SACHS GROUP	COM	38141G104	5	50 SH	OTHER 2
GOLDMAN SACHS GROUP	COM	38141G104	1135	12000 SH	DEFINED 3
GOOGLE INC	COM	38259P508	44	85 SH	SOLE
GOOGLE INC	COM	38259P508	385	748 SH	DEFINED 2
GOOGLE INC	COM	38259P508	1416	2750 SH	DEFINED 3
GRAN TIERRA ENERGY, INC.	COM	38500T101	2	403 SH	DEFINED 2
GREENBRIER COMPANIES	COM	393657101	2	200 SH	DEFINED 2
HALLIBURTON CO	COM	406216101	27	880 SH	SOLE
HALLIBURTON CO	COM	406216101	174	5695 SH	DEFINED 2
HALLIBURTON CO	COM	406216101	748	24500 SH	DEFINED 3
HARLEY DAVIDSON INC	COM	412822108	44	1280 SH	OTHER 2
HARSCO CORP	COM	415864107	5	281 SH	DEFINED 2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	3	200 SH	DEFINED 2
HATTERAS FINANCIAL CORP	COM	41902R103	18	725 SH	DEFINED 2
H J HEINZ CO	COM	423074103	67	1325 SH	SOLE
H J HEINZ CO	COM	423074103	959	19005 SH	DEFINED 2
H J HEINZ CO	COM	423074103	618	12250 SH	OTHER 2
H J HEINZ CO	COM	423074103	454	9000 SH	DEFINED 3

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HESS CORP	COM	42809H107	10	195	SH	DEFINED	2
HESS CORP	COM	42809H107	1207	23000	SH	DEFINED	3
HEWLETT PACKARD CO	COM	428236103	35	1580	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	9	400	SH	OTHER	
HEWLETT PACKARD CO	COM	428236103	774	34480	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	494	21984	SH	OTHER	2
HEXCEL CORP	COM	428291108	17	775	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	87	2641	SH	SOLE	
HOME DEPOT, INC	COM	437076102	3	100	SH	OTHER	
HOME DEPOT, INC	COM	437076102	754	22953	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	162	4940	SH	OTHER	2
HOME DEPOT, INC	COM	437076102	799	24300	SH	DEFINED	3
HONEYWELL INTL	COM	438516106	34	780	SH	SOLE	
HONEYWELL INTL	COM	438516106	572	13020	SH	DEFINED	2
HONEYWELL INTL	COM	438516106	1186	27000	SH	DEFINED	3
HOSPIRA INC	COM	441060100	10	260	SH	OTHER	2
ITT CORP	COM	450911102	44	1050	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	1	25	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	64	1543	SH	OTHER	2
IMATION CORPORATION	COM	45245A107	0	120	SH	OTHER	2
INTEL CORP	COM	458140100	211	9891	SH	SOLE	
INTEL CORP	COM	458140100	6	300	SH	OTHER	
INTEL CORP	COM	458140100	1882	88210	SH	DEFINED	2
INTEL CORP	COM	458140100	362	16975	SH	OTHER	2
INTEL CORP	COM	458140100	1397	65500	SH	DEFINED	3
INTERCONTINENTAL EXCHANGE	COM	45865V100	18	150	SH	SOLE	
INTERCONTINENTAL EXCHANGE	COM	45865V100	144	1220	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	203	1163	SH	SOLE	
INTL BUSINESS MACHINES	COM	459200101	17	100	SH	OTHER	
INTL BUSINESS MACHINES	COM	459200101	4096	23424	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	2221	12700	SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	1399	8000	SH	DEFINED	3
INTERNATIONAL PAPER CO	COM	460146103	28	1200	SH	SOLE	
INTERNATIONAL PAPER CO	COM	460146103	334	14380	SH	DEFINED	2
INTERNATIONAL PAPER CO	COM	460146103	14	600	SH	OTHER	2
