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TRUSTCO BANK CORP N Y  
Form 8-K  
October 29, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 27, 2004  
(October 29, 2004)

TrustCo Bank Corp NY

(Exact name of registrant as specified in its charter)

New York  
(State or other jurisdiction of incorporation)

0-10592

14-1630287

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(Commission File Number)

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(IRS Employer Identification No.)

5 Sarnowski Drive, Glenville, New York 12302  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (518) 377-3311  
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TrustCo Bank Corp NY

Item 5. Other Events

A press release was issued on October 27, 2004 stating in a September 13, 2004 report from the Dow Jones News Wire TrustCo Bank Corp NY ranked 2nd in dividend yield under the Bank Sector Category at 4.59%. Attached is the press release labeled as

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exhibit 99(a).

Item 7 (c) Exhibits

Reg S-K Exhibit No.	Description
99(a)	Press release dated October 27, 2004 stating in a September 13, 2004 report from the Dow Jones News Wire TrustCo Bank Corp NY ranked 2nd in dividend yield under the Bank Sector Category at 4.59%.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: October 29, 2004

TrustCo Bank Corp NY  
(Registrant)

By: /s/ Robert T. Cushing

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Robert T. Cushing  
Executive Vice President and  
Chief Financial Officer

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Exhibits Index

The following exhibits are filed herewith:

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Reg S-K Exhibit No.	Description	Page
99(a)	Press release dated October 27, 2004, stating in a September 13, 2004 report from the Dow Jones News Wire TrustCo Bank Corp NY ranked 2nd in Dividend yield under the Bank Sector Category at 4.59%.	5

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TRUSTCO  
Bank Corp NY

Exhibit 99(a)  
News Release

5 Sarnowski Drive, Glenville, New York, 12302  
(518) 377-3311 Fax: (518) 381-3668

Subsidiary: Trustco Bank NASDAQ - TRST

Robert M. Leonard  
Administrative Vice President  
518-381-3693

FOR IMMEDIATE RELEASE:

### TRUSTCO PLACES 2ND AS TOP YIELDING STOCK

Glenville, New York - October 27, 2004 - In a September 13, 2004 report from the Dow Jones News Wire TrustCo Bank Corp NY (TrustCo, NASDAQ: TRST) ranked 2nd in dividend yield in the Bank Sector Category.

Robert J. McCormick, President and Chief Executive Officer indicated, "We are proud that TrustCo continues to be recognized as a Top Yielding Stock, and understand the importance of returning excess capital in the form of dividends to our shareholders."

TrustCo Bank Corp NY is a \$2.8 billion bank holding company and through its subsidiary, Trustco Bank, operates 71 offices in New York, Vermont, and Florida. In addition, the bank operates a full service Trust Department. The common shares of TrustCo are traded on the Nasdaq National Market tier of the Nasdaq Stock Market under the symbol TRST.

Except for the historical information contained herein, the matters discussed in this news release and other information contained in TrustCo's Securities and Exchange Commission filings may express "forward-looking statements." Those "forward-looking statements" may involve risk and uncertainties, including statements containing future events or performance and assumptions and other statements of historical facts.

TrustCo wishes to caution readers not to place undue reliance on any forward-looking statements, which speak only as of the date made. Readers are advised that various risk factors, including, but not limited to: (1) credit risk, (2) interest rate risk, (3) competition, (4) changes in the regulatory environment, and (5) changes in general business and economic trends, could

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cause the actual results or circumstances for future periods to differ materially from those anticipated or projected in the forward-looking statements.