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TRUSTCO BANK CORP N Y  
Form 13F-HR  
January 23, 2007

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/2006

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 W. Provost  
Title: Trust Officer  
Phone: 518-381-3699

Signature, Place, and Date of Signing:

01/22/2007

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

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE	CUSIP	VALUE	SHS	SH	PUT	INVTMT	OTHER
SECURITY NAME	OF CLASS		\$1000	PRN	AMOUNT	CALL	DISCRTN	MANAGERS

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AT&T INC	COMMON STOCK	00206R102	884	24735 SH	DEFINED
		00206R102	432	12071 SH	DEF/OTH
ABBOTT	COMMON STOCK	002824100	2102	43152 SH	DEFINED
LABORATORIES		002824100	420	8626 SH	DEF/OTH
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	763	10857 SH	DEFINED
ALCOA INC	COMMON STOCK	013817101	668	22250 SH	DEFINED
		013817101	27	900 SH	DEF/OTH
ALLSTATE CORP	COMMON STOCK	020002101	1569	24092 SH	DEFINED
		020002101	137	2108 SH	DEF/OTH
ALTRIA GROUP INC	COMMON STOCK	02209S103	75	870 SH	DEFINED
		02209S103	3716	43300 SH	DEF/OTH
AMERICAN EXPRESS	COMMON STOCK	025816109	1782	29365 SH	DEFINED
CO		025816109	487	8034 SH	DEF/OTH
COLUMN TOTALS			13062		

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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
AMERICAN	COMMON STOCK	026874107	107	1492	SH		DEFINED	
INTERNATIONAL GROUP		026874107	93	1300	SH		DEF/OTH	
AMGEN INC	COMMON STOCK	031162100	781	11432	SH		DEFINED	
		031162100	116	1700	SH		DEF/OTH	
ANHEUSER BUSCH	COMMON STOCK	035229103	690	14021	SH		DEFINED	
COS INC		035229103	157	3200	SH		DEF/OTH	
APPLIED	COMMON STOCK	038222105	402	21800	SH		DEFINED	
MATERIALS INC		038222105	4	200	SH		DEF/OTH	
ARGONAUT GROUP INC	COMMON STOCK	040157109	1874	53747	SH		DEFINED	
AUTOMATIC DATA	COMMON STOCK	053015103	821	16675	SH		DEFINED	
PROCESSING INC		053015103	64	1300	SH		DEF/OTH	
BP PLC	FOREIGN STOCK	055622104	2674	39848	SH		DEFINED	
COLUMN TOTALS			7783					

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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
		055622104	854	12733	SH		DEF/OTH	
BAKER HUGHES INC	COMMON STOCK	057224107	202	2700	SH		DEFINED	
		057224107	30	400	SH		DEF/OTH	
BANK OF AMERICA CORP	COMMON STOCK	060505104	2312	43303	SH		DEFINED	
		060505104	1246	23329	SH		DEF/OTH	
BANK OF NEW YORK INC	COMMON STOCK	064057102	705	17900	SH		DEFINED	
BELLSOUTH CORP	COMMON STOCK	079860102	1237	26263	SH		DEFINED	
		079860102	378	8025	SH		DEF/OTH	
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	158	6000	SH		DEFINED	
		110122108	311	11800	SH		DEF/OTH	
CHEVRON CORP NEW	COMMON STOCK	166764100	3159	42958	SH		DEFINED	
		166764100	1011	13747	SH		DEF/OTH	
COLUMN TOTALS			11603					

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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
CISCO SYSTEMS INC	COMMON STOCK	17275R102	2529	92535	SH		DEFINED	
		17275R102	82	3000	SH		DEF/OTH	
CITIGROUP INC	COMMON STOCK	172967101	3686	66167	SH		DEFINED	
		172967101	256	4600	SH		DEF/OTH	
COCA COLA CO	COMMON STOCK	191216100	3130	64867	SH		DEFINED	
		191216100	598	12400	SH		DEF/OTH	
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	2209	33861	SH		DEFINED	
		194162103	274	4200	SH		DEF/OTH	
CURTISS WRIGHT CORP	COMMON STOCK	231561101	2386	64352	SH		DEFINED	
DISNEY WALT CO	COMMON STOCK	254687106	1840	53683	SH		DEFINED	
		254687106	267	7800	SH		DEF/OTH	
DOMINION	COMMON STOCK	25746U109	46	543	SH		DEFINED	
COLUMN TOTALS			17303					