INTERNATIONAL PAPER CO	COM	460146103	593	25500	SH	DEFINED	3
ISHARES	EXC	464285105	2	100	SH	DEFINED	2
ISHARES	EXC	464287176	6	56	SH	DEFINED	2
ISHARES	EXC	464287234	33	954	SH	DEFINED	2
ISHARES	EXC	464287564	9	154	SH	DEFINED	2
ISHARES	EXC	464288687	101	2850	SH	SOLE	
ISHARES	EXC	464288687	1033	29005	SH	DEFINED	2
ISHARES	EXC	464288687	149	4178	SH	OTHER	2
ISHARES	EXC	464288695	5	100	SH	DEFINED	2
ISHARES	EXC	46428Q109	60	2084	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	116	3840	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	1180	39167	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	266	8831	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	1265	42000	SH	DEFINED	3
JACOBS ENGINEERING GROUP INC.	COM	469814107	86	2661	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	233	3658	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	10	150	SH	OTHER	
JOHNSON & JOHNSON	COM	478160104	2662	41793	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	1534	24090	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	847	13300	SH	DEFINED	3
JOHNSON CONTROLS INC	COM	478366107	1	55	SH	SOLE	
JOHNSON CONTROLS INC	COM	478366107	62	2345	SH	DEFINED	2
JOHNSON CONTROLS INC	COM	478366107	8	300	SH	OTHER	2
JOHNSON CONTROLS INC	COM	478366107	396	15000	SH	DEFINED	3
KADANT, INC.	COM	48282T104	14	809	SH	DEFINED	2
KAYDON CORP	COM	486587108	29	1000	SH	DEFINED	2
KELLOGG CO.	COM	487836108	4	75	SH	SOLE	

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KELLOGG CO.	COM	487836108	107	2005 SH	DEFINED	2
KELLOGG CO.	COM	487836108	207	3900 SH	OTHER	2
KIMBERLY-CLARK CORP	COM	494368103	3	44 SH	DEFINED	2
KOHL'S CORP (WISCONSIN)	COM	500255104	4	75 SH	SOLE	
KOHL'S CORP (WISCONSIN)	COM	500255104	129	2625 SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	18	535 SH	SOLE	
KRAFT FOODS INC	COM	50075N104	600	17881 SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	14	426 SH	OTHER	2
KRAFT FOODS INC	COM	50075N104	1007	30000 SH	DEFINED	3
L3 COMMUNICATIONS HLD INC	COM	502424104	6	90 SH	DEFINED	2
L3 COMMUNICATIONS HLD INC	COM	502424104	6	100 SH	OTHER	2
ELI LILLY & CO	COM	532457108	3	70 SH	SOLE	
ELI LILLY & CO	COM	532457108	203	5480 SH	DEFINED	2
ELI LILLY & CO	COM	532457108	70	1900 SH	OTHER	2
LIMITED BRANDS INC.	COM	532716107	21	550 SH	SOLE	
LIMITED BRANDS INC.	COM	532716107	444	11540 SH	DEFINED	2
LIMITED BRANDS INC.	COM	532716107	905	23500 SH	DEFINED	3
LOCKHEED MARTIN CORP	COM	539830109	31	425 SH	SOLE	
LOCKHEED MARTIN CORP	COM	539830109	621	8549 SH	DEFINED	2
LOWES COMPANIES	COM	548661107	88	4573 SH	DEFINED	2
LOWES COMPANIES	COM	548661107	112	5800 SH	OTHER	2
M&T BANK CORP	COM	55261F104	0	2 SH	OTHER	2
MARATHON OIL CORP	COM	565849106	7	340 SH	SOLE	
MARATHON OIL CORP	COM	565849106	248	11492 SH	DEFINED	2
MARRIOTT INTERNATIONAL INC	COM	571903202	27	1009 SH	DEFINED	2
