

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

ARROW FINANCIAL CORP
Form 13F-HR
July 15, 2010

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06/30/2010

Check here if Amendment Amendment Number:
This Amendment is a restatement
 adds new holding entries

Institutional Investment Manager Filing this Report:

Name: ARROW FINANCIAL CORP.
Address: 250 GLEN STREET
" GLENS FALLS, NY 12801"

13F File Number: 28-12533

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: Terry R. Goodemote
Title: Senior Vice President & Chief Financial Officer
Phone: 518-745-1000
"Signature, Place, and Date of Signing:"

"Terry R. Goodemote GLENS FALLS, NY 07/12/2010"

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

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2
Form 13F Information Table Entry Total: 587
"Form 13F Information Table Value Total: \$ 216,402"

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

List of Other Included Managers:

No.	13F File Number	Name
2	28-03696	GLENS FALLS NATIONAL BANK & TRUST COMPANY
"3	28-12534	NORTH COUNTRY INVESTMENT ADVISERS, INC"

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN	SH/ AMOUNT	PUT/ CALL	INVTMT DISCRN	OT MA
AT&T INC	COM	00206R102	111	4580	SH		SOLE	
AT&T INC	COM	00206R102	31	1300	SH		OTHER	
AT&T INC	COM	00206R102	1254	51824	SH		DEFINED	2
AT&T INC	COM	00206R102	396	16362	SH		OTHER	2
AT&T INC	COM	00206R102	612	25300	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	89	1913	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	14	300	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	1899	40590	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	322	6878	SH		OTHER	2
ABBOTT LABORATORIES	COM	002824100	1838	39300	SH		DEFINED	3
ABERCROMBIE & FITCH CO	COM	002896207	5	160	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	32	1200	SH		SOLE	
ADOBE SYSTEMS	COM	00724F101	597	22580	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	32	1200	SH		OTHER	2
ADOBE SYSTEMS	COM	00724F101	523	19800	SH		DEFINED	3
AIR PRODUCTS & CHEMICALS INC	COM	009158106	37	574	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	117	1800	SH		OTHER	2
ALCOA INC	COM	013817101	2	200	SH		DEFINED	2
ALCOA INC	COM	013817101	1	100	SH		OTHER	2
ALCATEL-LUCENT	COM	013904305	0	1	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	25	775	SH		SOLE	
ALLIANT ENERGY CORP	COM	018802108	533	16780	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	168	5300	SH		DEFINED	3
ALLSCRIPTS-MISYS	COM	01988P108	18	1100	SH		DEFINED	2
ALLSTATE CORP	COM	020002101	1	40	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	13	629	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	8	400	SH		OTHER	
ALTRIA GROUP INC	COM	02209S103	121	6042	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	9	450	SH		OTHER	2
AMAZON.COM INC	COM	023135106	14	125	SH		SOLE	
AMAZON.COM INC	COM	023135106	138	1265	SH		DEFINED	2
AMAZON.COM INC	COM	023135106	699	6400	SH		DEFINED	3
AMERICAN ELECTRIC POWER CO	COM	025537101	12	360	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	55	1385	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	12	300	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	1078	27160	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	149	3750	SH		OTHER	2
AMERICAN EXPRESS CO	COM	025816109	973	24500	SH		DEFINED	3
AMERIPRISE FINL INC	COM	03076C106	3	80	SH		DEFINED	2
AMGEN INC	COM	031162100	8	150	SH		OTHER	
AMGEN INC	COM	031162100	40	768	SH		DEFINED	2
" ANALOG DEVICES, INC.	COM	032654105	6	200	SH		DEFINED	2
ANGIODYNAMICS INC	COM	03475V101	8	550	SH		DEFINED	2
ANNALY CAPITAL MGMT INC	COM	035710409	21	1224	SH		DEFINED	2
APACHE CORP	COM	037411105	47	559	SH		DEFINED	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

