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NBT BANCORP INC
Form 13F-HR/A
May 20, 2003

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: March 31, 2003

Check here if Amendment [X]; Amendment Number: 1

This Amendment (Check only one.): [X] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: NBT Bank, N.A.
Address: 52 South Broad Street
Norwich, New York 13815

Form 13F File Number: 28-03594

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: /s/ David J. Hildebrandt
Title: Vice President and Trust Officer
Phone: (607) 337-6497

Signature, Place, and Date of Signing:

/s/ David J. Hildebrandt	Norwich, New York	May 20, 2003
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[Signature]	[City, State]	[Date]

Report Type (Check only one):

- [X] 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- [] 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- [] 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager: N/A

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I am signing this report as required by the Securities Exchange Commission Act of 1934.

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 754

Form 13F Information Table Value Total: \$ 206,875

(thousands)

AMENDMENT NO. 1 TO FORM 13F

This 13-F report is an amendment to restate the shares shown with a voting authority of "none" on the 13F for NBT Bank, N.A. for the quarter ending March 31, 2003 as originally filed on May 12, 2003. When the report was filed, the share voting authority of none was incorrectly presented.

All other amounts shown in the 13F report as originally filed for NBT Bank, N.A. as of March 31, 2003 were correct and remain unchanged on this restated 13F report.

List of Other Included Managers:

NONE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN	SH/ AMT	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAG
3COM CORP	COM	885535104	2	500	SH		SOLE	
3M COMPANY	COM	88579Y101	1910	14689	SH		SOLE	
3M COMPANY	COM	88579Y101	1333	10262	SH		DEFINED	
A C MOORE ARTS & CRAFTS INC	COM	00086T103	13	1000	SH		DEFINED	
A D C TELECOMMUNICATIONS	COM	886101	0	325	SH		SOLE	
AAR CORP	COM	361105	0	64	SH		DEFINED	
ABBOTT LABS	COM	2824100	2347	62442	SH		SOLE	
ABBOTT LABS	COM	2824100	595	15825	SH		DEFINED	
ABERDEEN ASIA PACIFIC INCOM	COM	3009107	5	1200	SH		DEFINED	
ACM INCOME FUND	COM	912105	15	1800	SH		SOLE	
ADVANCED MICRO DEVICES INC	COM	7903107	0	100	SH		SOLE	
AEGON N V	ORD AMER REG	7924103	6	801	SH		SOLE	
AFFILIATED COMPUTER SVCS	CL A	8190100	221	5000	SH		DEFINED	
AFLAC INC	COM	1055102	3	100	SH		SOLE	
AGERE SYSTEMS INC	CL B	00845V209	7	4760	SH		SOLE	
AGERE SYSTEMS INC	CL B	00845V209	4	2767	SH		DEFINED	
AGERE SYSTEMS INC	CL A	00845V100	0	219	SH		SOLE	
AGERE SYSTEMS INC	CL A	00845V100	0	99	SH		DEFINED	
AGILENT TECHNOLOGIES INC	COM	00846U101	22	1738	SH		SOLE	
AGILENT TECHNOLOGIES INC	COM	00846U101	5	456	SH		DEFINED	
AGL RES INC	COM	1204106	2	100	SH		SOLE	

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AIR PRODS & CHEMS INC	COM	9158106	16	400 SH	SOLE
AIR PRODS & CHEMS INC	COM	9158106	53	1300 SH	DEFINED
ALCATEL	SPONSORED ADR	13904305	0	100 SH	DEFINED
ALCOA INC	COM	13817101	65	3379 SH	SOLE
ALCOA INC	COM	13817101	3	190 SH	DEFINED
ALLEGHENY ENERGY INC	COM	17361106	5	950 SH	SOLE
ALLEGHENY ENERGY INC	COM	17361106	3	500 SH	DEFINED
ALLEGHENY TECHNOLOGIES INC	COM	01741R102	0	96 SH	SOLE
ALLEGHENY TECHNOLOGIES INC	COM	01741R102	0	4 SH	DEFINED
ALLIANCE FINANCIAL CORP NY	COM	19205103	84	2473 SH	SOLE
ALLIANCE FINANCIAL CORP NY	COM	19205103	130	3834 SH	DEFINED
ALLIANCE PHARMACEUTICAL CORP	COM NEW	18773309	0	400 SH	SOLE
ALLIED CAP CORP NEW	COM	01903Q108	19	969 SH	SOLE
ALLIED CAP CORP NEW	COM	01903Q108	20	1050 SH	DEFINED
ALLSTATE CORP	COM	20002101	73	2214 SH	SOLE
ALLSTATE CORP	COM	20002101	84	2546 SH	DEFINED
ALLTEL CORP	COM	20039103	121	2705 SH	SOLE
ALLTEL CORP	COM	20039103	37	827 SH	DEFINED
AMER BIO MEDICA CORP	COM	24600108	7	7000 SH	SOLE
AMERADA HESS CORP	COM	23551104	7	168 SH	DEFINED
AMEREN CORP	COM	23608102	13	337 SH	SOLE
AMERIANA BANCORP	COM	23613102	18	1500 SH	SOLE
AMERICA MOVIL S A DE C V	SPON ADR L SHS	02364W105	12	900 SH	DEFINED
AMERICAN ECOLOGY CORP	COM NEW	25533407	0	40 SH	SOLE
AMERICAN ELEC PWR INC	COM	25537101	10	453 SH	SOLE
AMERICAN ELEC PWR INC	COM	25537101	35	1551 SH	DEFINED
AMERICAN EXPRESS CO	COM	25816109	223	6708 SH	SOLE
AMERICAN EXPRESS CO	COM	25816109	105	3185 SH	DEFINED
AMERICAN INTL GROUP INC	COM	26874107	1769	35809 SH	SOLE
AMERICAN INTL GROUP INC	COM	26874107	750	15187 SH	DEFINED
AMERICAN POWER CONV CORP	COM	29066107	6	450 SH	SOLE
AMERICAN POWER CONV CORP	COM	29066107	7	510 SH	DEFINED
AMERICREDIT CORP	COM	03060R101	6	2000 SH	SOLE
AMGEN INC	COM	31162100	646	11251 SH	SOLE
AMGEN INC	COM	31162100	1600	27818 SH	DEFINED
ANADARKO PETE CORP	COM	32511107	59	1300 SH	DEFINED
ANDRX CORP	COM	34553107	5	500 SH	DEFINED
ANHEUSER BUSCH COS	COM	35229103	346	7450 SH	SOLE
ANHEUSER BUSCH COS INC	COM	35229103	196	4216 SH	DEFINED
ANNALY MTG MGMT INC	COM	35710409	17	1000 SH	DEFINED
ANWORTH MORTGAGE ASSET CP	COM	37347101	13	1000 SH	DEFINED
AOL TIME WARNER INC	COM	00184A105	311	28714 SH	SOLE
AOL TIME WARNER INC	COM	00184A105	70	6525 SH	DEFINED
APPLE COMPUTER INC	COM	37833100	9	700 SH	SOLE
APPLE COMPUTER INC	COM	37833100	2	200 SH	DEFINED
APPLIED DIGITAL SOLUTIONS	COM	38188108	2	5000 SH	DEFINED
APPLIED MATLS INC	COM	38222105	0	54 SH	SOLE
APPLIED MICRO CIRCUITS CORP	COM	03822W109	2	700 SH	SOLE
ARCH COAL INC	COM	39380100	1	98 SH	SOLE
ARCHER DANIELS MIDLAND CO	COM	39483102	7	659 SH	SOLE
ARCHER DANIELS MIDLAND CO	COM	39483102	3	279 SH	DEFINED
ARGONAUT GROUP INC	COM	40157109	0	50 SH	SOLE
ASTORIA FINL CORP	COM	46265104	43	1860 SH	DEFINED
AT&T CORP	COM	1957505	130	8052 SH	SOLE
AT&T CORP	COM	1957505	57	3557 SH	DEFINED
AT&T WIRELESS SVCS INC	COM	00209A106	36	5550 SH	SOLE
AT&T WIRELESS SVCS INC	COM	00209A106	24	3718 SH	DEFINED
AUTOLIV INC	COM	52800109	704	35305 SH	SOLE
AUTOLIV INC	COM	52800109	390	19577 SH	DEFINED
AUTOMATIC DATA PROCESSING	COM	53015103	841	27315 SH	SOLE
AUTOMATIC DATA PROCESSING	COM	53015103	492	16000 SH	DEFINED
AVAYA INC	COM	53499109	1	912 SH	SOLE