MASCO CORP	COM	574599106	1	200 SH	OTHER	2
MCCORMICK & CO	COM	579780206	37	800 SH	DEFINED	2
MCCORMICK & CO	COM	579780206	3	75 SH	OTHER	2
MCDONALDS CORP	COM	580135101	134	1523 SH	SOLE	
MCDONALDS CORP	COM	580135101	9	100 SH	OTHER	
MCDONALDS CORP	COM	580135101	1776	20227 SH	DEFINED	2
MCDONALDS CORP	COM	580135101	538	6125 SH	OTHER	2
MCDONALDS CORP	COM	580135101	834	9500 SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	29	700 SH	SOLE	
MEDCO HEALTH SOLUTIONS	COM	58405U102	19	400 SH	DEFINED	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	29	625 SH	OTHER	2
MEDTRONIC, INC	COM	585055106	55	1655 SH	SOLE	
MEDTRONIC, INC	COM	585055106	498	14975 SH	DEFINED	2
MEDTRONIC, INC	COM	585055106	96	2875 SH	OTHER	2
MEDTRONIC, INC	COM	585055106	701	21100 SH	DEFINED	3
MERCK & CO. INC.	COM	58933Y105	87	2672 SH	SOLE	
MERCK & CO. INC.	COM	58933Y105	753	23017 SH	DEFINED	2
MERCK & CO. INC.	COM	58933Y105	217	6625 SH	OTHER	2
MERCK & CO. INC.	COM	58933Y105	912	27900 SH	DEFINED	3
METLIFE	COM	59156R108	24	850 SH	SOLE	
METLIFE	COM	59156R108	380	13565 SH	DEFINED	2
METLIFE	COM	59156R108	3	100 SH	OTHER	2
MICROSOFT CORP.	COM	594918104	199	8010 SH	SOLE	
MICROSOFT CORP.	COM	594918104	10	400 SH	OTHER	
MICROSOFT CORP.	COM	594918104	2063	82885 SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	668	26823 SH	OTHER	2
MICROSOFT CORP.	COM	594918104	1215	48800 SH	DEFINED	3
MOHAWK INDUSTRIES INC	COM	608190104	10	225 SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	2	25 SH	SOLE	
MONSANTO CO NEW	COM	61166W101	83	1385 SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	18	300 SH	OTHER	2
MORGAN STANLEY	COM	617446448	29	2150 SH	SOLE	
MORGAN STANLEY	COM	617446448	343	25390 SH	DEFINED	2
MORGAN STANLEY	COM	617446448	689	51000 SH	DEFINED	3
MYLAN LABORATORIES	COM	628530107	5	300 SH	SOLE	
MYLAN LABORATORIES	COM	628530107	234	13760 SH	DEFINED	2
MYLAN LABORATORIES	COM	628530107	510	30000 SH	DEFINED	3



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NBT BANCORP INC	COM	628778102	37	2000	SH	SOLE
NATIONAL OIL WELL VARCO INC	COM	637071101	104	2025	SH	DEFINED 2
NATIONAL OIL WELL VARCO INC	COM	637071101	59	1150	SH	OTHER 2
NEWELL RUBBERMAID INC	COM	651229106	2	200	SH	OTHER 2
NEWMONT MINING CORP	COM	651639106	2	35	SH	SOLE
NEWMONT MINING CORP	COM	651639106	77	1225	SH	DEFINED 2
NEWS CORP	COM	65248E104	2	120	SH	SOLE
NEWS CORP	COM	65248E104	51	3270	SH	DEFINED 2
NFJ	COM	65337H109	17	1128	SH	DEFINED 2
NEXTERA ENERGY INC	COM	65339F101	8	150	SH	DEFINED 2
NIKE INC	COM	654106103	3	30	SH	SOLE
NIKE INC	COM	654106103	193	2255	SH	DEFINED 2
NIKE INC	COM	654106103	34	400	SH	OTHER 2
NOBLE ENERGY	COM	655044105	3	49	SH	DEFINED 2
NORDSTROM INC	COM	655664100	33	725	SH	SOLE
NORDSTROM INC	COM	655664100	427	9340	SH	DEFINED 2
NORDSTROM INC	COM	655664100	9	200	SH	OTHER 2
NORDSTROM INC	COM	655664100	959	21000	SH	DEFINED 3
