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TRUSTCO BANK CORP N Y
Form 13F-HR
January 19, 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: 12/31/2005

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 Provost
Title: Trust Officer
Phone: 518-377-3311

Signature, Place, and Date of Signing:

01/06/2006

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

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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
AT&T INC	COMMON STOCK	00206R102	667	27231	SH		DEFINED	
		00206R102	200	8184	SH		DEF/OTH	
ABBOTT	COMMON STOCK	002824100	2005	50852	SH		DEFINED	
LABORATORIES		002824100	356	9026	SH		DEF/OTH	
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	1014	17128	SH		DEFINED	
ALCOA INC	COMMON STOCK	013817101	859	29050	SH		DEFINED	
		013817101	71	2400	SH		DEF/OTH	
ALLSTATE CORP	COMMON STOCK	020002101	1100	20350	SH		DEFINED	
		020002101	82	1508	SH		DEF/OTH	
ALTRIA GROUP INC	COMMON STOCK	02209S103	65	870	SH		DEFINED	
		02209S103	3250	43500	SH		DEF/OTH	
AMERICAN EXPRESS CO	COMMON STOCK	025816109	1563	30365	SH		DEFINED	
		025816109	221	4300	SH		DEF/OTH	
COLUMN TOTALS			11453					

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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
AMERIPRISE	COMMON STOCK	03076C106	246	5993	SH		DEFINED	
FINANCIAL INC		03076C106	35	860	SH		DEF/OTH	
AMGEN INC	COMMON STOCK	031162100	889	11275	SH		DEFINED	
		031162100	213	2700	SH		DEF/OTH	
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	682	15871	SH		DEFINED	
		035229103	137	3200	SH		DEF/OTH	
APPLIED	COMMON STOCK	038222105	386	21500	SH		DEFINED	
MATERIALS INC		038222105	72	4000	SH		DEF/OTH	
ARGONAUT GROUP INC	COMMON STOCK	040157109	1761	53747	SH		DEFINED	
BP PLC	FOREIGN STOCK	055622104	3009	46862	SH		DEFINED	
		055622104	843	13133	SH		DEF/OTH	
BAKER HUGHES INC	COMMON STOCK	057224107	246	4050	SH		DEFINED	
		057224107	24	400	SH		DEF/OTH	
COLUMN TOTALS			8543					

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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
BANK OF AMERICA CORP	COMMON STOCK	060505104	1989	43109	SH		DEFINED	
		060505104	326	7054	SH		DEF/OTH	
BANK OF NEW YORK INC	COMMON STOCK	064057102	618	19400	SH		DEFINED	
BELLSOUTH CORP	COMMON STOCK	079860102	991	36552	SH		DEFINED	
		079860102	295	10885	SH		DEF/OTH	
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	693	30165	SH		DEFINED	
		110122108	356	15500	SH		DEF/OTH	
CHEVRON CORP NEW	COMMON STOCK	166764100	2389	42079	SH		DEFINED	
		166764100	164	2887	SH		DEF/OTH	
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1712	99985	SH		DEFINED	
		17275R102	205	12000	SH		DEF/OTH	
COLUMN TOTALS			9738					

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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
CITIGROUP INC	COMMON STOCK	172967101	3482	71741	SH		DEFINED	
		172967101	325	6700	SH		DEF/OTH	
COCA COLA CO	COMMON STOCK	191216100	3281	81402	SH		DEFINED	
		191216100	540	13400	SH		DEF/OTH	
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	1874	34161	SH		DEFINED	
		194162103	225	4100	SH		DEF/OTH	
CURTISS WRIGHT CORP	COMMON STOCK	231561101	1757	32176	SH		DEFINED	
DELL INC	COMMON STOCK	24702R101	515	17200	SH		DEFINED	
		24702R101	90	3000	SH		DEF/OTH	
DISNEY WALT CO	COMMON STOCK	254687106	1536	64083	SH		DEFINED	
		254687106	254	10600	SH		DEF/OTH	
DOW CHEMICAL CO	COMMON STOCK	260543103	462	10550	SH		DEFINED	
COLUMN TOTALS			14341					

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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
		260543103	128	2925	SH		DEF/OTH	
DU PONT E I DE	COMMON STOCK	263534109	1085	25536	SH		DEFINED	
NEMOURS & CO		263534109	183	4310	SH		DEF/OTH	
ECOLAB INC	COMMON STOCK	278865100	323	8900	SH		DEFINED	
		278865100	15	400	SH		DEF/OTH	
EMERSON ELECTRIC CO	COMMON STOCK	291011104	351	4700	SH		DEFINED	
		291011104	232	3100	SH		DEF/OTH	
EXCELSIOR TAX EXEMPT FUNDS INC	MUTUAL FUNDS/MUNI BONDS	300861408	180	20898	SH		DEFINED	
EXELON CORP	COMMON STOCK	30161N101	571	10750	SH		DEFINED	
		30161N101	53	1000	SH		DEF/OTH	
EXXON MOBIL CORP	COMMON STOCK	30231G102	9886	175997	SH		DEFINED	
		30231G102	2232	39737	SH		DEF/OTH	
COLUMN TOTALS			15239					