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AVAYA INC	COM	53499109	1	953	SH	DEFINED
AVENTIS	SPONSORED ADR	53561106	22	500	SH	DEFINED
AVNET INC	COM	53807103	0	52	SH	DEFINED
AXA	SPONSORED ADR	54536107	1	122	SH	SOLE
AXCELIS TECHNOLOGIES INC	COM	54540109	2	589	SH	DEFINED
BANCO SNTNDR CENT HISPANO	ADR	05964H105	38	6120	SH	DEFINED
BANK NEW YORK INC	COM	64057102	282	13830	SH	SOLE
BANK NEW YORK INC	COM	64057102	248	12099	SH	DEFINED
BANK OF AMERICA CORPORATION	COM	60505104	1692	25320	SH	SOLE
BANK OF AMERICA CORPORATION	COM	60505104	211	3163	SH	DEFINED
BANK ONE CORP	COM	06423A103	57	1662	SH	SOLE
BANKNORTH GROUP INC NEW	COM	06646R107	17	803	SH	DEFINED
BARRICK GOLD CORP	COM	67901108	26	1684	SH	SOLE
BAXTER INTL INC	COM	71813109	17	954	SH	SOLE
BAXTER INTL INC	COM	71813109	25	1382	SH	DEFINED
BEACON POWER CORP	COM	73677106	0	302	SH	SOLE
BECTON DICKINSON & CO	COM	75887109	6	200	SH	SOLE
BECTON DICKINSON & CO	COM	75887109	51	1500	SH	DEFINED
BED BATH & BEYOND INC	COM	75896100	61	1775	SH	DEFINED
BELLSOUTH CORP	COM	79860102	1108	51183	SH	SOLE
BELLSOUTH CORP	COM	79860102	310	14322	SH	DEFINED
BERKSHIRE HATHAWAY INC DEL	CL B	84670207	134	63	SH	SOLE
BERKSHIRE HATHAWAY INC DEL	CL B	84670207	134	63	SH	DEFINED
BERKSHIRE HATHAWAY INC DEL	CL A	84670108	127	2	SH	DEFINED
BEST BUY INC	COM	86516101	15	570	SH	SOLE
BIOGEN INC	COM	90597105	11	400	SH	SOLE
BLACK & DECKER CORP	COM	91797100	10	300	SH	SOLE
BLACKROCK CORE BD TR	SHS BEN INT	9249E101	48	3333	SH	SOLE
BLACKROCK NY INSD MUNI	2008 TERM TRUST	09247L107	16	1000		SOLE
BLOCK H & R INC	COM	93671105	12	300	SH	SOLE
BOB EVANS FARMS	COM	96761101	25	1064	SH	DEFINED
BOEING CO	COM	97023105	440	17620	SH	SOLE
BOEING CO	COM	97023105	251	10026	SH	DEFINED
BOWATER INC	COM	102183100	1	40	SH	DEFINED
BOWNE & CO INC	COM	103043105	10	1027	SH	SOLE
BOWNE & CO INC	COM	103043105	6	600	SH	DEFINED
BP PLC	SPONSORED ADR	55622104	2709	70223	SH	SOLE
BP PLC	SPONSORED ADR	55622104	1020	26456	SH	DEFINED
BRISTOL MYERS SQUIBB CO	COM	110122108	2442	115681	SH	SOLE
BRISTOL MYERS SQUIBB CO	COM	110122108	1421	67303	SH	DEFINED
BROADWING INC	COM	111620100	36	9031	SH	SOLE
BROADWING INC	COM	111620100	21	5357	SH	DEFINED
BSB BANCORP	COM	55652101	37	1721	SH	SOLE
BSB BANCORP	COM	55652101	131	6124	SH	DEFINED
BURLINGTON NORTHN SANTA FE	COM	12189T104	14	585	SH	SOLE
BURLINGTON NORTHN SANTA FE	COM	12189T104	7	300	SH	DEFINED
BURLINGTON RES INC	COM	122014103	9	205	SH	DEFINED
CAMDEN PPTY TR	SH BEN INT	133131102	18	558	SH	DEFINED
CAMPBELL SOUP CO	COM	134429109	90	4300	SH	SOLE
CANADIAN NAT RES LTD	COM	136385101	1	44	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	51	902	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	35	616	SH	DEFINED
CAREMARK RX INC	COM	141705103	7	400	SH	DEFINED
CARMAX INC	COM	143130102	14	1000	SH	SOLE
CARNIVAL CORP	COM	143658102	5	246	SH	DEFINED
CATERPILLAR INC DEL	COM	149123101	1071	21780	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	378	7688	SH	DEFINED
CELLTECH GROUP PLC	SPONSORED ADR	151158102	1	201	SH	SOLE
CENDANT CORP	COM	151313103	12	1000	SH	DEFINED
CENTERPOINT ENERGY INC	COM	15189T107	4	706	SH	SOLE
CENTERPOINT ENERGY INC	COM	15189T107	14	2000	SH	DEFINED
CENTRAL VT PUB SVC CORP	COM	155771108	19	1106	SH	SOLE