NORFOLK SOUTHERN CORP	COM	655844108	30	485	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	602	9870	SH	DEFINED 2
NORFOLK SOUTHERN CORP	COM	655844108	107	1750	SH	OTHER 2
NORFOLK SOUTHERN CORP	COM	655844108	488	8000	SH	DEFINED 3
NORTHERN TRUST CORP	COM	665859104	4	125	SH	DEFINED 2
NOVARTIS A G	COM	66987V109	8	150	SH	OTHER 2
NOVO-NORDISK A/S	COM	670100205	10	100	SH	DEFINED 2
NUCOR CORP	COM	670346105	35	1100	SH	SOLE
NUCOR CORP	COM	670346105	392	12375	SH	DEFINED 2
NUCOR CORP	COM	670346105	8	250	SH	OTHER 2
NUCOR CORP	COM	670346105	652	20600	SH	DEFINED 3
NUVEEN	EXC	67066V101	16	1167	SH	DEFINED 2
NUVEEN	EXC	67070A101	5	360	SH	DEFINED 2
OCCIDENTAL PETROLEUM CORP	COM	674599105	49	685	SH	SOLE
OCCIDENTAL PETROLEUM CORP	COM	674599105	1106	15473	SH	DEFINED 2
OCCIDENTAL PETROLEUM CORP	COM	674599105	9	125	SH	OTHER 2
OCCIDENTAL PETROLEUM CORP	COM	674599105	644	9000	SH	DEFINED 3
OLIN CORP	COM	680665205	5	300	SH	OTHER 2
ORACLE CORP	COM	68389X105	114	3970	SH	SOLE
ORACLE CORP	COM	68389X105	6	200	SH	OTHER
ORACLE CORP	COM	68389X105	1598	55604	SH	DEFINED 2
ORACLE CORP	COM	68389X105	203	7050	SH	OTHER 2
ORACLE CORP	COM	68389X105	719	25000	SH	DEFINED 3
PACKAGING CORP OF AMERICA	COM	695156109	10	430	SH	DEFINED 2
PACKAGING CORP OF AMERICA	COM	695156109	54	2300	SH	OTHER 2
PARKER-HANNIFIN	COM	701094104	13	200	SH	DEFINED 2
PARKER-HANNIFIN	COM	701094104	79	1250	SH	OTHER 2
PAYCHEX INC	COM	704326107	26	1000	SH	DEFINED 2
PEPSICO INC	COM	713448108	161	2593	SH	SOLE
PEPSICO INC	COM	713448108	12	200	SH	OTHER
PEPSICO INC	COM	713448108	1910	30856	SH	DEFINED 2
PEPSICO INC	COM	713448108	1426	23031	SH	OTHER 2
PEPSICO INC	COM	713448108	1065	17200	SH	DEFINED 3
PFIZER INC	COM	717081103	6	360	SH	SOLE
PFIZER INC	COM	717081103	644	36404	SH	DEFINED 2
PFIZER INC	COM	717081103	300	16961	SH	OTHER 2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	595	9545	SH	DEFINED 2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	22	350	SH	OTHER 2
PLAINS EXPLORATION	COM	726505100	5	237	SH	DEFINED 2
POWERSHARES	EXC	73935X500	22	3950	SH	DEFINED 2
POWERSHARES	EXC	73935X575	4	250	SH	DEFINED 2
PRAXAIR, INC.	COM	74005P104	65	700	SH	SOLE
PRAXAIR, INC.	COM	74005P104	906	9687	SH	DEFINED 2
PRAXAIR, INC.	COM	74005P104	112	1195	SH	OTHER 2

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PRAXAIR, INC.	COM	74005P104	729	7800 SH	DEFINED	3
T ROWE PRICE	COM	74144T108	86	1808 SH	SOLE	
T ROWE PRICE	COM	74144T108	12	250 SH	OTHER	
T ROWE PRICE	COM	74144T108	1057	22119 SH	DEFINED	2
T ROWE PRICE	COM	74144T108	325	6800 SH	OTHER	2
T ROWE PRICE	COM	74144T108	800	16750 SH	DEFINED	3
PROCTER & GAMBLE CO	COM	742718109	199	3153 SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	13	200 SH	OTHER	
PROCTER & GAMBLE CO	COM	742718109	1730	27382 SH	DEFINED	2
PROCTER & GAMBLE CO	COM	742718109	949	15020 SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	1453	23000 SH	DEFINED	3
