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TOMPKINS FINANCIAL CORP
 Form 13F-HR
 October 07, 2010

			FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
ACCENTURE PLC		G1151C101	85	2000	SH		DEFINED
BUNGE LTD		G16962105	1	24	SH		DEFINED
COOPER INDUSTRIES LTD	CLASS A	G24140108	1	23	SH		DEFINED
COVIDIEN PLC		G2554F105	148	3675	SH		SOLE
COVIDIEN PLC		G2554F105	1	13	SH		DEFINED
INGERSOLL RAND PUBLIC LTD CO		G47791101	2	45	SH		DEFINED
NABORS INDUSTRIES LTD		G6359F103	4	230	SH		SOLE
XL GROUP PUBLIC LIMITED CO		G98290102	1	35	SH		DEFINED
ALCON INC.		H01301102	3	19	SH		DEFINED
GARMIN LTD		H2906T109	1	35	SH		DEFINED
NOBLE CORPORATION		H5833N103	816	24150	SH		SOLE
NOBLE CORPORATION		H5833N103	3	75	SH		DEFINED
TRANSOCEAN LTD		H8817H100	3	47	SH		SOLE
TYCO ELECTRONICS LTD F		H8912P106	1	40	SH		DEFINED
ALVARION LTD		M0861T100	2	1000	SH		SOLE
CHECKPOINT SOFT TECH LTD		M22465104	2	46	SH		SOLE
ROYAL CARIBBEAN CRUISES LTD	COM	V7780T103	1	20	SH		DEFINED
VERIGY LTD		Y93691106	0	37	SH		SOLE
AFLAC INC	COM	001055102	273	5290	SH		SOLE
AT&T INC	COM	00206R102	2896	101310	SH		SOLE
AT&T INC	COM	00206R102	197	6894	SH		DEFINED
ABBOTT LABS	COM	002824100	1325	25356	SH		SOLE
ABBOTT LABS	COM	002824100	64	1225	SH		DEFINED
AECOM TECH CORP DELAWARE		00766T100	22	890	SH		SOLE
AETNA INC NEW	COM	00817Y108	92	2915	SH		SOLE
AGILENT TECHNOLOGIES INC	COM	00846U101	10	305	SH		SOLE
AGRIUM INC		008916108	0	6	SH		DEFINED
AIR PRODS & CHEMS INC	COM	009158106	970	11720	SH		SOLE
AIR PRODS & CHEMS INC	COM	009158106	3	40	SH		DEFINED
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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
ALCOA INC	COM	013817101	142	11702	SH		SOLE
ALLIANCE FINL CORP		019205103	1549	51250	SH		SOLE
ALLIANCE FINL CORP		019205103	121	4000	SH		DEFINED
ALLSTATE CORP	COM	020002101	1	44	SH		SOLE
ALPHINE TOTAL DYNAMIC DIV FD		021060108	1	134	SH		SOLE
ALTRIA GROUP INC	COM	02209S103	498	20747	SH		SOLE
ALTRIA GROUP INC	COM	02209S103	65	2717	SH		DEFINED
AMAZON COM INC	COM	023135106	0	2	SH		DEFINED
AMBAC FINL GROUP INC	COM	023139108	0	703	SH		SOLE
AMERICAN EXPRESS CO	COM	025816109	302	7190	SH		SOLE

