

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  
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Form 13F File Number: 28-03594  
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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  
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Title: Vice President and Trust Officer  
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Phone: (607) 337-6497  
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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

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  
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Form 13F Information Table Entry Total: 754  
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Form 13F Information Table Value Total: \$ 206,875  
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(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/ PRN	INVSTMT CALL	OTHER DSCRETN	VOTING AUTHORITY		
									MANAGERS	SOLE	SHARED
3COM CORP	COM	885535104	2	500	SH		SOLE		500	0	0
3M COMPANY	COM	88579Y101	1910	14689	SH		SOLE		13589	400	700
3M COMPANY	COM	88579Y101	1333	10262	SH		DEFINED		8162	300	1800
A C MOORE ARTS & CRAFTS INC	COM	00086T103	13	1000	SH		DEFINED		1000	0	0
A D C TELECOMMUNICATIONS	COM	886101	0	325	SH		SOLE		325	0	0
AAR CORP	COM	361105	0	64	SH		DEFINED		64	0	0
ABBOTT LABS	COM	2824100	2347	62442	SH		SOLE		60112	0	2330
ABBOTT LABS	COM	2824100	595	15825	SH		DEFINED		9500	3050	3275
ABERDEEN ASIA PACIFIC INCOM	COM	3009107	5	1200	SH		DEFINED		1200	0	0
ACM INCOME FUND	COM	912105	15	1800	SH		SOLE		1800	0	0
ADVANCED MICRO DEVICES INC	COM	7903107	0	100	SH		SOLE		100	0	0
AEGON N V	ORD AMER REG	7924103	6	801	SH		SOLE		801	0	0
AFFILIATED COMPUTER SVCS	CL A	8190100	221	5000	SH		DEFINED		5000	0	0
AFLAC INC	COM	1055102	3	100	SH		SOLE		0	0	100
AGERE SYSTEMS INC	CL B	00845V209	7	4760	SH		SOLE		4590	170	0
AGERE SYSTEMS INC	CL B	00845V209	4	2767	SH		DEFINED		2013	317	437
AGERE SYSTEMS INC	CL A	00845V100	0	219	SH		SOLE		209	6	4
AGERE SYSTEMS INC	CL A	00845V100	0	99	SH		DEFINED		74	12	13
AGILENT TECHNOLOGIES INC	COM	00846U101	22	1738	SH		SOLE		1548	0	190
AGILENT TECHNOLOGIES INC	COM	00846U101	5	456	SH		DEFINED		304	0	152
AGL RES INC	COM	1204106	2	100	SH		SOLE		100	0	0
AIR PRODS & CHEMS INC	COM	9158106	16	400	SH		SOLE		400	0	0
AIR PRODS & CHEMS INC	COM	9158106	53	1300	SH		DEFINED		1300	0	0
ALCATEL	SPONSORED ADR	13904305	0	100	SH		DEFINED		0	0	100
ALCOA INC	COM	13817101	65	3379	SH		SOLE		3379	0	0
ALCOA INC	COM	13817101	3	190	SH		DEFINED		190	0	0
ALLEGHENY ENERGY INC	COM	17361106	5	950	SH		SOLE		950	0	0
ALLEGHENY ENERGY INC	COM	17361106	3	500	SH		DEFINED		100	0	400
ALLEGHENY TECHNOLOGIES INC	COM	01741R102	0	96	SH		SOLE		96	0	0
ALLEGHENY TECHNOLOGIES INC	COM	01741R102	0	4	SH		DEFINED		4	0	0
ALLIANCE FINANCIAL CORP NY	COM	19205103	84	2473	SH		SOLE		2473	0	0
ALLIANCE FINANCIAL CORP NY	COM	19205103	130	3834	SH		DEFINED		2992	0	842
ALLIANCE PHARMACEUTICAL CORP	COM NEW	18773309	0	400	SH		SOLE		400	0	0
ALLIED CAP CORP NEW	COM	01903Q108	19	969	SH		SOLE		864	0	105
ALLIED CAP CORP NEW	COM	01903Q108	20	1050	SH		DEFINED		1050	0	0
ALLSTATE CORP	COM	20002101	73	2214	SH		SOLE		2214	0	0
ALLSTATE CORP	COM	20002101	84	2546	SH		DEFINED		1946	0	600
ALLTEL CORP	COM	20039103	121	2705	SH		SOLE		2605	0	100
ALLTEL CORP	COM	20039103	37	827	SH		DEFINED		227	600	0
AMER BIO MEDICA CORP	COM	24600108	7	7000	SH		SOLE		0	0	7000
AMERADA HESS CORP	COM	23551104	7	168	SH		DEFINED		0	0	168
AMEREN CORP	COM	23608102	13	337	SH		SOLE		337	0	0
AMERIANA BANCORP	COM	23613102	18	1500	SH		SOLE		1500	0	0
AMERICA MOVIL S A DE C V	SPON ADR L SHS	02364W105	12	900	SH		DEFINED		900	0	0
AMERICAN ECOLOGY CORP	COM NEW	25533407	0	40	SH		SOLE		40	0	0
AMERICAN ELEC PWR INC	COM	25537101	10	453	SH		SOLE		453	0	0
AMERICAN ELEC PWR INC	COM	25537101	35	1551	SH		DEFINED		1551	0	0
AMERICAN EXPRESS CO	COM	25816109	223	6708	SH		SOLE		6708	0	0
AMERICAN EXPRESS CO	COM	25816109	105	3185	SH		DEFINED		1260	150	1775
AMERICAN INTL GROUP INC	COM	26874107	1769	35809	SH		SOLE		35104	412	293
AMERICAN INTL GROUP INC	COM	26874107	750	15187	SH		DEFINED		12447	1084	1656
AMERICAN POWER CONV CORP	COM	29066107	6	450	SH		SOLE		450	0	0
AMERICAN POWER CONV CORP	COM	29066107	7	510	SH		DEFINED		400	0	110
AMERICREDIT CORP	COM	03060R101	6	2000	SH		SOLE		2000	0	0
AMGEN INC	COM	31162100	646	11251	SH		SOLE		11075	0	176
AMGEN INC	COM	31162100	1600	27818	SH		DEFINED		1600	0	26218
ANADARKO PETE CORP	COM	32511107	59	1300	SH		DEFINED		1173	0	127
ANDRX CORP	COM	34553107	5	500	SH		DEFINED		500	0	0
ANHEUSER BUSCH COS	COM	35229103	346	7450	SH		SOLE		7050	0	400
ANHEUSER BUSCH COS INC	COM	35229103	196	4216	SH		DEFINED		3912	100	204
ANNALY MTG MGMT INC	COM	35710409	17	1000	SH		DEFINED		1000	0	0
ANWORTH MORTGAGE ASSET CP	COM	37347101	13	1000	SH		DEFINED		1000	0	0
AOL TIME WARNER INC	COM	00184A105	311	28714	SH		SOLE		27654	360	700
AOL TIME WARNER INC	COM	00184A105	70	6525	SH		DEFINED		4650	1025	850
APPLE COMPUTER INC	COM	37833100	9	700	SH		SOLE		400	0	300
APPLE COMPUTER INC	COM	37833100	2	200	SH		DEFINED		200	0	0
APPLIED DIGITAL SOLUTIONS	COM	38188108	2	5000	SH		DEFINED		5000	0	0
APPLIED MATLS INC	COM	38222105	0	54	SH		SOLE		54	0	0
APPLIED MICRO CIRCUITS CORP	COM	03822W109	2	700	SH		SOLE		700	0	0
ARCH COAL INC	COM	39380100	1	98	SH		SOLE		98	0	0
ARCHER DANIELS MIDLAND CO	COM	39483102	7	659	SH		SOLE		659	0	0
ARCHER DANIELS MIDLAND CO	COM	39483102	3	279	SH		DEFINED		0	0	279
ARGONAUT GROUP INC	COM	40157109	0	50	SH		SOLE		50	0	0
ASTORIA FINL CORP	COM	46265104	43	1860	SH		DEFINED		1460	0	400
AT&T CORP	COM	1957505	130	8052	SH		SOLE		7240	215	597
AT&T CORP	COM	1957505	57	3557	SH		DEFINED		1843	677	1037
AT&T WIRELESS SVCS INC	COM	00209A106	36	5550	SH		SOLE		5053	0	497
AT&T WIRELESS SVCS INC	COM	00209A106	24	3718	SH		DEFINED		2510	462	746