PROGRESS ENERGY INC	COM	743263105	77	1495 SH	DEFINED	2
PROGRESS ENERGY INC	COM	743263105	122	2350 SH	OTHER	2
PROSHARES	EXC	74347R297	2	100 SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	7	145 SH	SOLE	
PRUDENTIAL FINANCIAL	COM	744320102	364	7762 SH	DEFINED	2
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	13	400 SH	DEFINED	2
QUALCOMM INC	COM	747525103	45	925 SH	SOLE	
QUALCOMM INC	COM	747525103	613	12600 SH	DEFINED	2
QUALCOMM INC	COM	747525103	6	125 SH	OTHER	2
QUALCOMM INC	COM	747525103	1717	35300 SH	DEFINED	3
QUEST DIAGNOSTICS INC	COM	74834L100	64	1300 SH	OTHER	2
REPSOL YPF SA	COM	76026T205	3	100 SH	OTHER	2
ROYAL DUTCH SHELL PLC	COM	780259206	47	772 SH	SOLE	
ROYAL DUTCH SHELL PLC	COM	780259206	36	591 SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	12	200 SH	OTHER	2
SPDR GOLD TRUST ETF	EXC	78463V107	264	1668 SH	DEFINED	2
SPDR	EXC	78463X798	32	1587 SH	DEFINED	2
SPDR	EXC	78464A730	18	415 SH	DEFINED	2
ST JUDE MEDICAL INC	COM	790849103	7	200 SH	DEFINED	2
ST JUDE MEDICAL INC	COM	790849103	18	500 SH	OTHER	2
SCHLUMBERGER LTD	COM	806857108	87	1460 SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	466	7795 SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	41	685 SH	OTHER	2
SCHLUMBERGER LTD	COM	806857108	944	15800 SH	DEFINED	3
SECTOR SPDR TR FUND	EXC	81369Y100	3	100 SH	SOLE	
SECTOR SPDR TR FUND	EXC	81369Y100	81	2750 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y209	25	800 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y308	9	300 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y407	30	860 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y506	78	1328 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y605	22	1890 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y803	77	3255 SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y886	82	2430 SH	DEFINED	2
SIEMENS INC	COM	826197501	10	110 SH	DEFINED	2
SIMON PPY GROUP INC NEW	COM	828806109	3	30 SH	SOLE	
SIMON PPY GROUP INC NEW	COM	828806109	180	1640 SH	DEFINED	2
SIMON PPY GROUP INC NEW	COM	828806109	30	275 SH	OTHER	2
SMUCKER (J.M.)	COM	832696405	4	50 SH	OTHER	2
SONOCO PRODUCTS	COM	835495102	14	500 SH	DEFINED	2
SOUTHERN CO	COM	842587107	57	1340 SH	SOLE	
SOUTHERN CO	COM	842587107	8	200 SH	OTHER	
SOUTHERN CO	COM	842587107	841	19844 SH	DEFINED	2
SOUTHERN CO	COM	842587107	75	1775 SH	OTHER	2
SOUTHERN CO	COM	842587107	1102	26000 SH	DEFINED	3
SPECTRA ENERGY CORP	COM	847560109	10	390 SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	21	1575 SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	27	2000 SH	OTHER	2
STARBUCKS CORP	COM	855244109	7	200 SH	DEFINED	2
STATE STREET CORP COM	COM	857477103	18	560 SH	DEFINED	2
STRYKER CORP	COM	863667101	22	475 SH	DEFINED	2
STRYKER CORP	COM	863667101	28	600 SH	OTHER	2