APPLE INC	COM	037833100	87	345	SH	SOLE
APPLE INC	COM	037833100	2318	9217	SH	DEFINED 2
APPLE INC	COM	037833100	264	1050	SH	OTHER 2
APPLE INC	COM	037833100	2100	8350	SH	DEFINED 3
APPLIED MATERIALS INC	COM	038222105	1	100	SH	OTHER 2
AQUA AMER INC	COM	03836W103	4	200	SH	DEFINED 2
AQUA AMER INC	COM	03836W103	26	1465	SH	OTHER 2
ARCHER DANIELS MIDLAND CO	COM	039483102	4	160	SH	DEFINED 2
ARCHER DANIELS MIDLAND CO	PRE	039483201	26	720	SH	DEFINED 2
ARROW	COM	042744102	27	1157	SH	SOLE
ARROW	COM	042744102	28888	1250562	SH	DEFINED 2
ARROW	COM	042744102	534	23132	SH	OTHER 2
ATHENAHEALTH INC.	COM	04685W103	3	100	SH	DEFINED 2
AUTODESK INC	COM	052769106	7	300	SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	36	904	SH	SOLE
AUTOMATIC DATA PROCESSING	COM	053015103	157	3900	SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	281	6980	SH	OTHER 2
BP PLC	COM	055622104	25	864	SH	DEFINED 2
BP PLC	COM	055622104	195	6737	SH	OTHER 2
BAKER HUGHES INC	COM	057224107	16	375	SH	DEFINED 2
BAKER HUGHES INC	COM	057224107	25	600	SH	OTHER 2
BANK OF AMERICA CORP	COM	060505104	13	890	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	6	400	SH	OTHER
BANK OF AMERICA CORP	COM	060505104	185	12891	SH	DEFINED 2
BANK OF AMERICA CORP	COM	060505104	32	2239	SH	OTHER 2
BANK OF NEW YORK MELLON CORP	COM	064058100	61	2457	SH	SOLE
BANK OF NEW YORK MELLON CORP	COM	064058100	818	33148	SH	DEFINED 2
BANK OF NEW YORK MELLON CORP	COM	064058100	151	6102	SH	OTHER 2
BANK OF NEW YORK MELLON CORP	COM	064058100	1475	59730	SH	DEFINED 3
BARRICK GOLD	COM	067901108	13	289	SH	DEFINED 2
BAXTER INTL INC	COM	071813109	48	1185	SH	SOLE
BAXTER INTL INC	COM	071813109	7	175	SH	OTHER
BAXTER INTL INC	COM	071813109	863	21225	SH	DEFINED 2
BAXTER INTL INC	COM	071813109	243	5973	SH	OTHER 2
BAXTER INTL INC	COM	071813109	833	20500	SH	DEFINED 3
BERKSHIRE HATHAWAY INC	COM	084670702	22	276	SH	DEFINED 2
BERKSHIRE HATHAWAY INC	COM	084670702	8	100	SH	OTHER 2
BERKSHIRE HILLS BANCORP INC	COM	084680107	29	1500	SH	SOLE
BEST BUY CO	COM	086516101	3	100	SH	DEFINED 2
BLACKROCK INC	COM	09247X101	27	185	SH	SOLE
BLACKROCK INC	COM	09247X101	332	2315	SH	DEFINED 2
BLACKROCK INC	COM	09247X101	29	200	SH	OTHER 2
BLACKROCK INC	COM	09247X101	1276	8900	SH	DEFINED 3
BOEING COMPANY	COM	097023105	66	1050	SH	DEFINED 2
BOSTON SCIENTIFIC CORP	COM	101137107	2	265	SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	8	320	SH	SOLE
BRISTOL MYERS SQUIBB	COM	110122108	99	3950	SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	15	600	SH	OTHER 2
BROADRIDGE FINANCIAL SOLUTIONS	COM	11133T103	11	600	SH	DEFINED 2
BROWN FOREMAN DISTILLERS CORP	COM	115637100	25	432	SH	DEFINED 2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	35	610	SH	DEFINED 2
BUCKEYE PARTNERS L P	COM	118230101	30	500	SH	DEFINED 2
CVS/CAREMARK CORP	COM	126650100	16	550	SH	SOLE
CVS/CAREMARK CORP	COM	126650100	386	13166	SH	DEFINED 2
CVS/CAREMARK CORP	COM	126650100	4	150	SH	OTHER 2
CAMPBELL SOUP	COM	134429109	4	100	SH	SOLE
CANADIAN NAT'L RAILWAY	COM	136375102	7	125	SH	DEFINED 2
CAPSTONE TURBINE CORP	COM	14067D102	0	600	SH	DEFINED 2
CARNIVAL	COM	143658300	29	975	SH	SOLE
CARNIVAL	COM	143658300	246	8123	SH	DEFINED 2
CARNIVAL	COM	143658300	16	534	SH	OTHER 2
CARNIVAL	COM	143658300	883	29200	SH	DEFINED 3

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

CASELLA WASTE SYSTEMS INC	COM	147448104	11	3000 SH	DEFINED	2
CATERPILLAR INC	COM	149123101	32	530 SH	SOLE	
CATERPILLAR INC	COM	149123101	3	50 SH	OTHER	
CATERPILLAR INC	COM	149123101	278	4620 SH	DEFINED	2
CATERPILLAR INC	COM	149123101	44	725 SH	OTHER	2
CATERPILLAR INC	COM	149123101	1592	26500 SH	DEFINED	3
CHEVRON CORPORATION	COM	166764100	226	3329 SH	SOLE	
CHEVRON CORPORATION	COM	166764100	41	610 SH	OTHER	
CHEVRON CORPORATION	COM	166764100	2272	33483 SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	535	7886 SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	1948	28700 SH	DEFINED	3
CISCO SYSTEMS	COM	17275R102	170	7975 SH	SOLE	
CISCO SYSTEMS	COM	17275R102	4	200 SH	OTHER	
CISCO SYSTEMS	COM	17275R102	1608	75459 SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	360	16892 SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	1854	87000 SH	DEFINED	3
CITIGROUP INC	COM	172967101	1	300 SH	SOLE	
CITIGROUP INC	COM	172967101	2	445 SH	DEFINED	2
CLOROX CO	COM	189054109	65	1050 SH	DEFINED	2
COCA COLA CO.	COM	191216100	64	1275 SH	SOLE	
COCA COLA CO.	COM	191216100	218	4354 SH	DEFINED	2
COCA COLA CO.	COM	191216100	1037	20700 SH	DEFINED	3
COCA COLA ENTERPRISES	COM	191219104	10	400 SH	DEFINED	2
COGNIZANT TECH SOLUTIONS	COM	192446102	84	1675 SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	77	975 SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	16	200 SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1387	17615 SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	415	5265 SH	OTHER	2
COLGATE-PALMOLIVE CO	COM	194162103	1150	14600 SH	DEFINED	3
COMCAST CORP NEW	COM	20030N101	10	575 SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	7	375 SH	OTHER	2
COMCAST CORP NEW	COM	20030N200	0	56 SH	DEFINED	2
CONNECTICUT WATER SERVICE INC	COM	207797101	4	200 SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	44	900 SH	SOLE	
CONOCOPHILLIPS	COM	20825C104	486	9900 SH	DEFINED	2
CONOCOPHILLIPS	COM	20825C104	81	1642 SH	OTHER	2
CONSOLIDATED EDISON INC	COM	209115104	34	784 SH	DEFINED	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	11	350 SH	DEFINED	2
CORNING INC	COM	219350105	6	400 SH	DEFINED	2
CORNING INC	COM	219350105	16	1000 SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	45	825 SH	SOLE	
COSTCO WHOLESALE CORP NEW	COM	22160K105	578	10540 SH	DEFINED	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	47	850 SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	822	15000 SH	DEFINED	3
DTE ENERGY CO.	COM	233331107	9	199 SH	DEFINED	2
DANAHER CORP	COM	235851102	110	2970 SH	SOLE	
DANAHER CORP	COM	235851102	30	800 SH	OTHER	
DANAHER CORP	COM	235851102	1782	48006 SH	DEFINED	2
DANAHER CORP	COM	235851102	268	7220 SH	OTHER	2
DANAHER CORP	COM	235851102	1002	27000 SH	DEFINED	3
DARDEN RESTAURANTS INC	COM	237194105	10	260 SH	DEFINED	2
DEERE & CO	COM	244199105	22	400 SH	DEFINED	2
DELL INC	COM	24702R101	9	745 SH	DEFINED	2
DENDREON CORP	COM	24823Q107	3	100 SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	114	3614 SH	SOLE	
WALT DISNEY COMPANY	COM	254687106	9	300 SH	OTHER	
WALT DISNEY COMPANY	COM	254687106	916	29089 SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	401	12725 SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	986	31300 SH	DEFINED	3
DOLLAR TREE INC.	COM	256746108	164	3945 SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	69	1770 SH	SOLE	
DOMINION RES INC VA NEW	COM	25746U109	8	200 SH	OTHER	