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CH ENERGY GROUP INC	COM	12541M102	53	1283	SH	SOLE
CH ENERGY GROUP INC	COM	12541M102	12	311	SH	DEFINED
CHARTER ONE FINL INC	COM	160903100	6	231	SH	SOLE
CHARTER ONE FINL INC	COM	160903100	33	1206	SH	DEFINED
CHESAPEAKE ENERGY CORP	COM	165167107	39	5000	SH	DEFINED
CHEVRONTXACO CORP	COM	166764100	2816	43566	SH	SOLE
CHEVRONTXACO CORP	COM	166764100	956	14790	SH	DEFINED
CHIRON CORP	COM	170040109	24	648	SH	DEFINED
CHITTENDEN CORP	COM	170228100	7	300	SH	SOLE
CHUBB CORP	COM	171232101	1	45	SH	SOLE
CIBER INC	COM	17163B102	19	4000	SH	DEFINED
CIENA CORP	COM	171779101	3	900	SH	DEFINED
CIGNA CORP	COM	125509109	285	6250	SH	SOLE
CIGNA CORP	COM	125509109	41	900	SH	DEFINED
CINERGY CORP	COM	172474108	10	315	SH	SOLE
CISCO SYS INC	COM	17275R102	948	73126	SH	SOLE
CISCO SYS INC	COM	17275R102	386	29790	SH	DEFINED
CITIGROUP INC	COM	172967101	1804	52373	SH	SOLE
CITIGROUP INC	COM	172967101	1130	32824	SH	DEFINED
CITIZENS COMMUNICATIONS CO	COM	17453B101	11	1111	SH	DEFINED
CMS ENERGY CORP	COM	125896100	2	606	SH	DEFINED
COCA COLA CO	COM	191216100	2819	69679	SH	SOLE
COCA COLA CO	COM	191216100	1016	25129	SH	DEFINED
COEUR D'ALENE MINES CORP	COM	192108108	0	24	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	1548	28455	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	563	10348	SH	DEFINED
COLONIAL PPTYS TR	COM SH BEN INT	195872106	28	850	SH	DEFINED
COMCAST CORP	CL A SPL	20030N200	27	986	SH	SOLE
COMCAST CORP	CL A	20030N101	476	16686	SH	SOLE
COMCAST CORP	CL A	20030N101	171	5995	SH	DEFINED
COMMERCIAL NET LEASE RLTY	COM	202218103	84	5600	SH	SOLE
COMMERCIAL NET LEASE RLTY	COM	202218103	10	700	SH	DEFINED
COMPUTER SCIENCES CORP	COM	205363104	2	65	SH	SOLE
CONAGRA FOODS INC	COM	205887102	116	5800	SH	SOLE
CONCORD EFS INC	COM	206197105	0	14	SH	SOLE
CONCORD EFS INC	COM	206197105	37	4000	SH	DEFINED
CONOCOPHILLIPS	COM	20825C104	26	501	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	228	5952	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	42	1103	SH	DEFINED
CONSTELLATION ENERGY GROUP I	COM	210371100	16	600	SH	SOLE
CONVERGYS CORP	COM	212485106	80	6081	SH	SOLE
COOPER INDS LTD CL A	COM	G24182100	17	500	SH	DEFINED
CORN PRODS INTL INC	COM	219023108	12	425	SH	DEFINED
CORNING INC	COM	219350105	55	9727	SH	SOLE
CORNING INC	COM	219350105	20	3539	SH	DEFINED
CORPORATE OFFICE PPTYS TR	SH BEN INT	22002T108	96	6500	SH	DEFINED
CORRECTIONS CORP AMER NEW	COM NEW	22025Y407	0	26	SH	DEFINED
CORRECTIONS CORP AMER NEW	PFD CV B 12%	22025Y308	0	13	SH	DEFINED
CORUS GROUP PLC	SPONSORED ADR	22087M101	0	400	SH	DEFINED
COSTCO WHSL CORP NEW	COM	22160K105	4	150	SH	DEFINED
COTT CORP QUE	COM	22163N106	5	300	SH	SOLE
COVANCE INC	COM	222816100	1	75	SH	DEFINED
CREDIT STORE INC	COM (CHPTR 07)	22539C107	21	21065	SH	SOLE
CSX CORP	COM	126408103	136	4800	SH	SOLE
CURTISS WRIGHT CORP	CL B	231561408	0	6	SH	SOLE
CVS CORP	COM	126650100	11	500	SH	DEFINED
CYTEC INDS INC	COM	232820100	1	45	SH	DEFINED
DAIMLERCHRYSLER AG	ORD	D1668R123	14	490	SH	SOLE
DAIMLERCHRYSLER AG	ORD	D1668R123	15	525	SH	DEFINED
DANA CORP	COM	235811106	6	932	SH	SOLE
DARDEN RESTAURANTS INC	COM	237194105	8	492	SH	SOLE
DEERE & CO	COM	244199105	187	4800	SH	SOLE

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DEERE & CO	COM	244199105	98	2500	SH	DEFINED
DEL MONTE FOODS CO	COM	24522P103	164	22101	SH	SOLE
DEL MONTE FOODS CO	COM	24522P103	50	6810	SH	DEFINED
DELAWARE GROUP DIVIDEND	COM	245915103	5	500	SH	SOLE
DELL COMPUTER CORP	COM	247025109	987	36172	SH	SOLE
DELL COMPUTER CORP	COM	247025109	492	18050	SH	DEFINED
DELPHI CORP	COM	247126105	28	4103	SH	SOLE
DELPHI CORP	COM	247126105	21	3160	SH	DEFINED
DELUXE CORP	COM	248019101	60	1500	SH	DEFINED
DILLARDS INC	CL A	254067101	2	200	SH	SOLE
DISNEY WALT CO	COM	254687106	607	35710	SH	SOLE
DISNEY WALT CO	COM	254687106	275	16212	SH	DEFINED
DNP SELECT INCOME FUND INC	COM	23325P104	5	600	SH	SOLE
DNP SELECT INCOME FUND INC	COM	23325P104	19	2000	SH	DEFINED
DOMINION RES INC VA NEW	COM	25746U109	964	17424	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	474	8564	SH	DEFINED
DONNELLEY R R & SONS CO	COM	257867101	1	100	SH	DEFINED
DOVER CORP	COM	260003108	663	27400	SH	SOLE
DOVER CORP	COM	260003108	159	6600	SH	DEFINED
DOW CHEM CO	COM	260543103	818	29642	SH	SOLE
DOW CHEM CO	COM	260543103	467	16936	SH	DEFINED
DPL INC	COM	233293109	3	300	SH	SOLE
DPL INC	COM	233293109	11	930	SH	DEFINED
DQE INC	COM	23329J104	3	300	SH	SOLE
DTE ENERGY CO	COM	233331107	2	70	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	1644	42314	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	1219	31391	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	209	14400	SH	SOLE
DUKE ENERGY CORP	COM	264399106	122	8431	SH	DEFINED
DUN & BRADSTREET CORP NEW	COM	26483E100	76	2000	SH	SOLE
DUN & BRADSTREET CORP NEW	COM	26483E100	7	200	SH	DEFINED
DYNEGY INC NEW	CL A	26816Q101	1	500	SH	DEFINED
E M C CORP MASS	COM	268648102	85	11889	SH	SOLE
E M C CORP MASS	COM	268648102	30	4275	SH	DEFINED
EASTMAN CHEM CO	COM	277432100	28	968	SH	SOLE
EASTMAN CHEM CO	COM	277432100	9	335	SH	DEFINED
EASTMAN KODAK CO	COM	277461109	236	7995	SH	SOLE
EASTMAN KODAK CO	COM	277461109	81	2763	SH	DEFINED
EATON CORP	COM	278058102	34	500	SH	DEFINED
EATON VANCE NY MUNICIPAL	INCOME TRUST	27826W104	93	6400		SOLE
ECHOSTAR COMMUNICATIONS NEW	CL A	278762109	89	3110	SH	DEFINED
EDISON INTL	COM	281020107	33	2482	SH	SOLE
EDISON INTL	COM	281020107	15	1100	SH	DEFINED
EDWARDS LIFESCIENCES CORP	COM	28176E108	12	439	SH	DEFINED
EFUNDS CORP	COM	28224R101	5	827	SH	DEFINED
EL PASO CORP DEL	COM	28336L109	3	600	SH	DEFINED
ELAN PLC	ADR	284131208	2	1000	SH	DEFINED
ELECTRONIC DATA SYS NEW	COM	285661104	89	5086	SH	SOLE
ELECTRONIC DATA SYS NEW	COM	285661104	18	1044	SH	DEFINED
EMERSON ELEC CO	COM	291011104	268	5932	SH	SOLE
EMERSON ELEC CO	COM	291011104	401	8852	SH	DEFINED
ENCANA CORP	COM	292505104	129	4000	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	480	27005	SH	SOLE
ENERGY EAST CORP	COM	29266M109	364	20485	SH	DEFINED
ENERPLUS RES FD	UNIT TR G NEW	29274D604	19	1000	SH	DEFINED
ENTERGY CORP NEW	COM	29364G103	257	5350	SH	SOLE
ENTERGY CORP NEW	COM	29364G103	144	3000	SH	DEFINED
EQUITY RESIDENTIAL (REIT)	SH BEN INT	29476L107	4	200	SH	SOLE
ERICSSON LM TEL	SPON ADR	294821608	8	1408	SH	SOLE
ERICSSON LM TEL	SPON ADR	294821608	30	4736	SH	DEFINED
EXELON CORP	COM	30161N101	45	900	SH	SOLE
EXELON CORP	COM	30161N101	10	200	SH	DEFINED