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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
FPL GROUP INC	COMMON STOCK	302571104	541	13018	SH		DEFINED	
FEDERAL NATIONAL MORTGAGE ASSN	COMMON STOCK	313586109	234	4800	SH		DEFINED	
FIDELITY MASSACHUSETTS MUNICIPAL	MUTUAL FUNDS/MUNI BONDS	315902205	696	58547	SH		DEFINED	
FIFTH THIRD BANCORP	COMMON STOCK	316773100	271	7187	SH		DEFINED	
		316773100	72	1900	SH		DEF/OTH	
FORTUNE BRANDS INC	COMMON STOCK	349631101	218	2800	SH		DEFINED	
		349631101	39	500	SH		DEF/OTH	
FRANKLIN N Y TAX FREE INCOME	MUTUAL FUNDS/MUNI BONDS	354130106	45	3782	SH		DEFINED	
		354130106	145	12191	SH		DEF/OTH	
GENERAL ELECTRIC CO	COMMON STOCK	369604103	31658	903210	SH		DEFINED	
		369604103	10852	309610	SH		DEF/OTH	
GENERAL MILLS INC	COMMON STOCK	370334104	465	9420	SH		DEFINED	
		370334104	187	3800	SH		DEF/OTH	
COLUMN TOTALS			45423					

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FORM 13F INFORMATION TABLE

VALUE SHS INVSTMT OTHER

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	X \$1000	PRN AMOUNT	SH PRN	PUT CALL	DISCRTN	MANAGERS
GLAXOSMITHKLINE PLC	FOREIGN STOCK	37733W105	338	6700	SH		DEFINED	
		37733W105	183	3627	SH		DEF/OTH	
HEWLETT PACKARD CO	COMMON STOCK	428236103	365	12747	SH		DEFINED	
		428236103	74	2600	SH		DEF/OTH	
HOME DEPOT INC	COMMON STOCK	437076102	1122	27725	SH		DEFINED	
		437076102	60	1475	SH		DEF/OTH	
INTEL CORP	COMMON STOCK	458140100	3970	159062	SH		DEFINED	
		458140100	438	17550	SH		DEF/OTH	
INTERNATIONAL BUSINESS MACHINES	COMMON STOCK	459200101	3395	41302	SH		DEFINED	
		459200101	302	3675	SH		DEF/OTH	
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	1679	42296	SH		DEFINED	
		46625H100	358	9032	SH		DEF/OTH	
COLUMN TOTALS			12284					

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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
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JACOBS	COMMON STOCK	469814107	360	5300 SH	DEFINED
ENGINEERING GROUP INC		469814107	14	200 SH	DEF/OTH
JOHNSON & JOHNSON	COMMON STOCK	478160104	6206	103255 SH	DEFINED
		478160104	657	10925 SH	DEF/OTH
JOHNSON CONTROLS INC	COMMON STOCK	478366107	1307	17925 SH	DEFINED
		478366107	102	1400 SH	DEF/OTH
KEYCORP	COMMON STOCK	493267108	2199	66774 SH	DEFINED
KIMBERLY CLARK CORP	COMMON STOCK	494368103	227	3800 SH	DEFINED
		494368103	6	100 SH	DEF/OTH
LINCOLN NATIONAL CORP IN	COMMON STOCK	534187109	322	6064 SH	DEFINED
		534187109	164	3100 SH	DEF/OTH
LOWES COS INC	COMMON STOCK	548661107	730	10950 SH	DEFINED
		548661107	218	3275 SH	DEF/OTH
MASCO CORP	COMMON STOCK	574599106	395	13100 SH	DEFINED
COLUMN TOTALS			12907		

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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
		574599106	94	3100 SH			DEF/OTH	