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

DOMINION RES INC VA NEW	COM	25746U109	1089	28117	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	132	3400	SH	OTHER	2
DOMINION RES INC VA NEW	COM	25746U109	353	9100	SH	DEFINED	3
DOW CHEMICAL CO	COM	260543103	9	400	SH	OTHER	
EI DUPONT DE NEMOURS & CO	COM	263534109	35	1015	SH	DEFINED	2
EI DUPONT DE NEMOURS & CO	COM	263534109	86	2500	SH	OTHER	2
DUKE ENERGY HLDG CORP	COM	26441C105	16	980	SH	DEFINED	2
EMC CORP	COM	268648102	6	350	SH	SOLE	
EMC CORP	COM	268648102	173	9475	SH	DEFINED	2
EMC CORP	COM	268648102	1812	99000	SH	DEFINED	3
EAST WEST BANCORP	COM	27579R104	8	500	SH	OTHER	2
EASTMAN KODAK CO	COM	277461109	0	100	SH	DEFINED	2
EATON CORP	COM	278058102	118	1800	SH	OTHER	2
EATON VANCE	COM	27828S101	50	4195	SH	DEFINED	2
EBAY INC	COM	278642103	2	100	SH	OTHER	2
ECOLAB INC	COM	278865100	45	1000	SH	DEFINED	2
ECOLAB INC	COM	278865100	76	1700	SH	OTHER	2
EMCOR GROUP	COM	29084Q100	2	100	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	69	1570	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	11	260	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	1038	23754	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	296	6770	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	1088	24900	SH	DEFINED	3
ENTERPRISE PRODS PARTNERS LP	LIM	293792107	5	150	PRN	DEFINED	2
EXELON CORP	COM	30161N101	2	50	SH	SOLE	
EXELON CORP	COM	30161N101	172	4535	SH	DEFINED	2
EXELON CORP	COM	30161N101	21	550	SH	OTHER	2
EXELON CORP	COM	30161N101	224	5900	SH	DEFINED	3
EXPEDITORS INTL WASH INC	COM	302130109	26	740	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	286	5006	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	43	750	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	3279	57459	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	1171	20522	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	1558	27300	SH	DEFINED	3
FAIRPOINT COMMUNICATIONS INC.	COM	305560104	0	2	SH	OTHER	2
FAMILY DOLLAR STORES	COM	307000109	4	100	SH	DEFINED	2
FED HOME LOAN MORT CORP	COM	313400301	0	1116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	0	1000	SH	DEFINED	2
FINANCIAL INSTITUTIONS INC	COM	317585404	53	3000	SH	SOLE	
FIRST NIAGARA	COM	33582V108	31	2500	SH	SOLE	
" FIRST SOLAR, INC.	COM	336433107	2	18	SH	DEFINED	2
FISERV INC	COM	337738108	66	1435	SH	SOLE	
FISERV INC	COM	337738108	757	16570	SH	DEFINED	2
FISERV INC	COM	337738108	5	100	SH	OTHER	2
FISERV INC	COM	337738108	580	12700	SH	DEFINED	3
FORD MOTOR CO	COM	345370860	19	1875	SH	SOLE	
FORD MOTOR CO	COM	345370860	179	17724	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	705	69900	SH	DEFINED	3
FORTUNE BRANDS INC	COM	349631101	24	600	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	15	175	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	9	100	SH	OTHER	2
FREEPORT MCMORAN	COM	35671D857	28	475	SH	SOLE	
FREEPORT MCMORAN	COM	35671D857	586	9905	SH	DEFINED	2
FREEPORT MCMORAN	COM	35671D857	32	540	SH	OTHER	2
FREEPORT MCMORAN	COM	35671D857	710	12000	SH	DEFINED	3
GABELLI	MUT	36242H104	16	1350	SH	DEFINED	2
GANNETT COMPANY INC	COM	364730101	3	250	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	357	6095	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	67	1150	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	117	8145	SH	SOLE	
GENERAL ELECTRIC CO	COM	369604103	876	60783	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	688	47719	SH	OTHER	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