AUTOLIV INC	COM	52800109	704	35305	SH		SOLE		32053	0	3252
AUTOLIV INC	COM	52800109	390	19577	SH		DEFINED		18140	1437	0
AUTOMATIC DATA PROCESSING	COM	53015103	841	27315	SH		SOLE		26615	400	300
AUTOMATIC DATA PROCESSING	COM	53015103	492	16000	SH		DEFINED		14400	1600	0

AVAYA INC	COM	53499109	1	912	SH	SOLE	859	0	53
AVAYA INC	COM	53499109	1	953	SH	DEFINED	651	158	144
AVENTIS	SPONSORED ADR	53561106	22	500	SH	DEFINED	500	0	0
AVNET INC	COM	53807103	0	52	SH	DEFINED	52	0	0
AXA	SPONSORED ADR	54536107	1	122	SH	SOLE	122	0	0
AXCELIS TECHNOLOGIES INC	COM	54540109	2	589	SH	DEFINED	589	0	0
BANCO SNTNDR CENT HISPANO	ADR	05964H105	38	6120	SH	DEFINED	6120	0	0
BANK NEW YORK INC	COM	64057102	282	13830	SH	SOLE	13830	0	0
BANK NEW YORK INC	COM	64057102	248	12099	SH	DEFINED	12099	0	0
BANK OF AMERICA CORPORATION	COM	60505104	1692	25320	SH	SOLE	25040	0	280
BANK OF AMERICA CORPORATION	COM	60505104	211	3163	SH	DEFINED	2694	150	319
BANK ONE CORP	COM	06423A103	57	1662	SH	SOLE	1662	0	0
BANKNORTH GROUP INC NEW	COM	06646R107	17	803	SH	DEFINED	803	0	0
BARRICK GOLD CORP	COM	67901108	26	1684	SH	SOLE	1684	0	0
BAXTER INTL INC	COM	71813109	17	954	SH	SOLE	954	0	0
BAXTER INTL INC	COM	71813109	25	1382	SH	DEFINED	1022	0	360
BEACON POWER CORP	COM	73677106	0	302	SH	SOLE	0	0	302
BECTON DICKINSON & CO	COM	75887109	6	200	SH	SOLE	200	0	0
BECTON DICKINSON & CO	COM	75887109	51	1500	SH	DEFINED	1500	0	0
BED BATH & BEYOND INC	COM	75896100	61	1775	SH	DEFINED	500	0	1275
BELLSOUTH CORP	COM	79860102	1108	51183	SH	SOLE	48783	0	2400
BELLSOUTH CORP	COM	79860102	310	14322	SH	DEFINED	12022	1200	1100
BERKSHIRE HATHAWAY INC DEL	CL B	84670207	134	63	SH	SOLE	63	0	0
BERKSHIRE HATHAWAY INC DEL	CL B	84670207	134	63	SH	DEFINED	63	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	84670108	127	2	SH	DEFINED	2	0	0
BEST BUY INC	COM	86516101	15	570	SH	SOLE	570	0	0
BIOGEN INC	COM	90597105	11	400	SH	SOLE	100	0	300
BLACK & DECKER CORP	COM	91797100	10	300	SH	SOLE	300	0	0
BLACKROCK CORE BD TR	SHS BEN INT	9249E101	48	3333	SH	SOLE	3333	0	0
BLACKROCK NY INSD MUNI	2008 TERM TRUST	09247L107	16	1000		SOLE	1000	0	0
BLOCK H & R INC	COM	93671105	12	300	SH	SOLE	300	0	0
BOB EVANS FARMS	COM	96761101	25	1064	SH	DEFINED	0	0	1064
BOEING CO	COM	97023105	440	17620	SH	SOLE	16920	0	700
BOEING CO	COM	97023105	251	10026	SH	DEFINED	9126	900	0
BOWATER INC	COM	102183100	1	40	SH	DEFINED	0	0	40
BOWNE & CO INC	COM	103043105	10	1027	SH	SOLE	1027	0	0
BOWNE & CO INC	COM	103043105	6	600	SH	DEFINED	600	0	0
BP PLC	SPONSORED ADR	55622104	2709	70223	SH	SOLE	69959	264	0
BP PLC	SPONSORED ADR	55622104	1020	26456	SH	DEFINED	19919	1148	5389
BRISTOL MYERS SQUIBB CO	COM	110122108	2442	115681	SH	SOLE	111351	1350	2980
BRISTOL MYERS SQUIBB CO	COM	110122108	1421	67303	SH	DEFINED	50049	7054	10200
BROADWING INC	COM	111620100	36	9031	SH	SOLE	9031	0	0
BROADWING INC	COM	111620100	21	5357	SH	DEFINED	5357	0	0
BSB BANCORP	COM	55652101	37	1721	SH	SOLE	1721	0	0
BSB BANCORP	COM	55652101	131	6124	SH	DEFINED	987	4800	337
BURLINGTON NORTHN SANTA FE	COM	12189T104	14	585	SH	SOLE	585	0	0
BURLINGTON NORTHN SANTA FE	COM	12189T104	7	300	SH	DEFINED	300	0	0
BURLINGTON RES INC	COM	122014103	9	205	SH	DEFINED	125	0	80
CAMDEN PPTY TR	SH BEN INT	133131102	18	558	SH	DEFINED	558	0	0
CAMPBELL SOUP CO	COM	134429109	90	4300	SH	SOLE	3800	0	500
CANADIAN NAT RES LTD	COM	136385101	1	44	SH	SOLE	44	0	0
CARDINAL HEALTH INC	COM	14149Y108	51	902	SH	SOLE	902	0	0
CARDINAL HEALTH INC	COM	14149Y108	35	616	SH	DEFINED	341	0	275
CAREMARK RX INC	COM	141705103	7	400	SH	DEFINED	400	0	0
CARMAX INC	COM	143130102	14	1000	SH	SOLE	1000	0	0
CARNIVAL CORP	COM	143658102	5	246	SH	DEFINED	0	246	0
CATERPILLAR INC DEL	COM	149123101	1071	21780	SH	SOLE	21280	400	100
CATERPILLAR INC DEL	COM	149123101	378	7688	SH	DEFINED	7338	200	150
CELLTECH GROUP PLC	SPONSORED ADR	151158102	1	201	SH	SOLE	201	0	0
CENDANT CORP	COM	151313103	12	1000	SH	DEFINED	1000	0	0
CENTERPOINT ENERGY INC	COM	15189T107	4	706	SH	SOLE	706	0	0
CENTERPOINT ENERGY INC	COM	15189T107	14	2000	SH	DEFINED	0	2000	0
CENTRAL VT PUB SVC CORP	COM	155771108	19	1106	SH	SOLE	1106	0	0
CH ENERGY GROUP INC	COM	12541M102	53	1283	SH	SOLE	1133	0	150
CH ENERGY GROUP INC	COM	12541M102	12	311	SH	DEFINED	311	0	0
CHARTER ONE FINL INC	COM	160903100	6	231	SH	SOLE	0	0	231
CHARTER ONE FINL INC	COM	160903100	33	1206	SH	DEFINED	216	0	990
CHESAPEAKE ENERGY CORP	COM	165167107	39	5000	SH	DEFINED	5000	0	0
CHEVRONTEXACO CORP	COM	166764100	2816	43566	SH	SOLE	42608	508	450
CHEVRONTEXACO CORP	COM	166764100	956	14790	SH	DEFINED	9628	1573	3589
CHIRON CORP	COM	170040109	24	648	SH	DEFINED	648	0	0
CHITTENDEN CORP	COM	170228100	7	300	SH	SOLE	300	0	0
CHUBB CORP	COM	171232101	1	45	SH	SOLE	45	0	0
CIBER INC	COM	17163B102	19	4000	SH	DEFINED	4000	0	0
CIENA CORP	COM	171779101	3	900	SH	DEFINED	0	900	0
CIGNA CORP	COM	125509109	285	6250	SH	SOLE	6250	0	0
CIGNA CORP	COM	125509109	41	900	SH	DEFINED	900	0	0
CINERGY CORP	COM	172474108	10	315	SH	SOLE	315	0	0
CISCO SYS INC	COM	17275R102	948	73126	SH	SOLE	71171	755	1200
CISCO SYS INC	COM	17275R102	386	29790	SH	DEFINED	19630	1000	9160
CITIGROUP INC	COM	172967101	1804	52373	SH	SOLE	51021	400	952
CITIGROUP INC	COM	172967101	1130	32824	SH	DEFINED	25843	2412	4569
CITIZENS COMMUNICATIONS CO	COM	17453B101	11	1111	SH	DEFINED	1111	0	0
CMS ENERGY CORP	COM	125896100	2	606	SH	DEFINED	606	0	0
COCA COLA CO	COM	191216100	2819	69679	SH	SOLE	66949	550	2180
COCA COLA CO	COM	191216100	1016	25129	SH	DEFINED	18354	1800	4975
COEUR D'ALENE MINES CORP	COM	192108108	0	24	SH	DEFINED	0	0	24
COLGATE PALMOLIVE CO	COM	194162103	1548	28455	SH	SOLE	26855	600	1000
COLGATE PALMOLIVE CO	COM	194162103	563	10348	SH	DEFINED	7648	0	2700
COLONIAL PPTYS TR	COM SH BEN INT	195872106	28	850	SH	DEFINED	850	0	0
COMCAST CORP	CL A SPL	20030N200	27	986	SH	SOLE	836	0	150

COMCAST CORP	CL A	20030N101	476	16686	SH	SOLE	15375	348	963
COMCAST CORP	CL A	20030N101	171	5995	SH	DEFINED	3282	1093	1620