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EXXON MOBIL CORP	COM	30231G102	7370	210881	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	4533	129735	SH	DEFINED
FEDERAL NATL MTG ASSN	COM	313586109	2726	41725	SH	SOLE
FEDERAL NATL MTG ASSN	COM	313586109	1431	21911	SH	DEFINED
FEDERATED DEPT STORES INC	COM	31410H101	1	70	SH	DEFINED
FEDEX CORP	COM	31428X106	75	1375	SH	SOLE
FEDEX CORP	COM	31428X106	165	3000	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	2	53	SH	SOLE
FIRST ALBANY COS INC	COM	318465101	125	16227	SH	DEFINED
FIRST DATA CORP	COM	319963104	455	12310	SH	SOLE
FIRST DATA CORP	COM	319963104	234	6340	SH	DEFINED
FIRSTENERGY CORP	COM	337932107	28	904	SH	SOLE
FISERV INC	COM	337738108	37	1200	SH	SOLE
FLEETBOSTON FINL CORP	COM	339030108	299	12528	SH	SOLE
FLEETBOSTON FINL CORP	COM	339030108	102	4282	SH	DEFINED
FLUOR CORP NEW	COM	343412102	20	600	SH	DEFINED
FORD MTR CO DEL	COM PAR \$0.01	345370860	388	51671	SH	SOLE
FORD MTR CO DEL	COM PAR \$0.01	345370860	185	24708	SH	DEFINED
FOREST LABS INC	COM	345838106	507	9400	SH	SOLE
FOREST LABS INC	COM	345838106	64	1200	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	162	3800	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	21	500	SH	DEFINED
FPL GROUP INC	COM	302571104	1057	17940	SH	SOLE
FPL GROUP INC	COM	302571104	429	7289	SH	DEFINED
FRANKLIN RES INC	COM	354613101	9	300	SH	DEFINED
FREEMPORT-MCMORAN CPR & GLD	CL B	35671D857	3	200	SH	SOLE
GABELLI EQUITY TRUST FUND	COM	362397101	10	1511	SH	SOLE
GABELLI UTILITY TRUST FUND	COM	36240A101	1	142	SH	SOLE
GALLAHER GROUP PLC	SPONSORED ADR	363595109	107	2801	SH	SOLE
GALLAHER GROUP PLC	SPONSORED ADR	363595109	11	300	SH	DEFINED
GANNETT INC	COM	364730101	14	200	SH	SOLE
GANNETT INC	COM	364730101	16	230	SH	DEFINED
GAP INC DEL	COM	364760108	1	75	SH	SOLE
GAP INC DEL	COM	364760108	1	120	SH	DEFINED
GENENTECH INC	COM NEW	368710406	14	400	SH	SOLE
GENERAL DYNAMICS CORP	COM	369550108	2	45	SH	SOLE
GENERAL DYNAMICS CORP	COM	369550108	126	2300	SH	DEFINED
GENERAL ELEC CO	COM	369604103	8306	325733	SH	SOLE
GENERAL ELEC CO	COM	369604103	5103	200134	SH	DEFINED
GENERAL MILLS INC	COM	370334104	297	6536	SH	SOLE
GENERAL MILLS INC	COM	370334104	91	2000	SH	DEFINED
GENERAL MTRS CORP	CL H NEW	370442832	3	306	SH	DEFINED
GENERAL MTRS CORP	COM	370442105	459	13673	SH	SOLE
GENERAL MTRS CORP	COM	370442105	267	7970	SH	DEFINED
GENUINE PARTS CO	COM	372460105	73	2395	SH	SOLE
GENUINE PARTS CO	COM	372460105	12	400	SH	DEFINED
GEORGIA PAC CORP	COM	373298108	6	500	SH	SOLE
GILLETTE CO	COM	375766102	913	29525	SH	SOLE
GILLETTE CO	COM	375766102	525	16975	SH	DEFINED
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	158	4494	SH	SOLE
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	165	4705	SH	DEFINED
GLOBALSANTAFE CORP	SHS	G3930E101	6	332	SH	DEFINED
GOLDMAN SACHS GROUP INC	COM	38141G104	2	35	SH	DEFINED
GOODRICH CORP	COM	382388106	1	80	SH	DEFINED
GOODYEAR TIRE & RUBR CO	COM	382550101	2	548	SH	SOLE
GREAT PLAINS ENERGY INC	COM	391164100	16	700	SH	SOLE
GREAT PLAINS ENERGY INC	COM	391164100	10	450	SH	DEFINED
GUIDANT CORP	COM	401698105	592	16370	SH	SOLE
GUIDANT CORP	COM	401698105	277	7652	SH	DEFINED
HALLIBURTON CO	COM	406216101	71	3450	SH	SOLE
HALLIBURTON CO	COM	406216101	23	1132	SH	DEFINED
HARDINGE INC	COM	412324303	6	900	SH	DEFINED

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HARLEY DAVIDSON INC	COM	412822108	11	300	SH	SOLE
HARLEY DAVIDSON INC	COM	412822108	19	500	SH	DEFINED
HASBRO INC	COM	418056107	1	105	SH	SOLE
HAWAIIAN ELEC INDUSTRIES	COM	419870100	14	350	SH	SOLE
HCA INC	COM	404119109	10	250	SH	SOLE
HEALTH CARE PPTYS INVS INC	COM	421915109	10	300	SH	SOLE
HEINZ H J CO	COM	423074103	1635	55998	SH	SOLE
HEINZ H J CO	COM	423074103	482	16531	SH	DEFINED
HERCULES INC	COM	427056106	3	450	SH	DEFINED
HERSHEY FOODS CORP	COM	427866108	434	6932	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	1133	72890	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	433	27862	SH	DEFINED
HEXCEL CORP NEW	COM	428291108	17	6000	SH	DEFINED
HOME DEPOT INC	COM	437076102	760	31214	SH	SOLE
HOME DEPOT INC	COM	437076102	372	15295	SH	DEFINED
HONEYWELL INTL INC	COM	438516106	167	7864	SH	SOLE
HONEYWELL INTL INC	COM	438516106	136	6400	SH	DEFINED
HORSK HYDRO A S	SPONSORED ADR	656531605	18	500	SH	DEFINED
HOUSEHOLD INTL INC	COM	441815107	22	779	SH	SOLE
HOUSEHOLD INTL INC	COM	441815107	2	80	SH	DEFINED
HSBC HLDGS PLC	SPON ADR NEW	404280406	30	600	SH	DEFINED
HUDSON RIV BANCORP INC	COM	444128102	11	500	SH	DEFINED
HUDSON UNITED BANCORP	COM	444165104	8	261	SH	DEFINED
HURRICANE HYDROCARBONS LTD	CL A	44779E106	10	1000	SH	SOLE
ICOS CORP	COM	449295104	1	100	SH	SOLE
ICOS CORP	COM	449295104	9	500	SH	DEFINED
IDACORP INC	COM	451107106	34	1500	SH	SOLE
IDACORP INC	COM	451107106	9	400	SH	DEFINED
IDEC PHARMACEUTICALS CORP	COM	449370105	6	195	SH	DEFINED
IDEX CORP	COM	45167R104	11	400	SH	SOLE
ILLINOIS TOOL WKS INC	COM	452308109	7	121	SH	SOLE
IMAGISTICS INTERNATIONAL	COM	45247T104	1	64	SH	SOLE
IMAGISTICS INTERNATIONAL	COM	45247T104	9	492	SH	DEFINED
IMPAC MTG HLDGS INC	COM	45254P102	12	1000	SH	DEFINED
IMS HEALTH INC	COM	449934108	3	200	SH	SOLE
IMS HEALTH INC	COM	449934108	1	70	SH	DEFINED
INGERSOLL-RAND CL A	CL A	G4776G101	2	60	SH	DEFINED
INTEL CORP	COM	458140100	2811	172818	SH	SOLE
INTEL CORP	COM	458140100	1612	99130	SH	DEFINED
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	31	1000	SH	DEFINED
INTERNET CAP GROUP INC	COM	46059C106	0	200	SH	DEFINED
INTERPORE INTL	COM	46062W107	8	1000	SH	DEFINED
INTL BUSINESS MACHINES CORP	COM	459200101	4803	61246	SH	SOLE
INTL BUSINESS MACHINES CORP	COM	459200101	1976	25197	SH	DEFINED
INTL PAPER CO	COM	460146103	336	9945	SH	SOLE
INTL PAPER CO	COM	460146103	12	360	SH	DEFINED
INVISION TECHNOLOGIES INC	COM	461851107	0	25	SH	SOLE
ISHARES DOW JONES US BASIC MATL	DJ US BAS MATL	464287838	3	100	SH	SOLE
ISHARES MSCI JAPAN INDEX FD	MSCI JAPAN	464286848	6	1000	SH	DEFINED
ISHARES TR	S&P SMLCP VALU	464287879	6	100	SH	DEFINED
ISHARES TRUST	RUSSELL 2000	464287655	32	450	SH	SOLE
IVAX CORP	COM	465823102	6	562	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	1893	79882	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	1069	45112	SH	DEFINED
JABIL CIRCUIT INC	COM	466313103	5	300	SH	SOLE
JACOBS ENGR GROUP INC DEL	COM	469814107	168	4000	SH	DEFINED
JDS UNIPHASE CORP	COM	46612J101	1	500	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	1	500	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	6843	118278	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	3533	61062	SH	DEFINED
JUNIPER NETWORKS INC	COM	48203R104	0	26	SH	SOLE