GENERAL MILLS INC	COM	370334104	51	1438	SH	SOLE
GENERAL MILLS INC	COM	370334104	7	200	SH	OTHER
GENERAL MILLS INC	COM	370334104	661	18600	SH	DEFINED 2
GENERAL MILLS INC	COM	370334104	131	3700	SH	OTHER 2
GENERAL MILLS INC	COM	370334104	1058	29800	SH	DEFINED 3
GENWORTH FINL	COM	37247D106	13	1000	SH	DEFINED 2
GENWORTH FINL	COM	37247D106	11	850	SH	OTHER 2
GENZYME	COM	372917104	15	300	SH	SOLE
GENZYME	COM	372917104	448	8825	SH	DEFINED 2
GENZYME	COM	372917104	33	655	SH	OTHER 2
GENZYME	COM	372917104	838	16500	SH	DEFINED 3
GLAXO	COM	37733W105	41	1215	SH	DEFINED 2
GOLDMAN SACHS GROUP	COM	38141G104	7	50	SH	OTHER 2
GOOGLE INC	COM	38259P508	7	15	SH	DEFINED 2
GREENBRIER COMPANIES	COM	393657101	2	200	SH	DEFINED 2
HARLEY DAVIDSON INC	COM	412822108	7	300	SH	DEFINED 2
HARLEY DAVIDSON INC	COM	412822108	28	1280	SH	OTHER 2
HARSCO	COM	415864107	14	586	SH	DEFINED 2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	45	2038	SH	DEFINED 2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	18	800	SH	OTHER 2
H J HEINZ CO	COM	423074103	48	1100	SH	SOLE
H J HEINZ CO	COM	423074103	1086	25119	SH	DEFINED 2
H J HEINZ CO	COM	423074103	591	13675	SH	OTHER 2
H J HEINZ CO	COM	423074103	981	22700	SH	DEFINED 3
HEWLETT PACKARD CO	COM	428236103	106	2450	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	17	400	SH	OTHER
HEWLETT PACKARD CO	COM	428236103	1783	41199	SH	DEFINED 2
HEWLETT PACKARD CO	COM	428236103	990	22884	SH	OTHER 2
HEWLETT PACKARD CO	COM	428236103	1761	40700	SH	DEFINED 3
" HOME DEPOT, INC	COM	437076102	53	1875	SH	SOLE
" HOME DEPOT, INC	COM	437076102	213	7583	SH	DEFINED 2
" HOME DEPOT, INC	COM	437076102	137	4875	SH	OTHER 2
" HOME DEPOT, INC	COM	437076102	842	30000	SH	DEFINED 3
HOSPIRA INC	COM	441060100	28	480	SH	DEFINED 2
HOSPIRA INC	COM	441060100	15	260	SH	OTHER 2
ITT EDUCATIONAL SVCS	COM	45068B109	8	100	SH	OTHER 2
ITT CORP	COM	450911102	46	1015	SH	SOLE
ITT CORP	COM	450911102	670	14910	SH	DEFINED 2
ITT CORP	COM	450911102	115	2550	SH	OTHER 2
ILLINOIS TOOL WORKS INC.	COM	452308109	50	1220	SH	DEFINED 2
ILLINOIS TOOL WORKS INC.	COM	452308109	64	1543	SH	OTHER 2
INTEL CORP	COM	458140100	178	9126	SH	SOLE
INTEL CORP	COM	458140100	10	500	SH	OTHER
INTEL CORP	COM	458140100	1718	88320	SH	DEFINED 2
INTEL CORP	COM	458140100	334	17175	SH	OTHER 2
INTEL CORP	COM	458140100	1857	95500	SH	DEFINED 3
INTL BUSINESS MACHINES	COM	459200101	212	1718	SH	SOLE
INTL BUSINESS MACHINES	COM	459200101	25	200	SH	OTHER
INTL BUSINESS MACHINES	COM	459200101	2888	23386	SH	DEFINED 2
INTL BUSINESS MACHINES	COM	459200101	1138	9220	SH	OTHER 2
INTL BUSINESS MACHINES	COM	459200101	1902	15400	SH	DEFINED 3
ISHARES	EXC	464285105	2	200	SH	DEFINED 2
ISHARES	EXC	464287234	36	954	SH	DEFINED 2
ISHARES	EXC	464287564	8	154	SH	DEFINED 2
ISHARES	EXC	464288695	5	100	SH	DEFINED 2
ISHARES	EXC	46428Q109	37	2044	SH	DEFINED 2
ISIS PHARMACEUTICALS	COM	464330109	5	500	SH	OTHER 2
JDS UNIPHASE CORP	COM	46612J507	0	25	SH	OTHER 2
JPMORGAN CHASE & CO	COM	46625H100	140	3834	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	5	150	SH	OTHER
JPMORGAN CHASE & CO	COM	46625H100	1331	36361	SH	DEFINED 2
JPMORGAN CHASE & CO	COM	46625H100	243	6631	SH	OTHER 2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

