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

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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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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 |
|---------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|--------------------|-------------------|
| 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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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 |
|---------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| | | 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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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 |
|---------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| 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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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 |
|---------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|--------------------|-------------------|
| | | 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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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 |
|---------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|--------------------|-------------------|
| | | 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 | INVSTMT 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 | INVTMT DISCRTN | OTHER MANAGERS |
|----------------------------------|-------------------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| | | 717081103 | 290 | 10226 SH | | | DEF/OTH | |
| PROCTER & GAMBLE | COMMON STOCK | 742718109 | 6205 | 100113 SH | | | DEFINED | |
| CO | | 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 | COMMON STOCK | 806605101 | 384 | 17400 SH | | | DEFINED | |
| CORP | | | | | | | | |

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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 | INVSTMT 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