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K MART CORP	COM (FILED CHPTR 11)	482584109	0	1200 SH	SOLE
KADANT INC	COM	48282T104	1	122 SH	DEFINED
KELLOGG CO	COM	487836108	9	300 SH	SOLE
KELLOGG CO	COM	487836108	174	5700 SH	DEFINED
KERR MCGEE CORP	COM	492386107	5	147 SH	SOLE
KEYCORP NEW	COM	493267108	212	9442 SH	SOLE
KEYCORP NEW	COM	493267108	320	14196 SH	DEFINED
KEYSPAN CORP	COM	49337W100	9	300 SH	SOLE
KEYSPAN CORP	COM	49337W100	32	1000 SH	DEFINED
KIMBERLY CLARK CORP	COM	494368103	299	6587 SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	57	1264 SH	DEFINED
KING PHARMACEUTICALS INC	COM	495582108	15	1333 SH	DEFINED
KMART FING I	PFD TRCV 7.75%	498778208	0	300 SH	SOLE
KNIGHT RIDDER INC	COM	499040103	58	1000 SH	SOLE
KNIGHT RIDDER INC	COM	499040103	70	1200 SH	DEFINED
KNIGHT TRADING GROUP INC	COM	499063105	3	890 SH	DEFINED
KRAFT FOODS INC	CL A	50075N104	8	300 SH	SOLE
KROGER CO	COM	501044101	84	6400 SH	SOLE
KROGER CO	COM	501044101	2	200 SH	DEFINED
KULICKE & SOFFA INDUSTRIES	COM	501242101	14	3000 SH	DEFINED
LAKELAND BANCORP INC	COM	511637100	136	8585 SH	DEFINED
LASERSIGHT INC	COM	517924106	0	200 SH	SOLE
LIBERTY MEDIA CORP NEW	COM SER A	530718105	1	150 SH	SOLE
LIBERTY MEDIA CORP NEW	COM SER A	530718105	54	5619 SH	DEFINED
LIFEPOINT HOSPITALS INC	COM	53219L109	0	13 SH	SOLE
LILLY ELI & CO	COM	532457108	649	11371 SH	SOLE
LILLY ELI & CO	COM	532457108	558	9776 SH	DEFINED
LINCOLN NATL CORP IND	COM	534187109	11	400 SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	85	1800 SH	SOLE
LOWES COS INC	COM	548661107	173	4240 SH	SOLE
LOWES COS INC	COM	548661107	8	200 SH	DEFINED
LUBRIZOL CORP	COM	549271104	4	142 SH	DEFINED
LUCENT TECHNOLOGIES INC	COM	549463107	25	17469 SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	29	20377 SH	DEFINED
M & T BK CORP	COM	55261F104	17	224 SH	DEFINED
MAPINFO CORP	COM	565105103	7	2000 SH	SOLE
MARATHON OIL CO	COM	565849106	4	200 SH	SOLE
MARITRANS INC	COM	570363101	28	2000 SH	DEFINED
MARKEL CORP	COM	570535104	5	25 SH	SOLE
MARRIOTT INTL INC NEW	CL A	571903202	22	700 SH	SOLE
MASCO CORP	COM	574599106	9	500 SH	SOLE
MASCO CORP	COM	574599106	1	70 SH	DEFINED
MASSEY ENERGY CORP	COM	576206106	5	600 SH	DEFINED
MASTEC INC	COM	576323109	2	1000 SH	DEFINED
MATTEL INC	COM	577081102	22	1000 SH	DEFINED
MAY DEPT STORES CO	COM	577778103	66	3368 SH	SOLE
MBIA INC	COM	55262C100	3	90 SH	DEFINED
MBNA CORP	COM	55262L100	2	135 SH	SOLE
MCDATA CORP	CL A	580031201	0	14 SH	SOLE
MCDATA CORP	CL A	580031201	0	97 SH	DEFINED
MCDONALDS CORP	COM	580135101	248	17200 SH	SOLE
MCDONALDS CORP	COM	580135101	149	10320 SH	DEFINED
MCGRAW HILL COS INC	COM	580645109	155	2790 SH	SOLE
MCGRAW HILL COS INC	COM	580645109	2	42 SH	DEFINED
MCKESSON CORP	COM	58155Q103	2	100 SH	DEFINED
MECHANICAL TECHNOLOGY INC	COM	583538103	3	2000 SH	SOLE
MECHANICAL TECHNOLOGY INC	COM	583538103	2	1500 SH	DEFINED
MEDAREX INC	COM	583916101	1	600 SH	SOLE
MEDTRONIC INC	COM	585055106	1077	23894 SH	SOLE
MEDTRONIC INC	COM	585055106	171	3795 SH	DEFINED
MERCK & CO INC	COM	589331107	3608	65903 SH	SOLE