COMMERCIAL NET LEASE RLTY	COM	202218103	84	5600	SH	SOLE	5600	0	0
COMMERCIAL NET LEASE RLTY	COM	202218103	10	700	SH	DEFINED	0	0	700
COMPUTER SCIENCES CORP	COM	205363104	2	65	SH	SOLE	65	0	0
CONAGRA FOODS INC	COM	205887102	116	5800	SH	SOLE	5800	0	0
CONCORD EFS INC	COM	206197105	0	14	SH	SOLE	14	0	0
CONCORD EFS INC	COM	206197105	37	4000	SH	DEFINED	4000	0	0
CONOCOPHILLIPS	COM	20825C104	26	501	SH	SOLE	501	0	0
CONSOLIDATED EDISON INC	COM	209115104	228	5952	SH	SOLE	5952	0	0
CONSOLIDATED EDISON INC	COM	209115104	42	1103	SH	DEFINED	800	0	303
CONSTELLATION ENERGY GROUP I	COM	210371100	16	600	SH	SOLE	600	0	0
CONVERGYS CORP	COM	212485106	80	6081	SH	SOLE	6081	0	0
COOPER INDS LTD CL A	COM	G24182100	17	500	SH	DEFINED	0	0	500
CORN PRODS INTL INC	COM	219023108	12	425	SH	DEFINED	225	50	150
CORNING INC	COM	219350105	55	9727	SH	SOLE	9727	0	0
CORNING INC	COM	219350105	20	3539	SH	DEFINED	2339	0	1200
CORPORATE OFFICE PPTYS TR	SH BEN INT	22002T108	96	6500	SH	DEFINED	0	0	6500
CORRECTIONS CORP AMER NEW	COM NEW	22025Y407	0	26	SH	DEFINED	26	0	0
CORRECTIONS CORP AMER NEW	PFD CV B 12%	22025Y308	0	13	SH	DEFINED	13	0	0
CORUS GROUP PLC	SPONSORED ADR	22087M101	0	400	SH	DEFINED	400	0	0
COSTCO WHSL CORP NEW	COM	22160K105	4	150	SH	DEFINED	0	0	150
COTT CORP QUE	COM	22163N106	5	300	SH	SOLE	300	0	0
COVANCE INC	COM	222816100	1	75	SH	DEFINED	75	0	0
CREDIT STORE INC	COM (CHPTR 07)	22539C107	21	21065	SH	SOLE	21065	0	0
CSX CORP	COM	126408103	136	4800	SH	SOLE	4800	0	0
CURTISS WRIGHT CORP	CL B	231561408	0	6	SH	SOLE	6	0	0
CVS CORP	COM	126650100	11	500	SH	DEFINED	500	0	0
CYTEC INDS INC	COM	232820100	1	45	SH	DEFINED	45	0	0
DAIMLERCHRYSLER AG	ORD	D1668R123	14	490	SH	SOLE	490	0	0
DAIMLERCHRYSLER AG	ORD	D1668R123	15	525	SH	DEFINED	525	0	0
DANA CORP	COM	235811106	6	932	SH	SOLE	932	0	0
DARDEN RESTAURANTS INC	COM	237194105	8	492	SH	SOLE	492	0	0
DEERE & CO	COM	244199105	187	4800	SH	SOLE	4800	0	0
DEERE & CO	COM	244199105	98	2500	SH	DEFINED	2500	0	0
DEL MONTE FOODS CO	COM	24522P103	164	22101	SH	SOLE	21700	0	401
DEL MONTE FOODS CO	COM	24522P103	50	6810	SH	DEFINED	3324	1080	2406
DELAWARE GROUP DIVIDEND	COM	245915103	5	500	SH	SOLE	500	0	0
DELL COMPUTER CORP	COM	247025109	987	36172	SH	SOLE	35672	200	300
DELL COMPUTER CORP	COM	247025109	492	18050	SH	DEFINED	11600	200	6250
DELPHI CORP	COM	247126105	28	4103	SH	SOLE	3967	0	136
DELPHI CORP	COM	247126105	21	3160	SH	DEFINED	1534	69	1557
DELUXE CORP	COM	248019101	60	1500	SH	DEFINED	1000	0	500
DILLARDS INC	CL A	254067101	2	200	SH	SOLE	200	0	0
DISNEY WALT CO	COM	254687106	607	35710	SH	SOLE	35710	0	0
DISNEY WALT CO	COM	254687106	275	16212	SH	DEFINED	6500	0	9712
DNP SELECT INCOME FUND INC	COM	23325P104	5	600	SH	SOLE	600	0	0
DNP SELECT INCOME FUND INC	COM	23325P104	19	2000	SH	DEFINED	2000	0	0
DOMINION RES INC VA NEW	COM	25746U109	964	17424	SH	SOLE	17424	0	0
DOMINION RES INC VA NEW	COM	25746U109	474	8564	SH	DEFINED	5154	2760	650
DONNELLEY R R & SONS CO	COM	257867101	1	100	SH	DEFINED	0	0	100
DOVER CORP	COM	260003108	663	27400	SH	SOLE	27000	0	400
DOVER CORP	COM	260003108	159	6600	SH	DEFINED	3600	400	2600
DOW CHEM CO	COM	260543103	818	29642	SH	SOLE	28742	300	600
DOW CHEM CO	COM	260543103	467	16936	SH	DEFINED	12036	300	4600
DPL INC	COM	233293109	3	300	SH	SOLE	300	0	0
DPL INC	COM	233293109	11	930	SH	DEFINED	930	0	0
DQE INC	COM	23329J104	3	300	SH	SOLE	300	0	0
DTE ENERGY CO	COM	233331107	2	70	SH	DEFINED	70	0	0
DU PONT E I DE NEMOURS & CO	COM	263534109	1644	42314	SH	SOLE	42114	100	100
DU PONT E I DE NEMOURS & CO	COM	263534109	1219	31391	SH	DEFINED	24205	1974	5212
DUKE ENERGY CORP	COM	264399106	209	14400	SH	SOLE	13100	1000	300
DUKE ENERGY CORP	COM	264399106	122	8431	SH	DEFINED	5631	2000	800
DUN & BRADSTREET CORP NEW	COM	26483E100	76	2000	SH	SOLE	2000	0	0
DUN & BRADSTREET CORP NEW	COM	26483E100	7	200	SH	DEFINED	0	0	200
DYNEGY INC NEW	CL A	26816Q101	1	500	SH	DEFINED	500	0	0
E M C CORP MASS	COM	268648102	85	11889	SH	SOLE	11889	0	0
E M C CORP MASS	COM	268648102	30	4275	SH	DEFINED	3375	900	0
EASTMAN CHEM CO	COM	277432100	28	968	SH	SOLE	968	0	0
EASTMAN CHEM CO	COM	277432100	9	335	SH	DEFINED	233	0	102
EASTMAN KODAK CO	COM	277461109	236	7995	SH	SOLE	7995	0	0
EASTMAN KODAK CO	COM	277461109	81	2763	SH	DEFINED	2197	0	566
EATON CORP	COM	278058102	34	500	SH	DEFINED	500	0	0
EATON VANCE NY MUNICIPAL	INCOME TRUST	27826W104	93	6400		SOLE	0	0	6400
ECHOSTAR COMMUNICATIONS NEW	CL A	278762109	89	3110	SH	DEFINED	3000	0	110
EDISON INTL	COM	281020107	33	2482	SH	SOLE	2482	0	0
EDISON INTL	COM	281020107	15	1100	SH	DEFINED	600	0	500
EDWARDS LIFESCIENCES CORP	COM	28176E108	12	439	SH	DEFINED	433	0	6
EFUNDS CORP	COM	28224R101	5	827	SH	DEFINED	551	0	276
EL PASO CORP DEL	COM	28336L109	3	600	SH	DEFINED	600	0	0
ELAN PLC	ADR	284131208	2	1000	SH	DEFINED	1000	0	0
ELECTRONIC DATA SYS NEW	COM	285661104	89	5086	SH	SOLE	4786	0	300
ELECTRONIC DATA SYS NEW	COM	285661104	18	1044	SH	DEFINED	408	0	636
EMERSON ELEC CO	COM	291011104	268	5932	SH	SOLE	5932	0	0
EMERSON ELEC CO	COM	291011104	401	8852	SH	DEFINED	7852	1000	0
ENCANA CORP	COM	292505104	129	4000	SH	DEFINED	4000	0	0
ENERGY EAST CORP	COM	29266M109	480	27005	SH	SOLE	25005	0	2000
ENERGY EAST CORP	COM	29266M109	364	20485	SH	DEFINED	13901	2710	3874
ENERPLUS RES FD	UNIT TR G NEW	29274D604	19	1000	SH	DEFINED	1000	0	0
ENERGY CORP NEW	COM	29364G103	257	5350	SH	SOLE	5200	0	150
ENTERGY CORP NEW	COM	29364G103	144	3000	SH	DEFINED	2000	1000	0

EQUITY RESIDENTIAL (REIT)	SH BEN INT	29476L107	4	200	SH	SOLE	200	0	0
ERICSSON LM TEL	SPON ADR	294821608	8	1408	SH	SOLE	1408	0	0
ERICSSON LM TEL	SPON ADR	294821608	30	4736	SH	DEFINED	4736	0	0
EXELON CORP	COM	30161N101	45	900	SH	SOLE	900	0	0
EXELON CORP	COM	30161N101	10	200	SH	DEFINED	0	200	0
EXXON MOBIL CORP	COM	30231G102	7370	210881	SH	SOLE	202897	1000	6984
EXXON MOBIL CORP	COM	30231G102	4533	129735	SH	DEFINED	91566	14173	23996