JPMORGAN CHASE & CO	COM	46625H100	1497	40900 SH	DEFINED	3
JACOBS ENGINEERING GROUP INC.	COM	469814107	120	3286 SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	278	4701 SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	15	250 SH	OTHER	
JOHNSON & JOHNSON	COM	478160104	2632	44567 SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	1528	25865 SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	1807	30600 SH	DEFINED	3
JOHNSON CONTROLS INC	COM	478366107	28	1050 SH	DEFINED	2
" KADANT, INC.	COM	48282T104	14	809 SH	DEFINED	2
KELLOGG CO.	COM	487836108	50	1000 SH	SOLE	
KELLOGG CO.	COM	487836108	963	19140 SH	DEFINED	2
KELLOGG CO.	COM	487836108	241	4800 SH	OTHER	2
KELLOGG CO.	COM	487836108	815	16200 SH	DEFINED	3
KEYCORP	COM	493267108	4	500 SH	SOLE	
KIMBERLY-CLARK CORP	COM	494368103	3	44 SH	DEFINED	2
KOHL'S CORP (WISCONSIN)	COM	500255104	135	2835 SH	DEFINED	2
KOHL'S CORP (WISCONSIN)	COM	500255104	736	15500 SH	DEFINED	3
KRAFT FOODS INC	COM	50075N104	18	625 SH	SOLE	
KRAFT FOODS INC	COM	50075N104	8	300 SH	OTHER	
KRAFT FOODS INC	COM	50075N104	222	7939 SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	9	326 SH	OTHER	2
L3 COMMUNICATIONS HLD INC	COM	502424104	55	770 SH	SOLE	
L3 COMMUNICATIONS HLD INC	COM	502424104	850	12003 SH	DEFINED	2
L3 COMMUNICATIONS HLD INC	COM	502424104	62	870 SH	OTHER	2
L3 COMMUNICATIONS HLD INC	COM	502424104	659	9300 SH	DEFINED	3
ELI LILLY & CO	COM	532457108	40	1200 SH	DEFINED	2
ELI LILLY & CO	COM	532457108	60	1800 SH	OTHER	2
LINEAR TECHNOLOGY CORP	COM	535678106	8	300 SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	63	850 SH	SOLE	
LOCKHEED MARTIN CORP	COM	539830109	4	50 SH	OTHER	
LOCKHEED MARTIN CORP	COM	539830109	1110	14904 SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	20	265 SH	OTHER	2
LOCKHEED MARTIN CORP	COM	539830109	760	10200 SH	DEFINED	3
LOWES COMPANIES	COM	548661107	3	130 SH	SOLE	
LOWES COMPANIES	COM	548661107	2	100 SH	OTHER	
LOWES COMPANIES	COM	548661107	285	13980 SH	DEFINED	2
LOWES COMPANIES	COM	548661107	120	5900 SH	OTHER	2
MCCORMICK & CO	COM	579780206	30	800 SH	DEFINED	2
MCCORMICK & CO	COM	579780206	3	75 SH	OTHER	2
MCDONALDS CORP	COM	580135101	98	1488 SH	SOLE	
MCDONALDS CORP	COM	580135101	13	200 SH	OTHER	
MCDONALDS CORP	COM	580135101	1518	23050 SH	DEFINED	2
MCDONALDS CORP	COM	580135101	433	6575 SH	OTHER	2
MCDONALDS CORP	COM	580135101	1225	18600 SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	20	700 SH	SOLE	
MCKESSON CORP	COM	58155Q103	3	50 SH	DEFINED	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	88	1600 SH	SOLE	
MEDCO HEALTH SOLUTIONS	COM	58405U102	1068	19389 SH	DEFINED	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	71	1290 SH	OTHER	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	1013	18400 SH	DEFINED	3
" MEDTRONIC, INC	COM	585055106	67	1855 SH	SOLE	
" MEDTRONIC, INC	COM	585055106	2	50 SH	OTHER	
" MEDTRONIC, INC	COM	585055106	699	19265 SH	DEFINED	2
" MEDTRONIC, INC	COM	585055106	78	2150 SH	OTHER	2
" MEDTRONIC, INC	COM	585055106	889	24500 SH	DEFINED	3
MERCK & CO. INC.	COM	58933Y105	39	1122 SH	SOLE	
MERCK & CO. INC.	COM	58933Y105	80	2283 SH	DEFINED	2
MERCK & CO. INC.	COM	58933Y105	226	6450 SH	OTHER	2
METLIFE	COM	59156R108	2	60 SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	193	8403 SH	SOLE	
MICROSOFT CORP.	COM	594918104	14	600 SH	OTHER	
MICROSOFT CORP.	COM	594918104	1991	86528 SH	DEFINED	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

