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TRUSTCO BANK CORP N Y
Form 8-K
December 16, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): December 15, 2004
(December 15, 2004)

TrustCo Bank Corp NY

(Exact name of registrant as specified in its charter)

New York
(State or other jurisdiction of incorporation)

0-10592

14-1630287

(Commission File Number)

(IRS Employer Identification No.)

5 Sarnowski Drive, Glenville, New York 12302
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (518) 377-3311

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TrustCo Bank Corp NY

Item 5. Other Events

A press release was issued on December 15, 2004 stating The American Banker, an industry publication, listed the top one hundred and fifty Banking Companies ranked by Return on Equity and Return on Assets for the first half of 2004. TrustCo ranked 5th and 12th, respectively. Attached is the press release labeled as exhibit 99(a).

Item 7 (c) Exhibits

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| Reg S-K Exhibit No. | Description |
|---------------------|---|
| 99(a) | Press release dated December 15, 2004 stating The American Banker, an industry publication, listed the top one hundred and fifty Banking Companies ranked by Return on Equity and Return on Assets for the first half of 2004. TrustCo ranked 5th and 12th, respectively. |

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: December 15, 2004

TrustCo Bank Corp NY
(Registrant)

By:/s/ Robert T. Cushing

Robert T. Cushing
Executive Vice President and
Chief Financial Officer

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Exhibits Index

The following exhibits are filed herewith:

| Reg S-K Exhibit No. | Description | Page |
|---------------------|---|------------|
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TRUSTCO

Exhibit 99(a)

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Bank Corp NY

News Release

5 Sarnowski Drive, Glenville, New York, 12302
(518) 377-3311 Fax: (518) 381-3668

Subsidiary: Trustco Bank

NASDAQ - TRST

Contact: Robert M. Leonard
Administrative Vice President
518-381-3693

FOR IMMEDIATE RELEASE:

TrustCo Again Receives National Recognition

Glenville, New York - December 15, 2004. The American Banker, an industry publication, listed the top one hundred and fifty Banking Companies ranked by Return on Equity and Return on Assets for the first half of 2004. TrustCo ranked 5th and 12th, respectively.

Robert J. McCormick, President and C.E.O. noted, "We continue our effort to deliver superior service to our customers at the lowest possible cost, an effort that has been central to our management philosophy for many years."

TrustCo Bank Corp NY is a \$2.8 billion bank holding company and through its subsidiary, Trustco Bank, operates 74 offices in New York, Vermont, and Florida. In addition, the bank operates a full service Trust Department. The common shares of TrustCo are traded on the Nasdaq National Market tier of the Nasdaq Stock Market under the symbol TRST.

Except for the historical information contained herein, the matters discussed in this news release and other information contained in TrustCo's Securities and Exchange Commission filings may express "forward-looking statements." Those "forward-looking statements" may involve risk and uncertainties, including statements concerning future events or performance and assumptions and other statements of historical facts.

TrustCo wishes to caution readers not to place undue reliance on any forward-looking statements, which speak only as of the date made. Readers are advised that various risk factors, including, but not limited to: (1) credit risk, (2) interest rate risk, (3) competition, (4) changes in the regulatory environment, and (5) changes in general business and economic trends, could cause the actual results or circumstances for future periods to differ materially from those anticipated or projected in the forward-looking statements.