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MERCK & CO INC	COM	589331107	2792	50991	SH	DEFINED
MERIT MEDICAL SYSTEMS INC	COM	589889104	47	2500	SH	DEFINED
MERRILL LYNCH & CO INC	COM	590188108	910	25720	SH	SOLE
MERRILL LYNCH & CO INC	COM	590188108	373	10560	SH	DEFINED
METLIFE INC	COM	59156R108	37	1404	SH	SOLE
METLIFE INC	COM	59156R108	26	996	SH	DEFINED
MFS CHARTER INCOME TRUST	SH BEN INT	552727109	17	2000	SH	DEFINED
MGI PHARMA INC	COM	552880106	1	100	SH	DEFINED
MGIC INVT CORP WIS	COM	552848103	1	40	SH	DEFINED
MICROSEMI CORP	COM	595137100	3	300	SH	DEFINED
MICROSOFT CORP	COM	594918104	2725	112630	SH	SOLE
MICROSOFT CORP	COM	594918104	2259	93370	SH	DEFINED
MIDCAP SPDR TR SER 1	S&P 400	595635103	74	1000	SH	SOLE
MILLS CORP	COM	601148109	19	617	SH	DEFINED
MONSANTO COMPANY	COM	61166W101	208	12751	SH	SOLE
MONSANTO COMPANY	COM	61166W101	15	933	SH	DEFINED
MONY GROUP INC	COM	615337102	2	114	SH	SOLE
MONY GROUP INC	COM	615337102	0	7	SH	DEFINED
MOODYS CORP	COM	615369105	184	4000	SH	SOLE
MOODYS CORP	COM	615369105	50	1100	SH	DEFINED
MORGAN STANLEY	COM NEW	617446448	542	14150	SH	SOLE
MORGAN STANLEY	COM NEW	617446448	9	250	SH	DEFINED
MOTOROLA INC	COM	620076109	322	39131	SH	SOLE
MOTOROLA INC	COM	620076109	288	34919	SH	DEFINED
MS GLOBAL OPPORTUNITY	BOND FUND	61744R103	7	1106	SH	DEFINED
MUNI HOLDINGS NEW YORK	INSURED FUND	625931100	39	2771		SOLE
MYERS INDS INC	COM	628464109	73	7675	SH	SOLE
MYERS INDS INC	COM	628464109	14	1520	SH	DEFINED
NABORS INDUSTRIES LTD	SHS	G6359F103	7	200	SH	SOLE
NASDAQ 100 TR	UNIT SER 1	631100104	2	100	SH	SOLE
NASDAQ 100 TR	UNIT SER 1	631100104	42	1700	SH	DEFINED
NATIONAL CITY CORP	COM	635405103	25	900	SH	SOLE
NATIONAL CITY CORP	COM	635405103	20	720	SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	19	880	SH	SOLE
NBT BANCORP INC	COM	628778102	5616	322284	SH	SOLE
NBT BANCORP INC	COM	628778102	6176	354409	SH	DEFINED
NCR CORP NEW	COM	62886E108	0	54	SH	DEFINED
NETIQ CORP	COM	64115P102	1	100	SH	DEFINED
NEW ENGLAND BUSINESS SVC	COM	643872104	15	600	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	6	350	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	9	500	SH	DEFINED
NEWMONT MINING CORP	COM	651639106	34	1310	SH	SOLE
NEXTEL COMMUNICATIONS INC	CL A	65332V103	1	100	SH	SOLE
NEXTEL COMMUNICATIONS INC	CL A	65332V103	133	10000	SH	DEFINED
NICOR INC	COM	654086107	13	505	SH	SOLE
NICOR INC	COM	654086107	9	350	SH	DEFINED
NISOURCE INC	COM	65473P105	20	1113	SH	SOLE
NISOURCE INC	COM	65473P105	1	103	SH	DEFINED
NOKIA CORP	SPONSORED ADR	654902204	12	900	SH	SOLE
NOKIA CORP	SPONSORED ADR	654902204	96	6900	SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	16	900	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	6	340	SH	DEFINED
NORTEL NETWORKS CORP NEW	COM	656568102	7	3850	SH	SOLE
NORTEL NETWORKS CORP NEW	COM	656568102	1	892	SH	DEFINED
NORTHERN BORDER PARTNERS LP	UNIT LTD PARTN	664785102	9	250	SH	SOLE
NORTHERN TR CORP	COM	665859104	12	400	SH	DEFINED
NOVA CHEMICALS CORP	COM	66977W109	0	5	SH	DEFINED
NOVELL INC	COM	670006105	0	200	SH	DEFINED
NOVO-NORDISK A S	ADR	670100205	51	1550	SH	DEFINED
NUCOR CORP	COM	670346105	1	50	SH	DEFINED
NUVEEN INSURED PREMIUM INC	COM	6706D8104	9	665		SOLE
NUVEEN MUNI INCOME FUND	COM	67062J102	14	1380		DEFINED

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NUVEEN NY DIVID ADVNTG MUN	COM	67066X107	59	4000	SOLE
NUVEEN NY INVESTMENT	QUALITY MUNI	67062X101	59	3800	SOLE
	FUND				
NUVEEN NY INVESTMENT	QUALITY MUNI	67062X101	1	110	DEFINED
	FUND				
NUVEEN NY MUNI VALUE FUND		67062M105	33	3600	DEFINED
NUVEEN NY PERF PLUS MUNI	FD INC	67062R104	35	2290	SOLE
NUVEEN NY QUALITY INC MUNI	COM	670986108	10	700	DEFINED
NUVEEN NY SELECT QUALTY MUN	COM	670976109	29	1970	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	12	411 SH	SOLE
OGE ENERGY CORP	COM	670837103	5	300 SH	SOLE
OGE ENERGY CORP	COM	670837103	7	400 SH	DEFINED
ONEIDA LTD	COM	682505102	3	282 SH	SOLE
ONEOK INC NEW	COM	682680103	7	400 SH	DEFINED
OPPENHEIMER MULTI-SECTOR INC		683933105	16	2140 SH	DEFINED
ORACLE CORP	COM	68389X105	967	89210 SH	SOLE
ORACLE CORP	COM	68389X105	200	18508 SH	DEFINED
PACTIV CORP	COM	695257105	2	100 SH	DEFINED
PALL CORP	COM	696429307	2	140 SH	DEFINED
PALM INC	COM	696642206	0	37 SH	SOLE
PARAMETRIC TECHNOLOGY CORP	COM	699173100	2	1200 SH	DEFINED
PARKER HANNIFIN CORP	COM	701094104	43	1135 SH	SOLE
PAYCHEX INC	COM	704326107	2	100 SH	SOLE
PAYLESS SHOESOURCE INC	COM	704379106	3	240 SH	SOLE
PENNEY J C INC	COM	708160106	12	650 SH	SOLE
PENNEY J C INC	COM	708160106	222	11325 SH	DEFINED
PEOPLES ENERGY CORP	COM	711030106	3	100 SH	SOLE
PEOPLESOFT INC	COM	712713106	0	20 SH	SOLE
PEPCO HLDGS INC	COM	713291102	16	969 SH	SOLE
PEPSICO INC	COM	713448108	2316	57909 SH	SOLE
PEPSICO INC	COM	713448108	912	22823 SH	DEFINED
PER-SE TECHNOLOGIES INC	COM NEW	713569309	0	47 SH	DEFINED
PFIZER INC	COM	717081103	2666	85625 SH	SOLE
PFIZER INC	COM	717081103	1835	58932 SH	DEFINED
PG&E CORP	COM (CHPTR 11)	69331C108	2	200 SH	DEFINED
PHARMACIA CORP	COM	71713U102	1013	23400 SH	SOLE
PHARMACIA CORP	COM	71713U102	474	10957 SH	DEFINED
PIEDMONT NAT GAS INC	COM	720186105	6	182 SH	SOLE
PIEDMONT NAT GAS INC	COM	720186105	2	61 SH	DEFINED
PIONEER NAT RES CO	COM	723787107	2	119 SH	DEFINED
PITNEY BOWES INC	COM	724479100	25	800 SH	SOLE
PITNEY BOWES INC	COM	724479100	196	6172 SH	DEFINED
PLUG POWER INC	COM	72919P103	10	2100 SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	21	1000 SH	DEFINED
PMI GROUP INC	COM	69344M101	63	2500 SH	DEFINED
PNC FINL SVCS GROUP INC	COM	693475105	80	1910 SH	SOLE
POLYMEDICA CORP	COM	731738100	15	500 SH	DEFINED
PORTUGAL TELECOM SGPS S A	COM	737273102	10	1550 SH	DEFINED
PPG INDS INC	COM	693506107	45	1000 SH	DEFINED
PPL CORP	COM	69351T106	7	200 SH	SOLE
PPL CORP	COM	69351T106	3	86 SH	DEFINED
PRAXAIR INC	COM	74005P104	16	300 SH	DEFINED
PRG-SCHULTZ INTL INC	COM	69357C107	7	1000 SH	SOLE
PRICE COMMUNICATIONS CORP	COM NEW	741437305	4	400 SH	DEFINED
PRINCIPAL FINANCIAL GROUP IN	COM	74251V102	3	142 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	5307	59609 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	3271	36740 SH	DEFINED
PROGRESS ENERGY INC	COM	743263105	19	507 SH	SOLE
PROGRESS ENERGY INC	COM	743263105	15	400 SH	DEFINED
PROGRESSIVE RETURN FUND INC		743376204	0	50 SH	DEFINED
PROVIDIAN FINL CORP	COM	74406A102	8	1322 SH	SOLE
PRUDENTIAL FINL INC	COM	744320102	6	208 SH	SOLE

