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TRUSTCO BANK CORP N Y  
Form 13F-HR  
October 12, 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: 09/30/2006

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:

10/11/2006

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
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AT&T INC	COMMON STOCK	00206R102	821	25223 SH	DEFINED
		00206R102	393	12071 SH	DEF/OTH
ABBOTT	COMMON STOCK	002824100	2234	46002 SH	DEFINED
LABORATORIES		002824100	419	8626 SH	DEF/OTH
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	779	11740 SH	DEFINED
ALCOA INC	COMMON STOCK	013817101	649	23150 SH	DEFINED
		013817101	25	900 SH	DEF/OTH
ALLSTATE CORP	COMMON STOCK	020002101	1499	23892 SH	DEFINED
		020002101	120	1908 SH	DEF/OTH
ALTRIA GROUP INC	COMMON STOCK	02209S103	67	870 SH	DEFINED
		02209S103	3330	43500 SH	DEF/OTH
AMERICAN EXPRESS	COMMON STOCK	025816109	1706	30415 SH	DEFINED
CO		025816109	451	8034 SH	DEF/OTH
COLUMN TOTALS			12493		

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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
AMGEN INC	COMMON STOCK	031162100	832	11632 SH			DEFINED	

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		031162100	122	1700 SH	DEF/OTH
ANHEUSER BUSCH	COMMON STOCK	035229103	685	14421 SH	DEFINED
COS INC		035229103	152	3200 SH	DEF/OTH
APPLIED	COMMON STOCK	038222105	390	22000 SH	DEFINED
MATERIALS INC		038222105	4	200 SH	DEF/OTH
ARGONAUT GROUP INC	COMMON STOCK	040157109	1668	53747 SH	DEFINED
AUTOMATIC DATA	COMMON STOCK	053015103	766	16175 SH	DEFINED
PROCESSING INC		053015103	62	1300 SH	DEF/OTH
BP PLC	FOREIGN STOCK	055622104	2626	40048 SH	DEFINED
		055622104	828	12633 SH	DEF/OTH
BAKER HUGHES INC	COMMON STOCK	057224107	191	2800 SH	DEFINED
COLUMN TOTALS			8326		

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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
		057224107	27	400 SH			DEF/OTH	
BANK OF AMERICA CORP	COMMON STOCK	060505104	2263	42249 SH			DEFINED	

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		060505104	1244	23229 SH	DEF/OTH
BANK OF NEW YORK INC	COMMON STOCK	064057102	631	17900 SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	1136	26581 SH	DEFINED
		079860102	343	8025 SH	DEF/OTH
BRISTOL-MYERS	COMMON STOCK	110122108	168	6750 SH	DEFINED
SQUIBB CO		110122108	294	11800 SH	DEF/OTH
CHEVRON CORP NEW	COMMON STOCK	166764100	2767	42658 SH	DEFINED
		166764100	892	13747 SH	DEF/OTH
CISCO SYSTEMS INC	COMMON STOCK	17275R102	2161	94035 SH	DEFINED
		17275R102	69	3000 SH	DEF/OTH
COLUMN TOTALS			11995		

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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
CITIGROUP INC	COMMON STOCK	172967101	3299	66417 SH			DEFINED	
		172967101	224	4500 SH			DEF/OTH	
COCA COLA CO	COMMON STOCK	191216100	3050	68267 SH			DEFINED	

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		191216100	554	12400 SH	DEF/OTH
COLGATE	COMMON STOCK	194162103	2128	34261 SH	DEFINED
PALMOLIVE CO		194162103	261	4200 SH	DEF/OTH
CURTISS WRIGHT CORP	COMMON STOCK	231561101	1953	64352 SH	DEFINED
DELL INC	COMMON STOCK	24702R101	265	11600 SH	DEFINED
		24702R101	37	1600 SH	DEF/OTH
DISNEY WALT CO	COMMON STOCK	254687106	1820	58883 SH	DEFINED
		254687106	235	7600 SH	DEF/OTH
DOMINION RESOURCES INC VA NEW	COMMON STOCK	25746U109	42	543 SH	DEFINED
COLUMN TOTALS			13868		