MICROSOFT CORP.	COM	594918104	690	29974	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	1438	62500	SH	DEFINED	3
MOHAWK INDUSTRIES INC	COM	608190104	10	225	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	2	35	SH	SOLE	
MONSANTO CO NEW	COM	61166W101	103	2238	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	14	300	SH	OTHER	2
MORGAN STANLEY	COM	617446448	2	100	SH	DEFINED	2
MOTOROLA INC	COM	620076109	1	200	SH	DEFINED	2
NBT BANCORP INC	COM	628778102	20	1000	SH	SOLE	
NATIONAL CITY CORP	CON	635405AW3	3	3000	PRN	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	11	325	SH	SOLE	
NATIONAL OIL WELL VARCO INC	COM	637071101	312	9434	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	64	1950	SH	OTHER	2
NFJ	COM	65337H109	16	1128	SH	DEFINED	2
NEXTERA ENERGY INC	COM	65339F101	12	250	SH	DEFINED	2
NIKE INC	COM	654106103	35	525	SH	SOLE	
NIKE INC	COM	654106103	437	6475	SH	DEFINED	2
NIKE INC	COM	654106103	44	650	SH	OTHER	2
NOKIA CORP	COM	654902204	5	640	SH	DEFINED	2
NOBLE ENERGY	COM	655044105	3	49	SH	DEFINED	2
NORFOLK SOUTHERN CORP	COM	655844108	29	550	SH	SOLE	
NORFOLK SOUTHERN CORP	COM	655844108	942	17755	SH	DEFINED	2
NORFOLK SOUTHERN CORP	COM	655844108	64	1200	SH	OTHER	2
NORFOLK SOUTHERN CORP	COM	655844108	769	14500	SH	DEFINED	3
NORTHERN TRUST CORP	COM	665859104	6	125	SH	DEFINED	2
NOVARTIS A G	COM	66987V109	33	690	SH	DEFINED	2
NOVARTIS A G	COM	66987V109	7	150	SH	OTHER	2
NOVO-NORDISK A/S	COM	670100205	8	100	SH	DEFINED	2
NUVEEN	EXC	67066V101	16	1167	SH	DEFINED	2
NUVEEN	EXC	67070A101	5	360	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	68	875	SH	SOLE	
OCCIDENTAL PETROLEUM CORP	COM	674599105	787	10200	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	8	100	SH	OTHER	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	2029	26300	SH	DEFINED	3
OLIN CORP	COM	680665205	5	300	SH	OTHER	2
ORACLE CORP	COM	68389X105	84	3930	SH	SOLE	
ORACLE CORP	COM	68389X105	4	200	SH	OTHER	
ORACLE CORP	COM	68389X105	1350	62894	SH	DEFINED	2
ORACLE CORP	COM	68389X105	175	8150	SH	OTHER	2
ORACLE CORP	COM	68389X105	1180	55000	SH	DEFINED	3
P P G INDUSTRIES INC	COM	693506107	24	400	SH	DEFINED	2
PACKAGING CORP OF AMERICA	COM	695156109	46	2100	SH	SOLE	
PACKAGING CORP OF AMERICA	COM	695156109	2	100	SH	OTHER	
PACKAGING CORP OF AMERICA	COM	695156109	622	28247	SH	DEFINED	2
PACKAGING CORP OF AMERICA	COM	695156109	44	2000	SH	OTHER	2
PACKAGING CORP OF AMERICA	COM	695156109	716	32500	SH	DEFINED	3
PARKER-HANNIFIN	COM	701094104	11	200	SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	112	2025	SH	OTHER	2
PAYCHEX INC	COM	704326107	26	1000	SH	DEFINED	2
PENN WEST ENERGY TRUST	COM	707885109	25	1300	SH	DEFINED	2
PEPSICO INC	COM	713448108	164	2693	SH	SOLE	
PEPSICO INC	COM	713448108	12	200	SH	OTHER	
PEPSICO INC	COM	713448108	2290	37566	SH	DEFINED	2
PEPSICO INC	COM	713448108	1560	25588	SH	OTHER	2
PEPSICO INC	COM	713448108	823	13500	SH	DEFINED	3
PFIZER INC	COM	717081103	341	23919	SH	DEFINED	2
PFIZER INC	COM	717081103	127	8935	SH	OTHER	2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	18	400	SH	OTHER	
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	293	6402	SH	DEFINED	2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	21	450	SH	OTHER	2
PLAINS EXPLORATION	COM	726505100	5	237	SH	DEFINED	2
PLUM CREEK TIMBER	COM	729251108	17	500	SH	DEFINED	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