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SUFFOLK BANCORP	COM	864739107	25	3000	SH	SOLE
TJX COMPANIES	COM	872540109	60	1075	SH	SOLE
TJX COMPANIES	COM	872540109	6	100	SH	OTHER
TJX COMPANIES	COM	872540109	838	15114	SH	DEFINED 2
TJX COMPANIES	COM	872540109	72	1300	SH	OTHER 2
TJX COMPANIES	COM	872540109	638	11500	SH	DEFINED 3
TARGET CORP	COM	87612E106	20	400	SH	SOLE
TARGET CORP	COM	87612E106	10	200	SH	OTHER
TARGET CORP	COM	87612E106	562	11459	SH	DEFINED 2
TARGET CORP	COM	87612E106	170	3467	SH	OTHER 2
TEMPLE INLAND INC	COM	879868107	23	720	SH	DEFINED 2
TEVA PHARM INDUS ADR	COM	881624209	7	200	SH	SOLE
TEVA PHARM INDUS ADR	COM	881624209	30	800	SH	DEFINED 2
TEVA PHARM INDUS ADR	COM	881624209	104	2800	SH	OTHER 2
TEXAS INSTRUMENTS INC	COM	882508104	2	70	SH	SOLE
TEXAS INSTRUMENTS INC	COM	882508104	51	1920	SH	DEFINED 2
3M COMPANY	COM	88579Y101	70	980	SH	SOLE
3M COMPANY	COM	88579Y101	772	10760	SH	DEFINED 2
3M COMPANY	COM	88579Y101	447	6220	SH	OTHER 2
3M COMPANY	COM	88579Y101	503	7000	SH	DEFINED 3
TIDEWATER, INC.	COM	886423102	2	50	SH	SOLE
TIDEWATER, INC.	COM	886423102	86	2050	SH	DEFINED 2
TIDEWATER, INC.	COM	886423102	19	450	SH	OTHER 2
TIDEWATER, INC.	COM	886423102	210	5000	SH	DEFINED 3
TIFFANY	COM	886547108	21	350	SH	DEFINED 2
TIME WARNER INC NEW	COM	887317303	35	1160	SH	SOLE
TIME WARNER INC NEW	COM	887317303	543	18130	SH	DEFINED 2
TIME WARNER INC NEW	COM	887317303	18	600	SH	OTHER 2
TIME WARNER INC NEW	COM	887317303	869	29000	SH	DEFINED 3
TIME WARNER	COM	88732J207	6	100	SH	SOLE
TIME WARNER	COM	88732J207	6	100	SH	DEFINED 2
TOMPKINS FINANCIAL CORP	COM	890110109	39	1100	SH	SOLE
TORONTO-DOMINION BANK	COM	891160509	280	3945	SH	DEFINED 2
TORONTO-DOMINION BANK	COM	891160509	92	1290	SH	OTHER 2
TRAVELERS COS INC	COM	89417E109	3	65	SH	SOLE
TRAVELERS COS INC	COM	89417E109	237	4854	SH	DEFINED 2
TRAVELERS COS INC	COM	89417E109	18	375	SH	OTHER 2
TRAVELERS COS INC	COM	89417E109	1413	29000	SH	DEFINED 3
TRUSTCO BANK CORP	COM	898349105	33	7500	SH	SOLE
U.S. BANCORP	COM	902973304	94	3980	SH	SOLE
U.S. BANCORP	COM	902973304	2	100	SH	OTHER
U.S. BANCORP	COM	902973304	1146	48665	SH	DEFINED 2
U.S. BANCORP	COM	902973304	111	4725	SH	OTHER 2
U.S. BANCORP	COM	902973304	760	32300	SH	DEFINED 3
UNION PACIFIC CORP	COM	907818108	2	30	SH	SOLE
UNION PACIFIC CORP	COM	907818108	141	1725	SH	DEFINED 2
UNITED PARCEL SERVICE	COM	911312106	39	615	SH	SOLE
UNITED PARCEL SERVICE	COM	911312106	556	8812	SH	DEFINED 2
UNITED PARCEL SERVICE	COM	911312106	69	1100	SH	OTHER 2
UNITED PARCEL SERVICE	COM	911312106	758	12000	SH	DEFINED 3
UNITED TECHNOLOGIES CORP	COM	913017109	95	1350	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	1481	21052	SH	DEFINED 2
UNITED TECHNOLOGIES CORP	COM	913017109	775	11010	SH	OTHER 2
UNITED TECHNOLOGIES CORP	COM	913017109	1055	15000	SH	DEFINED 3
UNITED	COM	91307C102	4	100	SH	DEFINED 2