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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
		25746U109	245	3209 SH			DEF/OTH	
DOW CHEMICAL CO	COMMON STOCK	260543103	364	9350 SH			DEFINED	
		260543103	130	3325 SH			DEF/OTH	
DU PONT E I DE	COMMON STOCK	263534109	933	21776 SH			DEFINED	

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NEMOURS & CO		263534109	138	3210 SH	DEF/OTH
ECOLAB INC	COMMON STOCK	278865100	270	6300 SH	DEFINED
		278865100	17	400 SH	DEF/OTH
EMERSON ELECTRIC	COMMON STOCK	291011104	319	3800 SH	DEFINED
CO		291011104	268	3200 SH	DEF/OTH
EXCELSIOR TAX EXEMPT FUNDS INC	MUTUAL FUNDS/MUNI BONDS	300861408	168	19443 SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	705	11650 SH	DEFINED
		30161N101	120	1990 SH	DEF/OTH
EXXON MOBIL CORP	COMMON STOCK	30231G102	11134	165938 SH	DEFINED
COLUMN TOTALS			14811		

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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
		30231G102	2586	38537 SH			DEF/OTH	
FPL GROUP INC	COMMON STOCK	302571104	579	12868 SH			DEFINED	
FORTUNE BRANDS	COMMON STOCK	349631101	759	10100 SH			DEFINED	
INC								

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		349631101	255	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
GENERAL ELECTRIC  CO	COMMON STOCK	369604103	29009	821775 SH	DEFINED
		369604103	10736	304130 SH	DEF/OTH
GENERAL MILLS INC	COMMON STOCK	370334104	409	7233 SH	DEFINED
		370334104	243	4300 SH	DEF/OTH
GLAXOSMITHKLINE  PLC	FOREIGN STOCK	37733W105	450	8450 SH	DEFINED
COLUMN TOTALS			45215		

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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
		37733W105	230	4327 SH			DEF/OTH	
HEWLETT PACKARD CO	COMMON STOCK	428236103	468	12747 SH			DEFINED	
		428236103	95	2600 SH			DEF/OTH	
HOME DEPOT INC	COMMON STOCK	437076102	767	21137 SH			DEFINED	
		437076102	61	1675 SH			DEF/OTH	

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INTEL CORP	COMMON STOCK	458140100	2532	123082 SH	DEFINED
		458140100	148	7200 SH	DEF/OTH
INTERNATIONAL	COMMON STOCK	459200101	3266	39857 SH	DEFINED
BUSINESS MACHINES		459200101	320	3900 SH	DEF/OTH
JPMORGAN CHASE &	COMMON STOCK	46625H100	1716	36543 SH	DEFINED
CO		46625H100	541	11516 SH	DEF/OTH
JOHNSON & JOHNSON	COMMON STOCK	478160104	6578	101287 SH	DEFINED
COLUMN TOTALS			16722		

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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
		478160104	677	10425 SH			DEF/OTH	
JOHNSON CONTROLS INC	COMMON STOCK	478366107	405	5650 SH			DEFINED	
		478366107	97	1350 SH			DEF/OTH	
KEYCORP	COMMON STOCK	493267108	2533	67661 SH			DEFINED	
LILLY ELI & CO	COMMON STOCK	532457108	798	14000 SH			DEFINED	
		532457108	34	600 SH			DEF/OTH	



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LINCOLN NATIONAL CORP IN	COMMON STOCK	534187109	391	6293 SH	DEFINED
		534187109	192	3100 SH	DEF/OTH
LOWES COS INC	COMMON STOCK	548661107	603	21500 SH	DEFINED
		548661107	72	2550 SH	DEF/OTH
MASCO CORP	COMMON STOCK	574599106	409	14900 SH	DEFINED
		574599106	58	2100 SH	DEF/OTH
MCGRAW HILL COS INC	COMMON STOCK	580645109	592	10200 SH	DEFINED
		580645109	58	1000 SH	DEF/OTH
COLUMN TOTALS			6919		