POWERSHARES	EXC	73935X500	24	2950 SH	DEFINED 2
POWERSHARES	EXC	73935X575	4	250 SH	DEFINED 2
" PRAXAIR, INC.	COM	74005P104	61	803 SH	SOLE
" PRAXAIR, INC.	COM	74005P104	853	11220 SH	DEFINED 2
" PRAXAIR, INC.	COM	74005P104	77	1015 SH	OTHER 2
" PRAXAIR, INC.	COM	74005P104	684	9000 SH	DEFINED 3
T ROWE PRICE	COM	74144T108	95	2150 SH	SOLE
T ROWE PRICE	COM	74144T108	7	150 SH	OTHER
T ROWE PRICE	COM	74144T108	1361	30654 SH	DEFINED 2
T ROWE PRICE	COM	74144T108	363	8175 SH	OTHER 2
T ROWE PRICE	COM	74144T108	1345	30300 SH	DEFINED 3
PROCTER & GAMBLE CO	COM	742718109	201	3356 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	12	200 SH	OTHER
PROCTER & GAMBLE CO	COM	742718109	1883	31386 SH	DEFINED 2
PROCTER & GAMBLE CO	COM	742718109	1013	16895 SH	OTHER 2
PROCTER & GAMBLE CO	COM	742718109	1278	21300 SH	DEFINED 3
PROGRESS ENERGY INC	COM	743263105	26	675 SH	SOLE
PROGRESS ENERGY INC	COM	743263105	4	100 SH	OTHER
PROGRESS ENERGY INC	COM	743263105	319	8134 SH	DEFINED 2
PROGRESS ENERGY INC	COM	743263105	60	1530 SH	OTHER 2
PROGRESS ENERGY INC	COM	743263105	404	10300 SH	DEFINED 3
PROVIDENT	COM	74386K104	23	3300 SH	DEFINED 2
PRUDENTIAL FINANCIAL	COM	744320102	5	100 SH	DEFINED 2
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	13	400 SH	DEFINED 2
QUALCOMM INC	COM	747525103	2	60 SH	SOLE
QUALCOMM INC	COM	747525103	275	8360 SH	DEFINED 2
QUALCOMM INC	COM	747525103	5	150 SH	OTHER 2
QUALCOMM INC	COM	747525103	1225	37300 SH	DEFINED 3
QUEST DIAGNOSTICS INC	COM	74834L100	65	1300 SH	OTHER 2
REPSOL YPF SA	COM	76026T205	2	100 SH	OTHER 2
RESEARCH IN MOTION USD COMMON	COM	760975102	30	600 SH	SOLE
RESEARCH IN MOTION USD COMMON	COM	760975102	304	6170 SH	DEFINED 2
RESEARCH IN MOTION USD COMMON	COM	760975102	13	270 SH	OTHER 2
ROCKWELL COLLINS INC	COM	774341101	41	765 SH	DEFINED 2
ROYAL DUTCH SHELL PLC	COM	780259206	39	772 SH	SOLE
ROYAL DUTCH SHELL PLC	COM	780259206	81	1616 SH	DEFINED 2
ROYAL DUTCH SHELL PLC	COM	780259206	10	200 SH	OTHER 2
SPDR GOLD TRUST ETF	EXC	78463V107	31	256 SH	DEFINED 2
SPDR S&P	EXC	78463X798	36	1587 SH	DEFINED 2
ST JUDE MEDICAL INC	COM	790849103	58	1600 SH	SOLE
ST JUDE MEDICAL INC	COM	790849103	826	22885 SH	DEFINED 2
ST JUDE MEDICAL INC	COM	790849103	86	2380 SH	OTHER 2
ST JUDE MEDICAL INC	COM	790849103	787	21800 SH	DEFINED 3
SCHLUMBERGER LTD	COM	806857108	43	780 SH	SOLE
SCHLUMBERGER LTD	COM	806857108	72	1300 SH	DEFINED 2
SCHLUMBERGER LTD	COM	806857108	44	800 SH	OTHER 2
SIEMENS INC	COM	826197501	10	110 SH	DEFINED 2
SMUCKER (J.M.)	COM	832696405	3	50 SH	OTHER 2
SONOCO PRODUCTS	COM	835495102	23	750 SH	DEFINED 2
SOUTHERN CO	COM	842587107	28	850 SH	SOLE
SOUTHERN CO	COM	842587107	7	200 SH	OTHER
SOUTHERN CO	COM	842587107	519	15590 SH	DEFINED 2
SOUTHERN CO	COM	842587107	54	1625 SH	OTHER 2
SOUTHERN CO	COM	842587107	256	7700 SH	DEFINED 3
SPECTRA ENERGY CORP	COM	847560109	10	490 SH	DEFINED 2
STAPLES INCORPORATED	COM	855030102	26	1350 SH	SOLE
STAPLES INCORPORATED	COM	855030102	465	24403 SH	DEFINED 2
STAPLES INCORPORATED	COM	855030102	108	5650 SH	OTHER 2
STARBUCKS CORP	COM	855244109	5	200 SH	DEFINED 2
STATE BANCORP INC	COM	855716106	29	3000 SH	SOLE
STATE STREET CORP COM	COM	857477103	39	1150 SH	DEFINED 2
STRYKER CORP	COM	863667101	14	275 SH	SOLE

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

STRYKER CORP	COM	863667101	724	14460	SH	DEFINED	2
STRYKER CORP	COM	863667101	29	575	SH	OTHER	2
STRYKER CORP	COM	863667101	841	16800	SH	DEFINED	3
SUFFOLK BANCORP	COM	864739107	125	4040	SH	DEFINED	2
TJX COMPANIES	COM	872540109	56	1345	SH	SOLE	
TJX COMPANIES	COM	872540109	4	100	SH	OTHER	
TJX COMPANIES	COM	872540109	686	16364	SH	DEFINED	2
TJX COMPANIES	COM	872540109	36	850	SH	OTHER	2
TJX COMPANIES	COM	872540109	831	19800	SH	DEFINED	3
TARGET CORP	COM	87612E106	23	475	SH	SOLE	
TARGET CORP	COM	87612E106	10	200	SH	OTHER	
TARGET CORP	COM	87612E106	748	15206	SH	DEFINED	2
TARGET CORP	COM	87612E106	188	3817	SH	OTHER	2
TEMPLE INLAND INC	COM	879868107	15	720	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	10	200	SH	SOLE	
TEVA PHARM INDUS ADR	COM	881624209	47	900	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	172	3300	SH	OTHER	2
TEXTRON INC	COM	883203101	2	100	SH	DEFINED	2
3M COMPANY	COM	88579Y101	6	80	SH	SOLE	
3M COMPANY	COM	88579Y101	5	60	SH	OTHER	
3M COMPANY	COM	88579Y101	296	3750	SH	DEFINED	2
3M COMPANY	COM	88579Y101	340	4300	SH	OTHER	2
3M COMPANY	COM	88579Y101	1951	24700	SH	DEFINED	3
" TIDEWATER, INC.	COM	886423102	26	675	SH	SOLE	
" TIDEWATER, INC.	COM	886423102	2	50	SH	OTHER	
" TIDEWATER, INC.	COM	886423102	234	6045	SH	DEFINED	2
" TIDEWATER, INC.	COM	886423102	17	450	SH	OTHER	2
" TIDEWATER, INC.	COM	886423102	1065	27500	SH	DEFINED	3
TIFFANY	COM	886547108	13	350	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	27	950	SH	SOLE	
TIME WARNER INC NEW	COM	887317303	314	10855	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	960	33200	SH	DEFINED	3
TIME WARNER	COM	88732J207	5	100	SH	OTHER	
TIME WARNER	COM	88732J207	5	100	SH	DEFINED	2
TOMPKINS TRUSTCO INC	COM	890110109	42	1100	SH	SOLE	
TORONTO-DOMINION BANK	COM	891160509	341	5248	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	23	347	SH	OTHER	2
TRAVELERS COS INC	COM	89417E109	48	979	SH	DEFINED	2
TRUSTCO BANK CORP	COM	898349105	108	19301	SH	DEFINED	2
U.S. BANCORP	COM	902973304	94	4200	SH	SOLE	
U.S. BANCORP	COM	902973304	1036	46360	SH	DEFINED	2
U.S. BANCORP	COM	902973304	9	425	SH	OTHER	2
U.S. BANCORP	COM	902973304	1728	77300	SH	DEFINED	3
UNION PACIFIC CORP	COM	907818108	9	134	SH	DEFINED	2
UNITED PARCEL SERVICE	COM	911312106	33	575	SH	SOLE	
UNITED PARCEL SERVICE	COM	911312106	3	50	SH	OTHER	
UNITED PARCEL SERVICE	COM	911312106	179	3140	SH	DEFINED	2
UNITED PARCEL SERVICE	COM	911312106	1070	18800	SH	DEFINED	3
UNITED TECHNOLOGIES CORP	COM	913017109	111	1705	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1562	24070	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	742	11435	SH	OTHER	2
UNITED TECHNOLOGIES CORP	COM	913017109	1129	17400	SH	DEFINED	3
UNUM GROUP	COM	91529Y106	5	208	SH	DEFINED	2
VALERO ENERGY CORP	COM	91913Y100	2	117	SH	DEFINED	2
VANGUARD	EXC	922908769	46	871	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	75	2665	SH	SOLE	
VERIZON COMMUNICATIONS INC	COM	92343V104	3	100	SH	OTHER	
VERIZON COMMUNICATIONS INC	COM	92343V104	1101	39310	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	284	10150	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	636	22700	SH	DEFINED	3
VIACOM INC NEW	COM	92553P201	5	156	SH	DEFINED	2
VIACOM INC NEW	COM	92553P201	68	2170	SH	OTHER	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