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MCDONALDS CORP	COMMON STOCK	580135101	250	7400 SH	DEFINED
		580135101	101	3000 SH	DEF/OTH
MCGRAW HILL COS INC	COMMON STOCK	580645109	1379	26700 SH	DEFINED
		580645109	155	3000 SH	DEF/OTH
MEDTRONIC INC	COMMON STOCK	585055106	3545	61576 SH	DEFINED
		585055106	288	5000 SH	DEF/OTH
MICROSOFT CORP	COMMON STOCK	594918104	5269	201504 SH	DEFINED
		594918104	646	24700 SH	DEF/OTH
MOTOROLA INC	COMMON STOCK	620076109	485	21450 SH	DEFINED
		620076109	156	6900 SH	DEF/OTH
NBT BANCORP INC	COMMON STOCK	628778102	591	27358 SH	DEFINED
COLUMN TOTALS			12959		

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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
NASDAQ 100 TRUST	MUTUAL FUND/STOCK	631100104	3	80 SH			DEFINED	
		631100104	1111	27500 SH			DEF/OTH	

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PEPSICO INC	COMMON STOCK	713448108	4416	74750 SH	DEFINED
		713448108	419	7100 SH	DEF/OTH
PFIZER INC	COMMON STOCK	717081103	686	29438 SH	DEFINED
		717081103	262	11226 SH	DEF/OTH
PROCTER & GAMBLE	COMMON STOCK	742718109	5883	101643 SH	DEFINED
CO		742718109	1219	21053 SH	DEF/OTH
PUTNAM NEW YORK TAX EXEMPT	MUTUAL FUNDS/MUNI BONDS	74683Q309	21	2465 SH	DEFINED
		74683Q309	120	13907 SH	DEF/OTH
ROCHESTER FUND MUNICIPALS INC	MUTUAL FUNDS/MUNI BONDS	771362100	232	12715 SH	DEFINED
		771362100	155	8490 SH	DEF/OTH
COLUMN TOTALS			14527		

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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
SARA LEE CORP	COMMON STOCK	803111103	251	13300 SH			DEFINED	
		803111103	30	1600 SH			DEF/OTH	

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SCHERING PLOUGH CORP	COMMON STOCK	806605101	375	18000 SH	DEFINED
SCHLUMBERGER LTD	COMMON STOCK	806857108	606	6242 SH	DEFINED
		806857108	301	3100 SH	DEF/OTH
SOUTHERN CO	COMMON STOCK	842587107	2704	78308 SH	DEFINED
		842587107	221	6400 SH	DEF/OTH
STATE STREET CORP	COMMON STOCK	857477103	200	3600 SH	DEFINED
		857477103	17	300 SH	DEF/OTH
TARGET CORP	COMMON STOCK	87612E106	1377	25050 SH	DEFINED
		87612E106	192	3500 SH	DEF/OTH
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	393	12250 SH	DEFINED
		882508104	10	300 SH	DEF/OTH
COLUMN TOTALS			6677		

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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
3M CO	COMMON STOCK	88579Y101	2348	30300 SH			DEFINED	
		88579Y101	731	9430 SH			DEF/OTH	
TRUSTCO BANK CORP NY	COMMON STOCK	898349105	26916	2167187 SH			DEFINED	

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		898349105	8381	674815 SH	DEF/OTH
UNITED PARCEL SERVICE	COMMON STOCK	911312106	535	7125 SH	DEFINED
		911312106	86	1150 SH	DEF/OTH
UNITED	COMMON STOCK	913017109	3789	67770 SH	DEFINED
TECHNOLOGIES CORP		913017109	403	7200 SH	DEF/OTH
UNITRIN INC	COMMON STOCK	913275103	10162	225568 SH	DEFINED
VANGUARD CALIFORNIA TAX FREE	MUTUAL FUNDS/MUNI BONDS	922021308	186	16939 SH	DEFINED
VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H103	172	15285 SH	DEFINED
VANGUARD NEW	MUTUAL	92204H301	1420	125910 SH	DEFINED
COLUMN TOTALS			55129		

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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
YORK TAX FREE FUNDS	FUNDS/MUNI BONDS	92204H301	227	20138 SH			DEF/OTH	
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	1246	41378 SH			DEFINED	

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INC		92343V104	339	11242 SH	DEF/OTH
WAL-MART STORES	COMMON STOCK	931142103	1794	38325 SH	DEFINED
INC		931142103	187	4000 SH	DEF/OTH
WASHINGTON	COMMON STOCK	939322103	631	14500 SH	DEFINED
MUTUAL INC		939322103	74	1700 SH	DEF/OTH
WELLS FARGO & CO	COMMON STOCK	949746101	1871	29775 SH	DEFINED
NEW		949746101	342	5450 SH	DEF/OTH
WYETH	COMMON STOCK	983024100	528	11466 SH	DEFINED
		983024100	141	3065 SH	DEF/OTH
COLUMN TOTALS			7380		

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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
AGGREGATE TOTAL			226600					

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	160
Form 13F Information Table Value Total:	\$ 226,600

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