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PRUDENTIAL FINL INC	COM	744320102	0	34	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	653	17811	SH	SOLE
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	227	6197	SH	DEFINED
PUGET ENERGY INC NEW	COM (DVR)	74531010R	1	80	SH	DEFINED
PUTNAM MASTER INTERMED INC	TR SBI	746909100	0	110	SH	DEFINED
QLT INC	COM	746927102	2	200	SH	DEFINED
QUALCOMM INC	COM	747525103	1	50	SH	DEFINED
QUANTA SVCS INC	COM	74762E102	25	8000	SH	DEFINED
QUEST DIAGNOSTICS INC	COM	74834L100	2	50	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	4	76	SH	DEFINED
QUESTAR CORP	COM	748356102	2	100	SH	SOLE
QWEST COMMUNICATIONS INTL	COM	749121109	12	3562	SH	SOLE
QWEST COMMUNICATIONS INTL	COM	749121109	18	5262	SH	DEFINED
RANK GROUP PLC	SPONSORED ADR	753037100	0	5	SH	DEFINED
RAYTHEON CO (NEW)	COM	755111507	120	4266	SH	SOLE
RAYTHEON CO (NEW)	COM	755111507	7	262	SH	DEFINED
RCN CORP	COM	749361101	0	150	SH	SOLE
REGAL BELOIT CORP	COM	758750103	10	700	SH	SOLE
RELIANT RESOURCES INC	COM	75952B105	5	1577	SH	DEFINED
REYNOLDS R J TOB HLDGS INC	COM	76182K105	20	647	SH	SOLE
REYNOLDS R J TOB HLDGS INC	COM	76182K105	1	44	SH	DEFINED
RITE AID CORP	COM	767754104	11	5000	SH	DEFINED
ROHM & HAAS CO	COM	775371107	104	3500	SH	DEFINED
ROUSE CO	COM	779273101	10	300	SH	SOLE
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	134	3295	SH	SOLE
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	354	8700	SH	DEFINED
ROYALE ENERGY INC	COM NEW	78074G200	6	1322	SH	DEFINED
SAFEGUARD SCIENTIFICS INC	COM	786449108	4	3150	SH	DEFINED
SALOMON BROS 2008 WORLDWIDE	DOLLAR GOVT TERM TR	79548R103	1	100	SH	DEFINED
SALOMON BROTHERS FUND INC		795477108	114	12906	SH	SOLE
SANTOS LIMITED	SPONSORED ADR	803021609	3	247	SH	SOLE
SARA LEE CORP	COM	803111103	347	18600	SH	SOLE
SARA LEE CORP	COM	803111103	211	11300	SH	DEFINED
SATCON TECHNOLOGY CORP	COM	803893106	0	1000	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	1511	75422	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	424	21187	SH	DEFINED
SCANA CORP NEW	COM	80589M102	95	3178	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	458	25736	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	329	18479	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	604	15899	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	74	1960	SH	DEFINED
SCIENTIFIC GAMES CORP	CL A	80874P109	8	1500	SH	SOLE
SCOTTISH PWR PLC	SPON ADR FINAL	81013T705	12	529	SH	SOLE
SCOTTISH PWR PLC	SPON ADR FINAL	81013T705	10	422	SH	DEFINED
SEACOAST FINL SVCS CORP	COM	81170Q106	18	1000	SH	DEFINED
SEARS ROEBUCK & CO	COM	812387108	2	100	SH	SOLE
SEMPRA ENERGY	COM	816851109	24	1000	SH	SOLE
SEMPRA ENERGY	COM	816851109	7	300	SH	DEFINED
SEPRACOR INC	COM	817315104	27	2000	SH	DEFINED
SERVICEMASTER CO	COM	81760N109	11	1135	SH	SOLE
SHERWIN WILLIAMS CO	COM	824348106	3	136	SH	DEFINED
SIEBEL SYS INC	COM	826170102	6	800	SH	SOLE
SMUCKER J M CO	COM	832696405	27	776	SH	SOLE
SMUCKER J M CO	COM	832696405	110	3155	SH	DEFINED
SOLUTIA INC	COM	834376105	0	400	SH	DEFINED
SOUTHERN CO	COM	842587107	52	1846	SH	SOLE
SOUTHERN CO	COM	842587107	85	3000	SH	DEFINED
SOUTHTRUST CORP	COM	844730101	3	140	SH	DEFINED
SOUTHWEST AIRLS CO	COM	844741108	16	1175	SH	SOLE
SOUTHWEST GAS CORP	COM	844895102	10	500	SH	SOLE
SPDR TR	UNIT SER 1	78462F103	30	365	SH	SOLE