VISA INC.	COM	92826C839	21	300 SH	DEFINED	2
VODAFONE GROUP PLC NEW	COM	92857W209	12	600 SH	SOLE	
VULCAN MATERIALS CO	COM	929160109	18	400 SH	SOLE	
VULCAN MATERIALS CO	COM	929160109	2	50 SH	OTHER	
VULCAN MATERIALS CO	COM	929160109	277	6325 SH	DEFINED	2
VULCAN MATERIALS CO	COM	929160109	33	750 SH	OTHER	2
VULCAN MATERIALS CO	COM	929160109	530	12100 SH	DEFINED	3
WALMART STORES INC	COM	931142103	139	2890 SH	SOLE	
WALMART STORES INC	COM	931142103	1141	23728 SH	DEFINED	2
WALMART STORES INC	COM	931142103	85	1775 SH	OTHER	2
WALMART STORES INC	COM	931142103	1072	22300 SH	DEFINED	3
WALGREEN CO	COM	931422109	3	100 SH	OTHER	
WALGREEN CO	COM	931422109	11	400 SH	DEFINED	2
WASHINGTON FED INC	COM	938824109	13	800 SH	DEFINED	2
WASTE MANAGEMENT INC	COM	94106L109	6	200 SH	DEFINED	2
WELLS FARGO CO	COM	949746101	89	3480 SH	SOLE	
WELLS FARGO CO	COM	949746101	13	500 SH	OTHER	
WELLS FARGO CO	COM	949746101	1394	54447 SH	DEFINED	2
WELLS FARGO CO	COM	949746101	183	7154 SH	OTHER	2
WELLS FARGO CO	COM	949746101	1600	62500 SH	DEFINED	3
WILMINGTON TR. CORP	COM	971807102	0	40 SH	OTHER	2
WINDSTREAM CORP	COM	97381W104	25	2326 SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	30	600 SH	DEFINED	2
YAHOO INC	COM	984332106	4	300 SH	OTHER	
YUM BRANDS INC	COM	988498101	220	5625 SH	DEFINED	2
ZIMMER	COM	98956P102	39	725 SH	SOLE	
ZIMMER	COM	98956P102	900	16650 SH	DEFINED	2
ZIMMER	COM	98956P102	145	2675 SH	OTHER	2
ZIMMER	COM	98956P102	859	15900 SH	DEFINED	3
ACCENTURE PLC	COM	G1151C101	228	5900 SH	DEFINED	2
ACCENTURE PLC	COM	G1151C101	77	2000 SH	OTHER	2
INGERSOLL-RAND PLC	COM	G47791101	2	71 SH	DEFINED	2
LAZARD	COM	G54050102	39	1450 SH	SOLE	
LAZARD	COM	G54050102	496	18579 SH	DEFINED	2
LAZARD	COM	G54050102	37	1400 SH	OTHER	2
LAZARD	COM	G54050102	1197	44800 SH	DEFINED	3
NOBLE	COM	H5833N103	46	1500 SH	SOLE	
NOBLE	COM	H5833N103	738	23865 SH	DEFINED	2
NOBLE	COM	H5833N103	59	1900 SH	OTHER	2
NOBLE	COM	H5833N103	711	23000 SH	DEFINED	3
TRANSOCEAN LTD	COM	H8817H100	28	609 SH	SOLE	
TRANSOCEAN LTD	COM	H8817H100	610	13163 SH	DEFINED	2
TRANSOCEAN LTD	COM	H8817H100	81	1749 SH	OTHER	2
TRANSOCEAN LTD	COM	H8817H100	515	11119 SH	DEFINED	3
TYCO INTERNATIONAL LTD	COM	H89128104	2	50 SH	OTHER	
CNH GLOBAL	COM	N20935206	3	150 SH	DEFINED	2