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TRUSTCO BANK CORP N Y Form 13F-HR October 17, 2007

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09/30/2007

Check here if Amendment [] Amendment Number:

This Amendment [] is a restatement

Institutional Investment Manager Filing this Report:

Name: TRUSTCO BANK
Address: 3 SARNOWSKI DRIVE
GLENVILLE, NY 12302

13F File Number: 28-10307

The institutional investment Manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Richard W. Provost Title: Trust Officer Phone: 518-381-3699

Signature, Place, and Date of Signing:

10/04/2007

Report Type (Check only one)

[X] 13F HOLDINGS REPORT
[] 13F COMBINATION REPORT

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