FEDERAL NATL MTG ASSN	COM	313586109	2726	41725	SH	SOLE	39795	1050	880
FEDERAL NATL MTG ASSN	COM	313586109	1431	21911	SH	DEFINED	17436	400	4075
FEDERATED DEPT STORES INC	COM	31410H101	1	70	SH	DEFINED	0	0	70
FEDEX CORP	COM	31428X106	75	1375	SH	SOLE	1225	0	150
FEDEX CORP	COM	31428X106	165	3000	SH	DEFINED	3000	0	0
FIFTH THIRD BANCORP	COM	316773100	2	53	SH	SOLE	53	0	0
FIRST ALBANY COS INC	COM	318465101	125	16227	SH	DEFINED	11142	5085	0
FIRST DATA CORP	COM	319963104	455	12310	SH	SOLE	12010	0	300
FIRST DATA CORP	COM	319963104	234	6340	SH	DEFINED	6200	0	140
FIRSTENERGY CORP	COM	337932107	28	904	SH	SOLE	904	0	0
FISERV INC	COM	337738108	37	1200	SH	SOLE	1200	0	0
FLEETBOSTON FINL CORP	COM	339030108	299	12528	SH	SOLE	12128	0	400
FLEETBOSTON FINL CORP	COM	339030108	102	4282	SH	DEFINED	3936	346	0
FLUOR CORP NEW	COM	343412102	20	600	SH	DEFINED	0	0	600
FORD MTR CO DEL	COM PAR \$0.01	345370860	388	51671	SH	SOLE	50871	200	600
FORD MTR CO DEL	COM PAR \$0.01	345370860	185	24708	SH	DEFINED	18289	1200	5219
FOREST LABS INC	COM	345838106	507	9400	SH	SOLE	9400	0	0
FOREST LABS INC	COM	345838106	64	1200	SH	DEFINED	1200	0	0
FORTUNE BRANDS INC	COM	349631101	162	3800	SH	SOLE	3800	0	0
FORTUNE BRANDS INC	COM	349631101	21	500	SH	DEFINED	500	0	0
FPL GROUP INC	COM	302571104	1057	17940	SH	SOLE	17540	0	400
FPL GROUP INC	COM	302571104	429	7289	SH	DEFINED	6239	0	1050
FRANKLIN RES INC	COM	354613101	9	300	SH	DEFINED	300	0	0
FREEMPORT-MCMORAN CPR & GLD	CL B	35671D857	3	200	SH	SOLE	200	0	0
GABELLI EQUITY TRUST FUND	COM	362397101	10	1511	SH	SOLE	1511	0	0
GABELLI UTILITY TRUST FUND	COM	36240A101	1	142	SH	SOLE	142	0	0
GALLAHER GROUP PLC	SPONSORED ADR	363595109	107	2801	SH	SOLE	2801	0	0
GALLAHER GROUP PLC	SPONSORED ADR	363595109	11	300	SH	DEFINED	300	0	0
GANNETT INC	COM	364730101	14	200	SH	SOLE	200	0	0
GANNETT INC	COM	364730101	16	230	SH	DEFINED	0	0	230
GAP INC DEL	COM	364760108	1	75	SH	SOLE	75	0	0
GAP INC DEL	COM	364760108	1	120	SH	DEFINED	0	0	120
GENENTECH INC	COM NEW	368710406	14	400	SH	SOLE	100	0	300
GENERAL DYNAMICS CORP	COM	369550108	2	45	SH	SOLE	45	0	0
GENERAL DYNAMICS CORP	COM	369550108	126	2300	SH	DEFINED	2300	0	0
GENERAL ELEC CO	COM	369604103	8306	325733	SH	SOLE	317383	2200	6150
GENERAL ELEC CO	COM	369604103	5103	200134	SH	DEFINED	144714	12900	42520
GENERAL MILLS INC	COM	370334104	297	6536	SH	SOLE	6536	0	0
GENERAL MILLS INC	COM	370334104	91	2000	SH	DEFINED	2000	0	0
GENERAL MTRS CORP	CL H NEW	370442832	3	306	SH	DEFINED	306	0	0
GENERAL MTRS CORP	COM	370442105	459	13673	SH	SOLE	13223	0	450
GENERAL MTRS CORP	COM	370442105	267	7970	SH	DEFINED	4262	100	3608
GENUINE PARTS CO	COM	372460105	73	2395	SH	SOLE	2395	0	0
GENUINE PARTS CO	COM	372460105	12	400	SH	DEFINED	175	0	225
GEORGIA PAC CORP	COM	373298108	6	500	SH	SOLE	200	0	300
GILLETTE CO	COM	375766102	913	29525	SH	SOLE	28925	200	400
GILLETTE CO	COM	375766102	525	16975	SH	DEFINED	11600	2050	3325
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	158	4494	SH	SOLE	4494	0	0
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	165	4705	SH	DEFINED	1827	0	2878
GLOBALSANTAFE CORP	SHS	G3930E101	6	332	SH	DEFINED	332	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	2	35	SH	DEFINED	0	0	35
GOODRICH CORP	COM	382388106	1	80	SH	DEFINED	0	0	80
GOODYEAR TIRE & RUBR CO	COM	382550101	2	548	SH	SOLE	548	0	0
GREAT PLAINS ENERGY INC	COM	391164100	16	700	SH	SOLE	700	0	0
GREAT PLAINS ENERGY INC	COM	391164100	10	450	SH	DEFINED	0	450	0
GUIDANT CORP	COM	401698105	592	16370	SH	SOLE	15426	0	944
GUIDANT CORP	COM	401698105	277	7652	SH	DEFINED	6484	0	1168
HALLIBURTON CO	COM	406216101	71	3450	SH	SOLE	3450	0	0
HALLIBURTON CO	COM	406216101	23	1132	SH	DEFINED	1132	0	0
HARDINGE INC	COM	412324303	6	900	SH	DEFINED	900	0	0
HARLEY DAVIDSON INC	COM	412822108	11	300	SH	SOLE	300	0	0
HARLEY DAVIDSON INC	COM	412822108	19	500	SH	DEFINED	340	0	160
HASBRO INC	COM	418056107	1	105	SH	SOLE	105	0	0
HAWAIIAN ELEC INDUSTRIES	COM	419870100	14	350	SH	SOLE	350	0	0
HCA INC	COM	404119109	10	250	SH	SOLE	250	0	0
HEALTH CARE PPTYS INVS INC	COM	421915109	10	300	SH	SOLE	300	0	0
HEINZ H J CO	COM	423074103	1635	55998	SH	SOLE	55098	0	900
HEINZ H J CO	COM	423074103	482	16531	SH	DEFINED	8554	2946	5031
HERCULES INC	COM	427056106	3	450	SH	DEFINED	0	0	450
HERSHEY FOODS CORP	COM	427866108	434	6932	SH	SOLE	6932	0	0
HEWLETT PACKARD CO	COM	428236103	1133	72890	SH	SOLE	71690	400	800
HEWLETT PACKARD CO	COM	428236103	433	27862	SH	DEFINED	21108	1700	5054
HEXCEL CORP NEW	COM	428291108	17	6000	SH	DEFINED	6000	0	0
HOME DEPOT INC	COM	437076102	760	31214	SH	SOLE	30364	350	500
HOME DEPOT INC	COM	437076102	372	15295	SH	DEFINED	12980	0	2315
HONEYWELL INTL INC	COM	438516106	167	7864	SH	SOLE	7864	0	0
HONEYWELL INTL INC	COM	438516106	136	6400	SH	DEFINED	2200	1400	2800
HORSK HYDRO A S	SPONSORED ADR	656531605	18	500	SH	DEFINED	500	0	0
HOUSEHOLD INTL INC	COM	441815107	22	779	SH	SOLE	779	0	0
HOUSEHOLD INTL INC	COM	441815107	2	80	SH	DEFINED	0	0	80
HSBC HLDGS PLC	SPON ADR NEW	404280406	30	600	SH	DEFINED	0	600	0
HUDSON RIV BANCORP INC	COM	444128102	11	500	SH	DEFINED	0	0	500
HUDSON UNITED BANCORP	COM	444165104	8	261	SH	DEFINED	0	0	261
HURRICANE HYDROCARBONS LTD	CL A	44779E106	10	1000	SH	SOLE	0	0	1000

ICOS CORP	COM	449295104	1	100	SH	SOLE	100	0	0
ICOS CORP	COM	449295104	9	500	SH	DEFINED	500	0	0
IDACORP INC	COM	451107106	34	1500	SH	SOLE	1500	0	0
IDACORP INC	COM	451107106	9	400	SH	DEFINED	0	400	0
IDEC PHARMACEUTICALS CORP	COM	449370105	6	195	SH	DEFINED	0	0	195
IDEX CORP	COM	45167R104	11	400	SH	SOLE	400	0	0
ILLINOIS TOOL WKS INC	COM	452308109	7	121	SH	SOLE	121	0	0
IMAGISTICS INTERNATIONAL	COM	45247T104	1	64	SH	SOLE	64	0	0
IMAGISTICS INTERNATIONAL	COM	45247T104	9	492	SH	DEFINED	492	0	0
IMPAC MTG HLDGS INC	COM	45254P102	12	1000	SH	DEFINED	1000	0	0
IMS HEALTH INC	COM	449934108	3	200	SH	SOLE	0	0	200
IMS HEALTH INC	COM	449934108	1	70	SH	DEFINED	70	0	0
INGERSOLL-RAND CL A	CL A	G4776G101	2	60	SH	DEFINED	0	0	60