## 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
RESOURCES INC VA NEW		25746U109	269	3209	SH		DEF/OTH	
DOW CHEMICAL CO	COMMON STOCK	260543103	393	9850	SH		DEFINED	
		260543103	133	3325	SH		DEF/OTH	
DU PONT E I DE	COMMON STOCK	263534109	1027	21076	SH		DEFINED	
NEMOURS & CO		263534109	161	3310	SH		DEF/OTH	
ECOLAB INC	COMMON STOCK	278865100	267	5900	SH		DEFINED	
		278865100	18	400	SH		DEF/OTH	
EMERSON ELECTRIC CO	COMMON STOCK	291011104	326	7400	SH		DEFINED	
		291011104	282	6400	SH		DEF/OTH	
EXCELSIOR TAX EXEMPT FUNDS INC	MUTUAL FUNDS/MUNI BONDS	300861408	168	19443	SH		DEFINED	
EXELON CORP	COMMON STOCK	30161N101	736	11900	SH		DEFINED	

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30161N101 123 1990 SH DEF/OTH

COLUMN TOTALS 3903

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN SH AMOUNT PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
EXXON MOBIL CORP	COMMON STOCK	30231G102	12337	160988 SH		DEFINED	
		30231G102	2930	38237 SH		DEF/OTH	
FPL GROUP INC	COMMON STOCK	302571104	692	12718 SH		DEFINED	
FORTUNE BRANDS INC	COMMON STOCK	349631101	811	9500 SH		DEFINED	
		349631101	290	3400 SH		DEF/OTH	
FRANKLIN N Y TAX FREE INCOME	MUTUAL FUNDS/MUNI BONDS	354130106	45	3782 SH		DEFINED	
		354130106	144	12191 SH		DEF/OTH	
GALLAHER GROUP PLC	FOREIGN STOCK	363595109	216	2400 SH		DEF/OTH	
GENERAL ELECTRIC CO	COMMON STOCK	369604103	29946	804790 SH		DEFINED	
		369604103	11576	311090 SH		DEF/OTH	

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GENERAL MILLS INC	COMMON STOCK	370334104	422	7333 SH	DEFINED
COLUMN TOTALS			59409		

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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 DISCRIN	OTHER MANAGERS
		370334104	259	4500 SH			DEF/OTH	
GLAXOSMITHKLINE PLC	FOREIGN STOCK	37733W105	504	9550 SH			DEFINED	
		37733W105	228	4327 SH			DEF/OTH	
HEWLETT PACKARD CO	COMMON STOCK	428236103	533	12952 SH			DEFINED	
		428236103	107	2600 SH			DEF/OTH	
HOME DEPOT INC	COMMON STOCK	437076102	833	20737 SH			DEFINED	
		437076102	67	1675 SH			DEF/OTH	
INTEL CORP	COMMON STOCK	458140100	2438	120382 SH			DEFINED	
		458140100	146	7200 SH			DEF/OTH	



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INTERNATIONAL	COMMON STOCK	459200101	3794	39057 SH	DEFINED
BUSINESS MACHINES		459200101	359	3700 SH	DEF/OTH
JPMORGAN CHASE &	COMMON STOCK	46625H100	1727	35761 SH	DEFINED
CO					
COLUMN TOTALS			10995		

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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
		46625H100	556	11516 SH			DEF/OTH	
JOHNSON & JOHNSON	COMMON STOCK	478160104	6621	100287 SH			DEFINED	
		478160104	688	10425 SH			DEF/OTH	
JOHNSON CONTROLS INC	COMMON STOCK	478366107	460	5350 SH			DEFINED	
		478366107	116	1350 SH			DEF/OTH	
KEYCORP	COMMON STOCK	493267108	2573	67661 SH			DEFINED	
LILLY ELI & CO	COMMON STOCK	532457108	745	14300 SH			DEFINED	
		532457108	42	800 SH			DEF/OTH	

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LINCOLN NATIONAL CORP IN	COMMON STOCK	534187109	406	6114 SH	DEFINED
		534187109	196	2950 SH	DEF/OTH
LOWES COS INC	COMMON STOCK	548661107	642	20600 SH	DEFINED
		548661107	79	2550 SH	DEF/OTH
MASCO CORP	COMMON STOCK	574599106	391	13100 SH	DEFINED
		574599106	63	2100 SH	DEF/OTH
COLUMN TOTALS			13578		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN SH AMOUNT PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
MCGRAW HILL COS INC	COMMON STOCK	580645109	680	10000 SH		DEFINED	
		580645109	68	1000 SH		DEF/OTH	
MEDTRONIC INC	COMMON STOCK	585055106	3118	58276 SH		DEFINED	
		585055106	59	1100 SH		DEF/OTH	
MICROSOFT CORP	COMMON STOCK	594918104	5843	195695 SH		DEFINED	
		594918104	758	25400 SH		DEF/OTH	
MOTOROLA INC	COMMON STOCK	620076109	432	20995 SH		DEFINED	