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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
MEDTRONIC INC	COMMON STOCK	585055106	2739	58976 SH			DEFINED	
		585055106	42	900 SH			DEF/OTH	
MICROSOFT CORP	COMMON STOCK	594918104	5460	199645 SH			DEFINED	
		594918104	695	25400 SH			DEF/OTH	
MOTOROLA INC	COMMON STOCK	620076109	525	20995 SH			DEFINED	
		620076109	98	3900 SH			DEF/OTH	

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NBT BANCORP INC	COMMON STOCK	628778102	562	24158 SH	DEFINED
NASDAQ 100 TRUST	MUTUAL FUND/STOCK	631100104	1118	27500 SH	DEF/OTH
PEPSICO INC	COMMON STOCK	713448108	4611	70660 SH	DEFINED
		713448108	463	7100 SH	DEF/OTH
PFIZER INC	COMMON STOCK	717081103	1136	40067 SH	DEFINED
COLUMN TOTALS			17449		

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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
		717081103	290	10226 SH			DEF/OTH	
PROCTER & GAMBLE CO	COMMON STOCK	742718109	6205	100113 SH			DEFINED	
		742718109	955	15403 SH			DEF/OTH	
ROCHESTER FUND MUNICIPALS INC	MUTUAL FUNDS/MUNI BONDS	771362100	235	12559 SH			DEFINED	
		771362100	159	8490 SH			DEF/OTH	
SCHERING PLOUGH CORP	COMMON STOCK	806605101	384	17400 SH			DEFINED	

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SCHLUMBERGER LTD	COMMON STOCK	806857108	406	6550 SH	DEFINED
		806857108	12	200 SH	DEF/OTH
SOUTHERN CO	COMMON STOCK	842587107	2752	79858 SH	DEFINED
		842587107	193	5600 SH	DEF/OTH
STANLEY WORKS	COMMON STOCK	854616109	206	4132 SH	DEFINED
TARGET CORP	COMMON STOCK	87612E106	1378	24950 SH	DEFINED
COLUMN TOTALS			13175		

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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
		87612E106	99	1800 SH			DEF/OTH	
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	417	12550 SH			DEFINED	
		882508104	10	300 SH			DEF/OTH	
3M CO	COMMON STOCK	88579Y101	1433	19250 SH			DEFINED	
		88579Y101	538	7230 SH			DEF/OTH	
TRUSTCO BANK	COMMON STOCK	898349105	10793	995620 SH			DEFINED	
CORP NY		898349105	7476	689653 SH			DEF/OTH	

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UNITED PARCEL SERVICE	COMMON STOCK	911312106	585	8125 SH	DEFINED
		911312106	11	150 SH	DEF/OTH
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	3600	56820 SH	DEFINED
		913017109	247	3900 SH	DEF/OTH
UNITRIN INC	COMMON STOCK	913275103	9963	225568 SH	DEFINED
COLUMN TOTALS			35172		

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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
VANGUARD CALIFORNIA TAX FREE	MUTUAL FUNDS/MUNI BONDS	922021308	187	16939 SH			DEFINED	
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	2335	206296 SH			DEFINED	
		92204H301	390	34457 SH			DEF/OTH	
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	1462	39386 SH			DEFINED	
		92343V104	464	12504 SH			DEF/OTH	
WAL-MART STORES	COMMON STOCK	931142103	1772	35925 SH			DEFINED	

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INC		931142103	197	4000 SH	DEF/OTH
WASHINGTON	COMMON STOCK	939322103	427	9815 SH	DEFINED
MUTUAL INC		939322103	61	1400 SH	DEF/OTH
WELLS FARGO & CO	COMMON STOCK	949746101	1992	55050 SH	DEFINED
COLUMN TOTALS			9460		

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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
NEW		949746101	221	6100 SH			DEF/OTH	
WYETH	COMMON STOCK	983024100	498	9800 SH			DEFINED	
		983024100	143	2815 SH			DEF/OTH	
COLUMN TOTALS			862					
AGGREGATE TOTAL			206467					

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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:	148
Form 13F Information Table Value Total:	\$ 206,467

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