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SPDR TR	UNIT SER 1	78462F103	50	600 SH	DEFINED
SPRINT CORP	PCS COM SER 1	852061506	0	200 SH	SOLE
SPRINT CORP	PCS COM SER 1	852061506	11	2548 SH	DEFINED
SPRINT CORP	COM FON GROUP	852061100	47	4005 SH	SOLE
SPRINT CORP	COM FON GROUP	852061100	59	5096 SH	DEFINED
SPX CORP	COM	784635104	18	556 SH	SOLE
STARBUCKS CORP	COM	855244109	38	1500 SH	SOLE
STARBUCKS CORP	COM	855244109	25	1000 SH	DEFINED
STRIDE RITE CORP	COM	863314100	4	500 SH	SOLE
STRYKER CORP	COM	863667101	13	200 SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	11	3537 SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	19	6060 SH	DEFINED
SUNGARD DATA SYS INC	COM	867363103	58	2750 SH	SOLE
SUPERCONDUCTOR TECHNOLOGIES	COM	867931107	0	60 SH	SOLE
SYNALLOY CORP	COM	871565107	20	5000 SH	DEFINED
SYNAVANT INC	COM	87157A105	0	5 SH	SOLE
TAIWAN FUND INC	COM	874036106	1	125 SH	DEFINED
TALISMAN ENERGY INC	COM	87425E103	0	6 SH	SOLE
TARGET CORP	COM	87612E106	1815	62065 SH	SOLE
TARGET CORP	COM	87612E106	89	3043 SH	DEFINED
TECO ENERGY INC	COM	872375100	157	14796 SH	SOLE
TECO ENERGY INC	COM	872375100	10	1000 SH	DEFINED
TELEDYNE TECHNOLOGIES INC	COM	879360105	0	27 SH	SOLE
TELEDYNE TECHNOLOGIES INC	COM	879360105	0	1 SH	DEFINED
TELEFONICA S A	SPONSORED ADR	879382208	172	6148 SH	DEFINED
TELEFONOS DE MEXICO S A	SPON ADR ORD L	879403780	26	900 SH	DEFINED
TELEPHONE & DATA SYS INC	COM	879433100	22	550 SH	SOLE
TELLABS INC	COM	879664100	5	925 SH	SOLE
TEMPLETON DRAGON FUND INC	COM	88018T101	9	1000 SH	DEFINED
TENNANT CO	COM	880345103	7	250 SH	SOLE
TENNECO AUTOMOTIVE INC	COM	880349105	0	20 SH	DEFINED
TEPPCO PARTNERS LTD PTR	UT LTD PARTNER	872384102	30	1000 SH	DEFINED
TEXAS INSTRS INC	COM	882508104	112	6900 SH	SOLE
TEXAS INSTRS INC	COM	882508104	45	2780 SH	DEFINED
TEXTRON INC	COM	883203101	5	200 SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	36	2000 SH	DEFINED
TJX COS INC NEW	COM	872540109	246	14000 SH	SOLE
TOMPKINSTRUSTCO INC	COM	890110109	189	4220 SH	DEFINED
TRANSCANADA PIPELINES LTD	COM (DVR)	89352610R	0	35 SH	DEFINED
TRANSOCEAN INC	ORD	G90078109	8	435 SH	SOLE
TRANSOCEAN INC	ORD	G90078109	57	2799 SH	DEFINED
TRAVELERS PPTY CAS CORP	CL A	89420G109	9	655 SH	SOLE
TRAVELERS PPTY CAS CORP	CL A	89420G109	12	864 SH	DEFINED
TRAVELERS PPTY CAS CORP NEW	CL B	89420G406	16	1184 SH	SOLE
TRAVELERS PPTY CAS CORP NEW	CL B	89420G406	24	1770 SH	DEFINED
TRUSTCO BK CORP N Y	COM	898349105	38	4000 SH	SOLE
TRUSTCO BK CORP N Y	COM	898349105	347	36101 SH	DEFINED
TXU CORP	COM	873168108	23	1300 SH	DEFINED
TYCO INTL LTD NEW	COM	902124106	48	3800 SH	SOLE
TYCO INTL LTD NEW	COM	902124106	127	9930 SH	DEFINED
UBS AG-CHF	NAMEN AKT	H8920M855	4	100 SH	SOLE
UNILEVER N V	N Y SHS NEW	904784709	21	357 SH	DEFINED
UNILEVER PLC ADR NEW	SPON ADR NEW	904767704	167	4500 SH	SOLE
UNION PAC CORP	COM	907818108	130	2374 SH	SOLE
UNION PAC CORP	COM	907818108	202	3682 SH	DEFINED
UNISYS CORP	COM	909214108	2	300 SH	SOLE
UNITED PARCEL SERVICE INC	CL B	911312106	12	219 SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	978	16954 SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	239	4140 SH	DEFINED
UNITRIN INC	COM	913275103	2	100 SH	SOLE
UNITRIN INC	COM	913275103	0	10 SH	DEFINED
UNOCAL CORP	COM (DVR)	91528910R	1	50 SH	DEFINED

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US BANCORP DEL	COM NEW	902973304	215	11385	SH	DEFINED
UST INC	COM	902911106	26	950	SH	DEFINED
VALERO ENERGY CORP NEW	COM	91913Y100	3	92	SH	SOLE
VAN KAMPEN INCOME TRUST	SH BEN INT	920957107	43	7464	SH	DEFINED
VECTREN CORP	COM	92240G101	11	531	SH	DEFINED
VERITAS SOFTWARE CO	COM	923436109	3	215	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	4443	125733	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	1780	50401	SH	DEFINED
VESTAUR SECURITIES INC		925464109	19	1438	SH	DEFINED
VIACOM INC	CL B	925524308	94	2581	SH	SOLE
VIACOM INC	CL B	925524308	149	4095	SH	DEFINED
VIASYS HEALTHCARE INC	COM NEW	92553Q209	4	292	SH	DEFINED
VIISAGE TECHNOLOGY INC	COM	92675K106	0	100	SH	DEFINED
VISHAY INTERTECHNOLOGY INC	COM	928298108	2	250	SH	SOLE
VISTEON CORP	COM	92839U107	7	1213	SH	SOLE
VISTEON CORP	COM	92839U107	3	640	SH	DEFINED
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	124	6840	SH	SOLE
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	33	1846	SH	DEFINED
WACHOVIA CORP 2ND NEW	COM	929903102	6	200	SH	SOLE
WACHOVIA CORP 2ND NEW	COM	929903102	70	2080	SH	DEFINED
WAL MART STORES INC	COM	931142103	1263	24311	SH	SOLE
WAL MART STORES INC	COM	931142103	908	17465	SH	DEFINED
WALGREEN CO	COM	931422109	35	1200	SH	SOLE
WALGREEN CO	COM	931422109	53	1825	SH	DEFINED
WALLACE COMPUTER SVCS INC	COM	932270101	24	1000	SH	DEFINED
WARWICK COMMUNITY BANCORP	COM	936559103	28	950	SH	DEFINED
WASHINGTON MUT INC	COM	939322103	64	1840	SH	SOLE
WASHINGTON MUT INC	COM	939322103	24	690	SH	DEFINED
WATER PIK TECHNOLOGIES INC	COM	94113U100	0	9	SH	SOLE
WEIGHT WATCHERS INTL NEW	COM	948626106	23	500	SH	DEFINED
WELLS FARGO & CO NEW	COM	949746101	453	10070	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	22	510	SH	DEFINED
WESTPAC BKG CORP	SPONSORED ADR	961214301	30	675	SH	SOLE
WEYERHAEUSER CO	COM	962166104	3	65	SH	SOLE
WGL HLDGS INC	COM	92924F106	21	800	SH	SOLE
WGL HLDGS INC	COM	92924F106	49	1875	SH	DEFINED
WHIRLPOOL CORP	COM	963320106	2	50	SH	DEFINED
WILLIAMS COS INC DEL	COM	969457100	5	1135	SH	SOLE
WISCONSIN ENERGY CORP	COM	976657106	7	300	SH	DEFINED
WRIGLEY WM JR CO	COM	982526105	158	2800	SH	DEFINED
WYETH	COM	983024100	990	26200	SH	SOLE
WYETH	COM	983024100	178	4712	SH	DEFINED
XCEL ENERGY INC	COM	98389B100	217	17011	SH	SOLE
XCEL ENERGY INC	COM	98389B100	42	3316	SH	DEFINED
XEROX CORP	COM	984121103	2	250	SH	SOLE
XEROX CORP	COM	984121103	8	1002	SH	DEFINED
XILINX INC	COM	983919101	11	488	SH	SOLE
X-RITE INC	COM	983857103	13	1600	SH	SOLE
YAHOO INC	COM	984332106	0	40	SH	DEFINED
YUM! BRANDS INC	COM	988498101	134	5540	SH	SOLE
YUM! BRANDS INC	COM	988498101	30	1274	SH	DEFINED
ZEBRA TECHNOLOGIES CORP	CL A	989207105	12	200	SH	SOLE
ZEBRA TECHNOLOGIES CORP	CL A	989207105	128	2000	SH	DEFINED
ZIMMER HLDGS INC	COM	98956P102	610	12555	SH	SOLE
ZIMMER HLDGS INC	COM	98956P102	427	8791	SH	DEFINED
ZWEIG FUND	COM	989834106	6	1429	SH	SOLE