UNITEDHEALTH GROUP INC	COM	91324P102	3	65	SH	SOLE
UNITEDHEALTH GROUP INC	COM	91324P102	84	1820	SH	DEFINED 2
UNITEDHEALTH GROUP INC	COM	91324P102	3	75	SH	OTHER 2
VALE SA	COM	91912E105	6	270	SH	DEFINED 2
VANGUARD	EXC	922908769	50	871	SH	DEFINED 2
VERIZON COMMUNICATIONS INC	COM	92343V104	100	2710	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	1219	33134	SH	DEFINED 2

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VERIZON COMMUNICATIONS INC	COM	92343V104	347	9428	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	1214	33000	SH	DEFINED	3
VIACOM INC NEW	COM	92553P201	6	156	SH	DEFINED	2
VIACOM INC NEW	COM	92553P201	84	2170	SH	OTHER	2
VISA INC.	COM	92826C839	20	235	SH	SOLE	
VISA INC.	COM	92826C839	118	1380	SH	DEFINED	2
VISA INC.	COM	92826C839	857	10000	SH	DEFINED	3
VODAFONE GROUP PLC NEW	COM	92857W209	13	500	SH	SOLE	
VULCAN MATERIALS CO	COM	929160109	7	240	SH	DEFINED	2
WALMART STORES INC	COM	931142103	113	2175	SH	SOLE	
WALMART STORES INC	COM	931142103	931	17943	SH	DEFINED	2
WALMART STORES INC	COM	931142103	92	1775	SH	OTHER	2
WALMART STORES INC	COM	931142103	955	18400	SH	DEFINED	3
WALGREEN CO	COM	931422109	2	50	SH	SOLE	
WALGREEN CO	COM	931422109	50	1510	SH	DEFINED	2
WALGREEN CO	COM	931422109	230	7000	SH	DEFINED	3
WASHINGTON FED INC	COM	938824109	10	800	SH	DEFINED	2
WASTE MANAGEMENT INC	COM	94106L109	7	200	SH	DEFINED	2
WATSON PHARMACEUTICALS INC.	COM	942683103	27	400	SH	SOLE	
WATSON PHARMACEUTICALS INC.	COM	942683103	350	5130	SH	DEFINED	2
WATSON PHARMACEUTICALS INC.	COM	942683103	20	300	SH	OTHER	2
WATSON PHARMACEUTICALS INC.	COM	942683103	956	14000	SH	DEFINED	3
WELLS FARGO CO	COM	949746101	84	3480	SH	SOLE	
WELLS FARGO CO	COM	949746101	14	600	SH	OTHER	
WELLS FARGO CO	COM	949746101	912	37807	SH	DEFINED	2
WELLS FARGO CO	COM	949746101	165	6859	SH	OTHER	2
WELLS FARGO CO	COM	949746101	965	40000	SH	DEFINED	3
WINDSTREAM CORP	COM	97381W104	27	2326	SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	38	1200	SH	DEFINED	2
YRC WORLDWIDE INC	COM	984249300	0	1200	SH	DEFINED	2
YAHOO INC	COM	984332106	4	300	SH	OTHER	
YUM BRANDS INC	COM	988498101	245	4962	SH	DEFINED	2
ZIMMER	COM	98956P102	8	150	SH	SOLE	
ZIMMER	COM	98956P102	283	5300	SH	DEFINED	2
ZIMMER	COM	98956P102	127	2375	SH	OTHER	2
ZIMMER	COM	98956P102	519	9700	SH	DEFINED	3
ACCENTURE PLC	COM	G1151C101	223	4225	SH	DEFINED	2
ACCENTURE PLC	COM	G1151C101	74	1400	SH	OTHER	2
ACCENTURE PLC	COM	G1151C101	790	15000	SH	DEFINED	3
COVIDIEN PLC	COM	G2554F113	10	230	SH	SOLE	
COVIDIEN PLC	COM	G2554F113	266	6035	SH	DEFINED	2
INGERSOLL-RAND PLC	COM	G47791101	2	71	SH	DEFINED	2
NOBLE	COM	H5833N103	3	100	SH	SOLE	
NOBLE	COM	H5833N103	50	1700	SH	DEFINED	2
NOBLE	COM	H5833N103	44	1500	SH	OTHER	2
TRANSOCEAN LTD	COM	H8817H100	14	300	SH	DEFINED	2
TRANSOCEAN LTD	COM	H8817H100	30	618	SH	OTHER	2
CNH GLOBAL	COM	N20935206	4	150	SH	DEFINED	2