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		620076109	80	3900 SH	DEF/OTH
NBT BANCORP INC	COMMON STOCK	628778102	616	24158 SH	DEFINED
NASDAQ 100 TRUST	MUTUAL FUND/STOCK	631100104	1187	27500 SH	DEF/OTH
NIKE INC	COMMON STOCK	654106103 654106103	203 10	2050 SH 100 SH	DEFINED DEF/OTH
PEPSICO INC	COMMON STOCK	713448108	4382	70060 SH	DEFINED
COLUMN TOTALS			17436		

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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	432	6900 SH			DEF/OTH	
PFIZER INC	COMMON STOCK	717081103	981	37867 SH			DEFINED	
		717081103	291	11226 SH			DEF/OTH	
PROCTER & GAMBLE CO	COMMON STOCK	742718109	6386	99363 SH			DEFINED	

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		742718109	990	15403 SH	DEF/OTH
ROCHESTER FUND MUNICIPALS INC	MUTUAL FUNDS/MUNI BONDS	771362100	236	12559 SH	DEFINED
		771362100	160	8490 SH	DEF/OTH
SCHERING PLOUGH CORP	COMMON STOCK	806605101	411	17400 SH	DEFINED
SCHLUMBERGER LTD	COMMON STOCK	806857108	398	6300 SH	DEFINED
		806857108	13	200 SH	DEF/OTH
SOUTHERN CO	COMMON STOCK	842587107	2925	79358 SH	DEFINED
		842587107	214	5800 SH	DEF/OTH
COLUMN TOTALS			13437		

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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
TARGET CORP	COMMON STOCK	87612E106	1383	24250 SH			DEFINED	
		87612E106	114	2000 SH			DEF/OTH	
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	376	13050 SH			DEFINED	
		882508104	9	300 SH			DEF/OTH	

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3M CO	COMMON STOCK	88579Y101	1461	18750 SH	DEFINED
		88579Y101	560	7180 SH	DEF/OTH
TRUSTCO BANK	COMMON STOCK	898349105	11038	992589 SH	DEFINED
CORP NY		898349105	7602	683653 SH	DEF/OTH
UNITED PARCEL	COMMON STOCK	911312106	587	7825 SH	DEFINED
SERVICE		911312106	11	150 SH	DEF/OTH
UNITED	COMMON STOCK	913017109	3466	55442 SH	DEFINED
TECHNOLOGIES CORP		913017109	244	3900 SH	DEF/OTH
COLUMN TOTALS			26851		

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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
UNITRIN INC	COMMON STOCK	913275103	11303	225568 SH			DEFINED	
VANGUARD CALIFORNIA TAX FREE	MUTUAL FUNDS/MUNI BONDS	922021308	187	16939 SH			DEFINED	

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VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H103	173	15285 SH	DEFINED
VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H301	2449	216944 SH	DEFINED
		92204H301	389	34457 SH	DEF/OTH
VERIZON	COMMON STOCK	92343V104	1447	38868 SH	DEFINED
COMMUNICATIONS INC		92343V104	466	12504 SH	DEF/OTH
WAL-MART STORES INC	COMMON STOCK	931142103	1647	35675 SH	DEFINED
		931142103	185	4000 SH	DEF/OTH
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	446	9815 SH	DEFINED
		939322103	73	1600 SH	DEF/OTH
COLUMN TOTALS			18765		

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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
WELLS FARGO & CO	COMMON STOCK	949746101	1883	52950 SH			DEFINED	

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NEW		949746101	217	6100 SH	DEF/OTH
WYETH	COMMON STOCK	983024100	499	9800 SH	DEFINED
		983024100	143	2815 SH	DEF/OTH
ZIMMER HOLDINGS	COMMON STOCK	98956P102	104	1322 SH	DEFINED
INC		98956P102	111	1420 SH	DEF/OTH
NOBLE CORP	COMMON STOCK	G65422100	228	3000 SH	DEFINED
		G65422100	8	100 SH	DEF/OTH
COLUMN TOTALS			3193		
AGGREGATE TOTAL			217318		

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	154
Form 13F Information Table Value Total:	\$ 217,318

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

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