INTEL CORP	COM	458140100	2811	172818	SH	SOLE	164598	2520	5700
INTEL CORP	COM	458140100	1612	99130	SH	DEFINED	74298	8292	16540
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	31	1000	SH	DEFINED	1000	0	0
INTERNET CAP GROUP INC	COM	46059C106	0	200	SH	DEFINED	200	0	0
INTERPORE INTL	COM	46062W107	8	1000	SH	DEFINED	0	0	1000
INTL BUSINESS MACHINES CORP	COM	459200101	4803	61246	SH	SOLE	59024	972	1250
INTL BUSINESS MACHINES CORP	COM	459200101	1976	25197	SH	DEFINED	18679	1168	5350
INTL PAPER CO	COM	460146103	336	9945	SH	SOLE	9945	0	0
INTL PAPER CO	COM	460146103	12	360	SH	DEFINED	360	0	0
INVISION TECHNOLOGIES INC	COM	461851107	0	25	SH	SOLE	25	0	0
ISHARES DOW JONES US BASIC	DJ US BAS MATL	464287838	3	100	SH	SOLE	100	0	0
MATL									
ISHARES MSCI JAPAN INDEX FD	MSCI JAPAN	464286848	6	1000	SH	DEFINED	0	0	1000
ISHARES TR	S&P SMLCP VALU	464287879	6	100	SH	DEFINED	0	0	100
ISHARES TRUST	RUSSELL 2000	464287655	32	450	SH	SOLE	450	0	0
IVAX CORP	COM	465823102	6	562	SH	SOLE	562	0	0
J P MORGAN CHASE & CO	COM	46625H100	1893	79882	SH	SOLE	79282	100	500
J P MORGAN CHASE & CO	COM	46625H100	1069	45112	SH	DEFINED	38330	3340	3442
JABIL CIRCUIT INC	COM	466313103	5	300	SH	SOLE	0	0	300
JACOBS ENGR GROUP INC DEL	COM	469814107	168	4000	SH	DEFINED	4000	0	0
JDS UNIPHASE CORP	COM	46612J101	1	500	SH	SOLE	500	0	0
JDS UNIPHASE CORP	COM	46612J101	1	500	SH	DEFINED	0	0	500
JOHNSON & JOHNSON	COM	478160104	6843	118278	SH	SOLE	112238	800	5240
JOHNSON & JOHNSON	COM	478160104	3533	61062	SH	DEFINED	43117	4646	13299
JUNIPER NETWORKS INC	COM	48203R104	0	26	SH	SOLE	26	0	0
K MART CORP	COM (FILED CHPTR	482584109	0	1200	SH	SOLE	1200	0	0
	11)								
KADANT INC	COM	48282T104	1	122	SH	DEFINED	122	0	0
KELLOGG CO	COM	487836108	9	300	SH	SOLE	300	0	0
KELLOGG CO	COM	487836108	174	5700	SH	DEFINED	900	0	4800
KERR MCGEE CORP	COM	492386107	5	147	SH	SOLE	147	0	0
KEYCORP NEW	COM	493267108	212	9442	SH	SOLE	9442	0	0
KEYCORP NEW	COM	493267108	320	14196	SH	DEFINED	8418	0	5778
KEYSPAN CORP	COM	49337W100	9	300	SH	SOLE	300	0	0
KEYSPAN CORP	COM	49337W100	32	1000	SH	DEFINED	1000	0	0
KIMBERLY CLARK CORP	COM	494368103	299	6587	SH	SOLE	6587	0	0
KIMBERLY CLARK CORP	COM	494368103	57	1264	SH	DEFINED	814	450	0
KING PHARMACEUTICALS INC	COM	495582108	15	1333	SH	DEFINED	1333	0	0
KMART FING I	PFD TRCV 7.75%	498778208	0	300	SH	SOLE	300	0	0
KNIGHT RIDDER INC	COM	499040103	58	1000	SH	SOLE	1000	0	0
KNIGHT RIDDER INC	COM	499040103	70	1200	SH	DEFINED	0	0	1200
KNIGHT TRADING GROUP INC	COM	499063105	3	890	SH	DEFINED	890	0	0
KRAFT FOODS INC	CL A	50075N104	8	300	SH	SOLE	300	0	0
KROGER CO	COM	501044101	84	6400	SH	SOLE	6400	0	0
KROGER CO	COM	501044101	2	200	SH	DEFINED	200	0	0
KULICKE & SOFFA INDUSTRIES	COM	501242101	14	3000	SH	DEFINED	3000	0	0
LAKELAND BANCORP INC	COM	511637100	136	8585	SH	DEFINED	8585	0	0
LASERSIGHT INC	COM	517924106	0	200	SH	SOLE	200	0	0
LIBERTY MEDIA CORP NEW	COM SER A	530718105	1	150	SH	SOLE	150	0	0
LIBERTY MEDIA CORP NEW	COM SER A	530718105	54	5619	SH	DEFINED	5329	0	290
LIFEPOINT HOSPITALS INC	COM	53219L109	0	13	SH	SOLE	13	0	0
LILLY ELI & CO	COM	532457108	649	11371	SH	SOLE	10743	0	628
LILLY ELI & CO	COM	532457108	558	9776	SH	DEFINED	9244	0	532
LINCOLN NATL CORP IND	COM	534187109	11	400	SH	SOLE	400	0	0
LOCKHEED MARTIN CORP	COM	539830109	85	1800	SH	SOLE	1800	0	0
LOWES COS INC	COM	548661107	173	4240	SH	SOLE	4240	0	0
LOWES COS INC	COM	548661107	8	200	SH	DEFINED	200	0	0
LUBRIZOL CORP	COM	549271104	4	142	SH	DEFINED	42	0	100
LUCENT TECHNOLOGIES INC	COM	549463107	25	17469	SH	SOLE	16813	0	656
LUCENT TECHNOLOGIES INC	COM	549463107	29	20377	SH	DEFINED	14647	2916	2814
M & T BK CORP	COM	55261F104	17	224	SH	DEFINED	224	0	0
MAPINFO CORP	COM	565105103	7	2000	SH	SOLE	0	0	2000
MARATHON OIL CO	COM	565849106	4	200	SH	SOLE	0	0	200
MARITRANS INC	COM	570363101	28	2000	SH	DEFINED	0	0	2000
MARKEL CORP	COM	570535104	5	25	SH	SOLE	25	0	0
MARRIOTT INTL INC NEW	CL A	571903202	22	700	SH	SOLE	700	0	0
MASCO CORP	COM	574599106	9	500	SH	SOLE	500	0	0
MASCO CORP	COM	574599106	1	70	SH	DEFINED	0	0	70
MASSEY ENERGY CORP	COM	576206106	5	600	SH	DEFINED	0	0	600
MASTEC INC	COM	576323109	2	1000	SH	DEFINED	1000	0	0
MATTEL INC	COM	577081102	22	1000	SH	DEFINED	0	0	1000
MAY DEPT STORES CO	COM	577778103	66	3368	SH	SOLE	3368	0	0
MBIA INC	COM	55262C100	3	90	SH	DEFINED	0	0	90
MBNA CORP	COM	55262L100	2	135	SH	SOLE	135	0	0
MCDATA CORP	CL A	580031201	0	14	SH	SOLE	14	0	0
MCDATA CORP	CL A	580031201	0	97	SH	DEFINED	92	0	5
MCDONALDS CORP	COM	580135101	248	17200	SH	SOLE	16800	0	400
MCDONALDS CORP	COM	580135101	149	10320	SH	DEFINED	8700	120	1500

MCGRAW HILL COS INC	COM	580645109	155	2790	SH	SOLE	2790	0	0
MCGRAW HILL COS INC	COM	580645109	2	42	SH	DEFINED	42	0	0
MCKESSON CORP	COM	58155Q103	2	100	SH	DEFINED	100	0	0
MECHANICAL TECHNOLOGY INC	COM	583538103	3	2000	SH	SOLE	0	0	2000
MECHANICAL TECHNOLOGY INC	COM	583538103	2	1500	SH	DEFINED	1500	0	0
MEDAREX INC	COM	583916101	1	600	SH	SOLE	600	0	0
MEDTRONIC INC	COM	585055106	1077	23894	SH	SOLE	23594	300	0
MEDTRONIC INC	COM	585055106	171	3795	SH	DEFINED	3200	540	55
MERCK & CO INC	COM	589331107	3608	65903	SH	SOLE	63703	1100	1100
MERCK & CO INC	COM	589331107	2792	50991	SH	DEFINED	39020	4534	7437
MERIT MEDICAL SYSTEMS INC	COM	589889104	47	2500	SH	DEFINED	2500	0	0
MERRILL LYNCH & CO INC	COM	590188108	910	25720	SH	SOLE	25420	0	300
MERRILL LYNCH & CO INC	COM	590188108	373	10560	SH	DEFINED	10360	200	0
METLIFE INC	COM	59156R108	37	1404	SH	SOLE	1404	0	0
METLIFE INC	COM	59156R108	26	996	SH	DEFINED	898	0	98
MFS CHARTER INCOME TRUST	SH BEN INT	552727109	17	2000	SH	DEFINED	2000	0	0
MGI PHARMA INC	COM	552880106	1	100	SH	DEFINED	100	0	0
MGIC INVT CORP WIS	COM	552848103	1	40	SH	DEFINED	0	0	40
MICROSEMI CORP	COM	595137100	3	300	SH	DEFINED	0	0	300
MICROSOFT CORP	COM	594918104	2725	112630	SH	SOLE	111570	400	660
MICROSOFT CORP	COM	594918104	2259	93370	SH	DEFINED	79470	3040	10860
MIDCAP SPDR TR SER 1	S&P 400	595635103	74	1000	SH	SOLE	1000	0	0
MILLS CORP	COM	601148109	19	617	SH	DEFINED	617	0	0
MONSANTO COMPANY	COM	61166W101	208	12751	SH	SOLE	12751	0	0
MONSANTO COMPANY	COM	61166W101	15	933	SH	DEFINED	649	51	233
MONY GROUP INC	COM	615337102	2	114	SH	SOLE	114	0	0
MONY GROUP INC	COM	615337102	0	7	SH	DEFINED	7	0	0
MOODYS CORP	COM	615369105	184	4000	SH	SOLE	4000	0	0
MOODYS CORP	COM	615369105	50	1100	SH	DEFINED	1000	0	100
MORGAN STANLEY	COM NEW	617446448	542	14150	SH	SOLE	14150	0	0
MORGAN STANLEY	COM NEW	617446448	9	250	SH	DEFINED	200	0	50
MOTOROLA INC	COM	620076109	322	39131	SH	SOLE	33831	500	4800
MOTOROLA INC	COM	620076109	288	34919	SH	DEFINED	22319	1500	11100
MS GLOBAL OPPORTUNITY	BOND FUND	61744R103	7	1106	SH	DEFINED	0	0	1106
MUNI HOLDINGS NEW YORK	INSURED FUND	625931100	39	2771		SOLE	2771	0	0
MYERS INDS INC	COM	628464109	73	7675	SH	SOLE	7675	0	0
MYERS INDS INC	COM	628464109	14	1520	SH	DEFINED	1520	0	0
NABORS INDUSTRIES LTD	SHS	66359F103	7	200	SH	SOLE	200	0	0
NASDAQ 100 TR	UNIT SER 1	631100104	2	100	SH	SOLE	100	0	0
NASDAQ 100 TR	UNIT SER 1	631100104	42	1700	SH	DEFINED	1700	0	0
NATIONAL CITY CORP	COM	635405103	25	900	SH	SOLE	900	0	0
NATIONAL CITY CORP	COM	635405103	20	720	SH	DEFINED	720	0	0
NATIONAL FUEL GAS CO N J	COM	636180101	19	880	SH	SOLE	880	0	0
NBT BANCORP INC	COM	628778102	5616	322284	SH	SOLE	231905	16343	74036
NBT BANCORP INC	COM	628778102	6176	354409	SH	DEFINED	161865	13017	179527
NCR CORP NEW	COM	62886E108	0	54	SH	DEFINED	18	0	36
NETIQ CORP	COM	64115P102	1	100	SH	DEFINED	100	0	0
NEW ENGLAND BUSINESS SVC	COM	643872104	15	600	SH	SOLE	600	0	0
NEW PLAN EXCEL RLTY TR INC	COM	648053106	6	350	SH	SOLE	350	0	0
NEW PLAN EXCEL RLTY TR INC	COM	648053106	9	500	SH	DEFINED	500	0	0
NEWMONT MINING CORP	COM	651639106	34	1310	SH	SOLE	1310	0	0
NEXTEL COMMUNICATIONS INC	CL A	65332V103	1	100	SH	SOLE	0	0	100
NEXTEL COMMUNICATIONS INC	CL A	65332V103	133	10000	SH	DEFINED	10000	0	0
NICOR INC	COM	654086107	13	505	SH	SOLE	505	0	0
NICOR INC	COM	654086107	9	350	SH	DEFINED	0	350	0
NISOURCE INC	COM	65473P105	20	1113	SH	SOLE	1113	0	0
NISOURCE INC	COM	65473P105	1	103	SH	DEFINED	103	0	0
NOKIA CORP	SPONSORED ADR	654902204	12	900	SH	SOLE	900	0	0
NOKIA CORP	SPONSORED ADR	654902204	96	6900	SH	DEFINED	6700	0	200
NORFOLK SOUTHERN CORP	COM	655844108	16	900	SH	SOLE	900	0	0
NORFOLK SOUTHERN CORP	COM	655844108	6	340	SH	DEFINED	340	0	0
NORTEL NETWORKS CORP NEW	COM	656568102	7	3850	SH	SOLE	3850	0	0
NORTEL NETWORKS CORP NEW	COM	656568102	1	892	SH	DEFINED	892	0	0
NORTHERN BORDER PARTNERS LP	UNIT LTD PARTN	664785102	9	250	SH	SOLE	250	0	0
NORTHERN TR CORP	COM	665859104	12	400	SH	DEFINED	200	0	200
NOVA CHEMICALS CORP	COM	66977W109	0	5	SH	DEFINED	5	0	0
NOVELL INC	COM	670006105	0	200	SH	DEFINED	200	0	0
NOVO-NORDISK A S	ADR	670100205	51	1550	SH	DEFINED	1550	0	0
NUCOR CORP	COM	670346105	1	50	SH	DEFINED	0	0	50
NUVEEN INSURED PREMIUM INC	COM	6706D8104	9	665		SOLE	665	0	0
NUVEEN MUNI INCOME FUND	COM	67062J102	14	1380		DEFINED	1380	0	0
NUVEEN NY DIVID ADVNTG MUN	COM	67066X107	59	4000		SOLE	4000	0	0
NUVEEN NY INVESTMENT	QUALITY MUNI FUND	67062X101	59	3800		SOLE	3800	0	0
NUVEEN NY INVESTMENT	QUALITY MUNI FUND	67062X101	1	110		DEFINED	110	0	0
NUVEEN NY MUNI VALUE FUND		67062M105	33	3600		DEFINED	3600	0	0
NUVEEN NY PERF PLUS MUNI	FD INC	67062R104	35	2290		SOLE	2290	0	0
NUVEEN NY QUALITY INC MUNI	COM	670986108	10	700		DEFINED	700	0	0
NUVEEN NY SELECT QUALTY MUN	COM	670976109	29	1970		DEFINED	1970	0	0
OCCIDENTAL PETE CORP DEL	COM	674599105	12	411	SH	SOLE	411	0	0
OGE ENERGY CORP	COM	670837103	5	300	SH	SOLE	300	0	0
OGE ENERGY CORP	COM	670837103	7	400	SH	DEFINED	400	0	0
ONEIDA LTD	COM	682505102	3	282	SH	SOLE	282	0	0
ONEOK INC NEW	COM	682680103	7	400	SH	DEFINED	400	0	0
OPPENHEIMER MULTI-SECTOR INC		683933105	16	2140	SH	DEFINED	0	0	2140
ORACLE CORP	COM	68389X105	967	89210	SH	SOLE	88110	200	900
ORACLE CORP	COM	68389X105	200	18508	SH	DEFINED	15960	1600	948
PACTIV CORP	COM	695257105	2	100	SH	DEFINED	100	0	0
PALL CORP	COM	696429307	2	140	SH	DEFINED	0	0	140
PALM INC	COM	696642206	0	37	SH	SOLE	37	0	0

PARAMETRIC TECHNOLOGY CORP	COM	699173100	2	1200	SH	DEFINED	1200	0	0
PARKER HANNIFIN CORP	COM	701094104	43	1135	SH	SOLE	1135	0	0
PAYCHEX INC	COM	704326107	2	100	SH	SOLE	100	0	0
PAYLESS SHOESOURCE INC	COM	704379106	3	240	SH	SOLE	240	0	0
PENNEY J C INC	COM	708160106	12	650	SH	SOLE	450	0	200
PENNEY J C INC	COM	708160106	222	11325	SH	DEFINED	11000	0	325
PEOPLES ENERGY CORP	COM	711030106	3	100	SH	SOLE	100	0	0
PEOPLESOFT INC	COM	712713106	0	20	SH	SOLE	20	0	0
PEPCO HLDGS INC	COM	713291102	16	969	SH	SOLE	969	0	0
PEPSICO INC	COM	713448108	2316	57909	SH	SOLE	56409	400	1100
PEPSICO INC	COM	713448108	912	22823	SH	DEFINED	17197	600	5026
PER-SE TECHNOLOGIES INC	COM NEW	713569309	0	47	SH	DEFINED	47	0	0
PFIZER INC	COM	717081103	2666	85625	SH	SOLE	84025	0	1600
PFIZER INC	COM	717081103	1835	58932	SH	DEFINED	56859	778	1295
PG&E CORP	COM (CHPTR 11)	69331C108	2	200	SH	DEFINED	200	0	0
PHARMACIA CORP	COM	71713U102	1013	23400	SH	SOLE	23400	0	0
PHARMACIA CORP	COM	71713U102	474	10957	SH	DEFINED	8820	300	1837
PIEDMONT NAT GAS INC	COM	720186105	6	182	SH	SOLE	182	0	0
PIEDMONT NAT GAS INC	COM	720186105	2	61	SH	DEFINED	61	0	0
PIONEER NAT RES CO	COM	723787107	2	119	SH	DEFINED	0	0	119
PITNEY BOWES INC	COM	724479100	25	800	SH	SOLE	800	0	0
PITNEY BOWES INC	COM	724479100	196	6172	SH	DEFINED	6172	0	0
PLUG POWER INC	COM	72919P103	10	2100	SH	SOLE	100	0	2000
PLUM CREEK TIMBER CO INC	COM	729251108	21	1000	SH	DEFINED	1000	0	0
PMI GROUP INC	COM	69344M101	63	2500	SH	DEFINED	2500	0	0
PNC FINL SVCS GROUP INC	COM	693475105	80	1910	SH	SOLE	1910	0	0
POLYMEDICA CORP	COM	731738100	15	500	SH	DEFINED	500	0	0
PORTUGAL TELECOM SGPS S A	COM	737273102	10	1550	SH	DEFINED	1550	0	0
PPG INDS INC	COM	693506107	45	1000	SH	DEFINED	1000	0	0
PPL CORP	COM	69351T106	7	200	SH	SOLE	200	0	0
PPL CORP	COM	69351T106	3	86	SH	DEFINED	86	0	0
PRAXAIR INC	COM	74005P104	16	300	SH	DEFINED	300	0	0
PRG-SCHULTZ INTL INC	COM	69357C107	7	1000	SH	SOLE	1000	0	0
PRICE COMMUNICATIONS CORP	COM NEW	741437305	4	400	SH	DEFINED	0	0	400
PRINCIPAL FINANCIAL GROUP IN	COM	74251V102	3	142	SH	SOLE	142	0	0
PROCTER & GAMBLE CO	COM	742718109	5307	59609	SH	SOLE	56804	550	2255
PROCTER & GAMBLE CO	COM	742718109	3271	36740	SH	DEFINED	29784	725	6231
PROGRESS ENERGY INC	COM	743263105	19	507	SH	SOLE	507	0	0
PROGRESS ENERGY INC	COM	743263105	15	400	SH	DEFINED	400	0	0
PROGRESSIVE RETURN FUND INC	COM	743376204	0	50	SH	DEFINED	50	0	0
PROVIDIAN FINL CORP	COM	74406A102	8	1322	SH	SOLE	1322	0	0
PRUDENTIAL FINL INC	COM	744320102	6	208	SH	SOLE	208	0	0
PRUDENTIAL FINL INC	COM	744320102	0	34	SH	DEFINED	34	0	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	653	17811	SH	SOLE	17811	0	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	227	6197	SH	DEFINED	4283	689	1225
PUGET ENERGY INC NEW	COM (DVR)	74531010R	1	80	SH	DEFINED	80	0	0
PUTNAM MASTER INTERMED INC	TR SBI	746909100	0	110	SH	DEFINED	110	0	0
QLT INC	COM	746927102	2	200	SH	DEFINED	200	0	0
QUALCOMM INC	COM	747525103	1	50	SH	DEFINED	50	0	0
QUANTA SVCS INC	COM	74762E102	25	8000	SH	DEFINED	8000	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	2	50	SH	SOLE	50	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	4	76	SH	DEFINED	76	0	0
QUESTAR CORP	COM	748356102	2	100	SH	SOLE	100	0	0
QWEST COMMUNICATIONS INTL	COM	749121109	12	3562	SH	SOLE	3562	0	0
QWEST COMMUNICATIONS INTL	COM	749121109	18	5262	SH	DEFINED	2620	176	2466
RANK GROUP PLC	SPONSORED ADR	753037100	0	5	SH	DEFINED	0	0	5
RAYTHEON CO (NEW)	COM	755111507	120	4266	SH	SOLE	4266	0	0
RAYTHEON CO (NEW)	COM	755111507	7	262	SH	DEFINED	262	0	0
RCN CORP	COM	749361101	0	150	SH	SOLE	150	0	0
REGAL BELOIT CORP	COM	758750103	10	700	SH	SOLE	700	0	0
RELIANT RESOURCES INC	COM	75952B105	5	1577	SH	DEFINED	0	1577	0
REYNOLDS R J TOB HLDGS INC	COM	76182K105	20	647	SH	SOLE	647	0	0
REYNOLDS R J TOB HLDGS INC	COM	76182K105	1	44	SH	DEFINED	44	0	0
RITE AID CORP	COM	767754104	11	5000	SH	DEFINED	5000	0	0
ROHM & HAAS CO	COM	775371107	104	3500	SH	DEFINED	0	3500	0
ROUSE CO	COM	779273101	10	300	SH	SOLE	300	0	0
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	134	3295	SH	SOLE	3295	0	0
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	354	8700	SH	DEFINED	5500	0	3200
ROYALE ENERGY INC	COM NEW	78074G200	6	1322	SH	DEFINED	1322	0	0
SAFEGUARD SCIENTIFICS INC	COM	786449108	4	3150	SH	DEFINED	3000	0	150
SALOMON BROS 2008 WORLDWIDE	DOLLAR GOVT TERM TR	79548R103	1	100	SH	DEFINED	100	0	0
SALOMON BROTHERS FUND INC	COM	795477108	114	12906	SH	SOLE	12906	0	0
SANTOS LIMITED	SPONSORED ADR	803021609	3	247	SH	SOLE	247	0	0
SARA LEE CORP	COM	803111103	347	18600	SH	SOLE	16600	0	2000
SARA LEE CORP	COM	803111103	211	11300	SH	DEFINED	7000	900	3400
SATCON TECHNOLOGY CORP	COM	803893106	0	1000	SH	SOLE	0	0	1000
SBC COMMUNICATIONS INC	COM	78387G103	1511	75422	SH	SOLE	72839	100	2483
SBC COMMUNICATIONS INC	COM	78387G103	424	21187	SH	DEFINED	17808	543	2836
SCANA CORP NEW	COM	80589M102	95	3178	SH	SOLE	3178	0	0
SCHERING PLOUGH CORP	COM	806605101	458	25736	SH	SOLE	25636	0	100
SCHERING PLOUGH CORP	COM	806605101	329	18479	SH	DEFINED	4800	0	13679
SCHLUMBERGER LTD	COM	806857108	604	15899	SH	SOLE	15899	0	0
SCHLUMBERGER LTD	COM	806857108	74	1960	SH	DEFINED	160	0	1800
SCIENTIFIC GAMES CORP	CL A	80874P109	8	1500	SH	SOLE	1500	0	0
SCOTTISH PWR PLC	SPON ADR FINAL	81013T705	12	529	SH	SOLE	529	0	0
SCOTTISH PWR PLC	SPON ADR FINAL	81013T705	10	422	SH	DEFINED	422	0	0
SEACOAST FINL SVCS CORP	COM	81170Q106	18	1000	SH	DEFINED	1000	0	0
SEARS ROEBUCK & CO	COM	812387108	2	100	SH	SOLE	100	0	0
SEMPRA ENERGY	COM	816851109	24	1000	SH	SOLE	1000	0	0
SEMPRA ENERGY	COM	816851109	7	300	SH	DEFINED	300	0	0



SEPRACOR INC	COM	817315104	27	2000	SH	DEFINED	2000	0	0
SERVICEMASTER CO	COM	81760N109	11	1135	SH	SOLE	1135	0	0
SHERWIN WILLIAMS CO	COM	824348106	3	136	SH	DEFINED	136	0	0
SIEBEL SYS INC	COM	826170102	6	800	SH	SOLE	300	0	500
SMUCKER J M CO	COM	832696405	27	776	SH	SOLE	737	8	31
SMUCKER J M CO	COM	832696405	110	3155	SH	DEFINED	2080	206	869
SOLUTIA INC	COM	834376105	0	400	SH	DEFINED	300	100	0
SOUTHERN CO	COM	842587107	52	1846	SH	SOLE	1846	0	0
SOUTHERN CO	COM	842587107	85	3000	SH	DEFINED	1000	2000	0
SOUTHTRUST CORP	COM	844730101	3	140	SH	DEFINED	0	0	140
SOUTHWEST AIRLS CO	COM	844741108	16	1175	SH	SOLE	0	0	1175
SOUTHWEST GAS CORP	COM	844895102	10	500	SH	SOLE	0	0	500
SPDR TR	UNIT SER 1	78462F103	30	365	SH	SOLE	70	0	295
SPDR TR	UNIT SER 1	78462F103	50	600	SH	DEFINED	600	0	0
SPRINT CORP	PCS COM SER 1	852061506	0	200	SH	SOLE	200	0	0
SPRINT CORP	PCS COM SER 1	852061506	11	2548	SH	DEFINED	2038	310	200
SPRINT CORP	COM FON GROUP	852061100	47	4005	SH	SOLE	4005	0	0
SPRINT CORP	COM FON GROUP	852061100	59	5096	SH	DEFINED	4076	620	400
SPX CORP	COM	784635104	18	556	SH	SOLE	556	0	0
STARBUCKS CORP	COM	855244109	38	1500	SH	SOLE	800	0	700
STARBUCKS CORP	COM	855244109	25	1000	SH	DEFINED	800	0	200
STRIDE RITE CORP	COM	863314100	4	500	SH	SOLE	500	0	0
STRYKER CORP	COM	863667101	13	200	SH	SOLE	200	0	0
SUN MICROSYSTEMS INC	COM	866810104	11	3537	SH	SOLE	1737	0	1800
SUN MICROSYSTEMS INC	COM	866810104	19	6060	SH	DEFINED	860	0	5200
SUNGARD DATA SYS INC	COM	867363103	58	2750	SH	SOLE	2750	0	0
SUPERCONDUCTOR TECHNOLOGIES	COM	867931107	0	60	SH	SOLE	60	0	0
SYNALLOY CORP	COM	871565107	20	5000	SH	DEFINED	5000	0	0
SYNAVANT INC	COM	87157A105	0	5	SH	SOLE	5	0	0
TAIWAN FUND INC	COM	874036106	1	125	SH	DEFINED	125	0	0
TALISMAN ENERGY INC	COM	87425E103	0	6	SH	SOLE	6	0	0
TARGET CORP	COM	87612E106	1815	62065	SH	SOLE	61665	400	0
TARGET CORP	COM	87612E106	89	3043	SH	DEFINED	1675	1068	300
TECO ENERGY INC	COM	872375100	157	14796	SH	SOLE	14796	0	0
TECO ENERGY INC	COM	872375100	10	1000	SH	DEFINED	1000	0	0
TELEDYNE TECHNOLOGIES INC	COM	879360105	0	27	SH	SOLE	27	0	0
TELEDYNE TECHNOLOGIES INC	COM	879360105	0	1	SH	DEFINED	1	0	0
TELEFONICA S A	SPONSORED ADR	879382208	172	6148	SH	DEFINED	6148	0	0
TELEFONOS DE MEXICO S A	SPON ADR ORD L	879403780	26	900	SH	DEFINED	900	0	0
TELEPHONE & DATA SYS INC	COM	879433100	22	550	SH	SOLE	0	550	0
TELLABS INC	COM	879664100	5	925	SH	SOLE	925	0	0
TEMPLETON DRAGON FUND INC	COM	88018T101	9	1000	SH	DEFINED	1000	0	0
TENNANT CO	COM	880345103	7	250	SH	SOLE	250	0	0
TENNECO AUTOMOTIVE INC	COM	880349105	0	20	SH	DEFINED	20	0	0
TEPPCO PARTNERS LTD PTR	UT LTD PARTNER	872384102	30	1000	SH	DEFINED	1000	0	0
TEXAS INSTRS INC	COM	882508104	112	6900	SH	SOLE	6700	0	200
TEXAS INSTRS INC	COM	882508104	45	2780	SH	DEFINED	2090	600	90
TEXTRON INC	COM	883203101	5	200	SH	DEFINED	0	200	0
THERMO ELECTRON CORP	COM	883556102	36	2000	SH	DEFINED	2000	0	0
TJX COS INC NEW	COM	872540109	246	14000	SH	SOLE	14000	0	0
TOMPKINSTRUSTCO INC	COM	890110109	189	4220	SH	DEFINED	4220	0	0
TRANSCANADA PIPELINES LTD	COM (DVR)	89352610R	0	35	SH	DEFINED	35	0	0
TRANSOCEAN INC	ORD	G90078109	8	435	SH	SOLE	435	0	0
TRANSOCEAN INC	ORD	G90078109	57	2799	SH	DEFINED	2529	0	270
TRAVELERS PPTY CAS CORP	CL A	89420G109	9	655	SH	SOLE	651	0	4
TRAVELERS PPTY CAS CORP	CL A	89420G109	12	864	SH	DEFINED	759	0	105
TRAVELERS PPTY CAS CORP NEW	CL B	89420G406	16	1184	SH	SOLE	1172	0	12
TRAVELERS PPTY CAS CORP NEW	CL B	89420G406	24	1770	SH	DEFINED	1565	0	205
TRUSTCO BK CORP N Y	COM	898349105	38	4000	SH	SOLE	4000	0	0
TRUSTCO BK CORP N Y	COM	898349105	347	36101	SH	DEFINED	36101	0	0
TXU CORP	COM	873168108	23	1300	SH	DEFINED	1000	0	300
TYCO INTL LTD NEW	COM	902124106	48	3800	SH	SOLE	3800	0	0
TYCO INTL LTD NEW	COM	902124106	127	9930	SH	DEFINED	8660	1200	70
UBS AG-CHF	NAMEN AKT	H8920M855	4	100	SH	SOLE	100	0	0
UNILEVER N V	N Y SHS NEW	904784709	21	357	SH	DEFINED	0	357	0
UNILEVER PLC ADR NEW	SPON ADR NEW	904767704	167	4500	SH	SOLE	4500	0	0
UNION PAC CORP	COM	907818108	130	2374	SH	SOLE	2124	0	250
UNION PAC CORP	COM	907818108	202	3682	SH	DEFINED	3350	0	332
UNISYS CORP	COM	909214108	2	300	SH	SOLE	300	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	12	219	SH	SOLE	219	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	978	16954	SH	SOLE	16954	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	239	4140	SH	DEFINED	3740	0	400
UNITRIN INC	COM	913275103	2	100	SH	SOLE	100	0	0
UNITRIN INC	COM	913275103	0	10	SH	DEFINED	10	0	0
UNOCAL CORP	COM (DVR)	91528910R	1	50	SH	DEFINED	50	0	0
US BANCORP DEL	COM NEW	902973304	215	11385	SH	DEFINED	11385	0	0
UST INC	COM	902911106	26	950	SH	DEFINED	300	0	650
VALERO ENERGY CORP NEW	COM	91913Y100	3	92	SH	SOLE	92	0	0
VAN KAMPEN INCOME TRUST	SH BEN INT	920957107	43	7464	SH	DEFINED	0	0	7464
VECTREN CORP	COM	92240G101	11	531	SH	DEFINED	531	0	0
VERITAS SOFTWARE CO	COM	923436109	3	215	SH	SOLE	215	0	0
VERIZON COMMUNICATIONS	COM	92343V104	4443	125733	SH	SOLE	122935	710	2088
VERIZON COMMUNICATIONS	COM	92343V104	1780	50401	SH	DEFINED	39620	5664	5117
VESTAUR SECURITIES INC	COM	925464109	19	1438	SH	DEFINED	1438	0	0
VIACOM INC	CL B	925524308	94	2581	SH	SOLE	2581	0	0
VIACOM INC	CL B	925524308	149	4095	SH	DEFINED	3976	0	119
VIASYS HEALTHCARE INC	COM NEW	92553Q209	4	292	SH	DEFINED	292	0	0
VIISAGE TECHNOLOGY INC	COM	92675K106	0	100	SH	DEFINED	100	0	0
VISHAY INTERTECHNOLOGY INC	COM	928298108	2	250	SH	SOLE	0	0	250
VISTEON CORP	COM	92839U107	7	1213	SH	SOLE	1213	0	0
VISTEON CORP	COM	92839U107	3	640	SH	DEFINED	283	26	331

VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	124	6840	SH	SOLE	6840	0	0
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	33	1846	SH	DEFINED	1631	125	90
WACHOVIA CORP 2ND NEW	COM	929903102	6	200	SH	SOLE	200	0	0
WACHOVIA CORP 2ND NEW	COM	929903102	70	2080	SH	DEFINED	2000	0	80
WAL MART STORES INC	COM	931142103	1263	24311	SH	SOLE	23261	200	850
WAL MART STORES INC	COM	931142103	908	17465	SH	DEFINED	11145	420	5900
WALGREEN CO	COM	931422109	35	1200	SH	SOLE	700	0	500
WALGREEN CO	COM	931422109	53	1825	SH	DEFINED	1825	0	0
WALLACE COMPUTER SVCS INC	COM	932270101	24	1000	SH	DEFINED	0	0	1000
WARWICK COMMUNITY BANCORP	COM	936559103	28	950	SH	DEFINED	950	0	0
WASHINGTON MUT INC	COM	939322103	64	1840	SH	SOLE	1840	0	0
WASHINGTON MUT INC	COM	939322103	24	690	SH	DEFINED	600	0	90
WATER PIK TECHNOLOGIES INC	COM	94113U100	0	9	SH	SOLE	9	0	0
WEIGHT WATCHERS INTL NEW	COM	948626106	23	500	SH	DEFINED	500	0	0
WELLS FARGO & CO NEW	COM	949746101	453	10070	SH	SOLE	9670	0	400
WELLS FARGO & CO NEW	COM	949746101	22	510	SH	DEFINED	510	0	0
WESTPAC BKG CORP	SPONSORED ADR	961214301	30	675	SH	SOLE	675	0	0
WEYERHAEUSER CO	COM	962166104	3	65	SH	SOLE	65	0	0
WGL HLDGS INC	COM	92924F106	21	800	SH	SOLE	800	0	0
WGL HLDGS INC	COM	92924F106	49	1875	SH	DEFINED	675	1200	0
WHIRLPOOL CORP	COM	963320106	2	50	SH	DEFINED	0	0	50
WILLIAMS COS INC DEL	COM	969457100	5	1135	SH	SOLE	1135	0	0
WISCONSIN ENERGY CORP	COM	976657106	7	300	SH	DEFINED	300	0	0
WRIGLEY WM JR CO	COM	982526105	158	2800	SH	DEFINED	0	0	2800
WYETH	COM	983024100	990	26200	SH	SOLE	26025	75	100
WYETH	COM	983024100	178	4712	SH	DEFINED	4362	100	250
XCEL ENERGY INC	COM	98389B100	217	17011	SH	SOLE	17011	0	0
XCEL ENERGY INC	COM	98389B100	42	3316	SH	DEFINED	2546	0	770
XEROX CORP	COM	984121103	2	250	SH	SOLE	250	0	0
XEROX CORP	COM	984121103	8	1002	SH	DEFINED	0	0	1002
XILINX INC	COM	983919101	11	488	SH	SOLE	488	0	0
X-RITE INC	COM	983857103	13	1600	SH	SOLE	0	0	1600
YAHOO INC	COM	984332106	0	40	SH	DEFINED	0	0	40
YUM! BRANDS INC	COM	988498101	134	5540	SH	SOLE	5540	0	0
YUM! BRANDS INC	COM	988498101	30	1274	SH	DEFINED	980	40	254
ZEBRA TECHNOLOGIES CORP	CL A	989207105	12	200	SH	SOLE	200	0	0
ZEBRA TECHNOLOGIES CORP	CL A	989207105	128	2000	SH	DEFINED	2000	0	0
ZIMMER HLDGS INC	COM	98956P102	610	12555	SH	SOLE	12195	80	280
ZIMMER HLDGS INC	COM	98956P102	427	8791	SH	DEFINED	7260	736	795
ZWEIG FUND	COM	989834106	6	1429	SH	SOLE	1429	0	0