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AMERICAN EXPRESS CO	COM	025816109	210	5000	SH	DEFINED
AMERIPRISE FINL INC COM		03076C106	49	1034	SH	SOLE
AMGEN INC	COM	031162100	1771	32140	SH	SOLE
AMGEN INC	COM	031162100	6	100	SH	DEFINED
AMYLIN PHARMACEUTICALS INC		032346108	2	100	SH	SOLE
ANADARKO PETE CORP	COM	032511107	39	690	SH	SOLE
ANADARKO PETE CORP	COM	032511107	91	1600	SH	DEFINED
AON CORP	COM	037389103	47	1200	SH	DEFINED
APACHE CORP		037411105	1904	19472	SH	SOLE
APACHE CORP		037411105	10	105	SH	DEFINED
APOLLO INVESTMENT CORP		03761U106	6	613	SH	SOLE
APPLE INC COM	COM	037833100	2002	7054	SH	SOLE
APPLE INC COM	COM	037833100	36	126	SH	DEFINED
APPLIED MATLS INC	COM	038222105	28	2400	SH	SOLE
ARCHER DANIELS MIDLAND CO	COM	039483102	183	5725	SH	SOLE
ARCHER DANIELS MIDLAND CO	COM	039483102	1	40	SH	DEFINED
ASTRAZENECA PLC		046353108	109	2145	SH	SOLE
ASTRAZENECA PLC		046353108	2	35	SH	DEFINED
AUTOMATIC DATA PROCESSING		053015103	143	3400	SH	SOLE
AUTOMATIC DATA PROCESSING		053015103	53	1250	SH	DEFINED
AVON PRODS INC	COM	054303102	1590	49519	SH	SOLE
AVON PRODS INC	COM	054303102	12	370	SH	DEFINED
AXCELIS TECHNOLOGIES INC	COM	054540109	1	471	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
BB&T CORP	COM	054937107	1	30	SH	DEFINED	
BCE INC COM NEW		05534B760	10	300	SH	SOLE	
BP AMOCO PLC	SPONSORED ADR	055622104	16	377	SH	SOLE	
BP AMOCO PLC	SPONSORED ADR	055622104	25	600	SH	DEFINED	
BMC SOFTWARE INC		055921100	40	985	SH	SOLE	
BAKER HUGHES INC	COM	057224107	838	19673	SH	SOLE	
BAKER HUGHES INC	COM	057224107	35	825	SH	DEFINED	
BALL CORP	COM	058498106	49	835	SH	SOLE	
BANK OF AMERICA CORPORATION	COM	060505104	264	20137	SH	SOLE	
BANK OF AMERICA CORPORATION	COM	060505104	55	4174	SH	DEFINED	
BANK NEW YORK MELLON CORP	COM	064058100	51	1965	SH	SOLE	
BANK NEW YORK MELLON CORP	COM	064058100	52	2000	SH	DEFINED	
IPATH DOW JONES INDX T/R	UBS CMDT ETN36 - ETF	06738C778	69	1629	SH	SOLE	
BARCLAYS BK PLC		06739F390	10	400	SH	SOLE	
BAXTER INTL INC	COM	071813109	1508	31623	SH	SOLE	
BAXTER INTL INC	COM	071813109	5	110	SH	DEFINED	
BECTON DICKINSON & CO	COM	075887109	41	550	SH	SOLE	
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	125	1	SH	SOLE	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1568	18963	SH	SOLE	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	7	80	SH	DEFINED	
BEST BUY INC	COM	086516101	79	1925	SH	SOLE	
BHP BILLITON LIMITED		088606108	58	760	SH	SOLE	
BIG LOTS INC		089302103	62	1865	SH	SOLE	
BLACKROCK MUNIYIELD NY INSD		09255E102	45	3258	SH	SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	233	8612	SH	SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	72	2650	SH	DEFINED	

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BROADCOM CORP	CL A	111320107	1	25	SH	DEFINED
BROWN FORMAN CORP	CL B	115637209	154	2500	SH	DEFINED
CBS CORP NEW CL B		124857202	13	795	SH	DEFINED
CF INDS HLDGS INC	COM	125269100	1	9	SH	DEFINED
CIGNA CORP	COM	125509109	38	1060	SH	SOLE
CME GROUP INC COM		12572Q105	794	3050	SH	SOLE
CME GROUP INC COM		12572Q105	3	13	SH	DEFINED

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FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN
CSX CORP	COM	126408103	6	100	SH	SOLE
CVS/CAREMARK CORP	COM	126650100	258	8195	SH	SOLE
CA INC		12673P105	96	4560	SH	SOLE
CABLEVISION NY GROUP CL A		12686C109	1	35	SH	DEFINED
CAMERON INTERNATIONAL CORP		13342B105	0	10	SH	DEFINED
CAMPBELL SOUP CO	COM	134429109	138	3860	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	46	1300	SH	DEFINED
CAPITAL ONE FINANCIAL CORP		14040H105	1	20	SH	DEFINED
CARDINAL HEALTH INC	COM	14149Y108	22	675	SH	SOLE
CAREFUSION CORP		14170T101	8	337	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	250	3180	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	28	350	SH	DEFINED
CELGENE CORP		151020104	165	2870	SH	SOLE
CELGENE CORP		151020104	1	17	SH	DEFINED
CELSION CORP		15117N305	2	726	SH	SOLE
CENTRAL VERMONT PUBLIC SER		155771108	8	400	SH	SOLE
CENTURYLINK INC	COM	156700106	53	1340	SH	SOLE
CHESAPEAKE ENERGY CORP		165167107	3	150	SH	SOLE
CHEVRON CORPORATION NEW		166764100	2780	34299	SH	SOLE
CHEVRON CORPORATION NEW		166764100	165	2033	SH	DEFINED
CHUBB CORP	COM	171232101	334	5865	SH	SOLE
CHUBB CORP	COM	171232101	34	600	SH	DEFINED
CISCO SYS INC	COM	17275R102	1652	75482	SH	SOLE
CISCO SYS INC	COM	17275R102	85	3895	SH	DEFINED
CITIGROUP INC		172967101	26	6600	SH	SOLE
CITRIX SYSTEMS INC		177376100	0	4	SH	DEFINED
CLOROX CO DEL	COM	189054109	107	1600	SH	SOLE
CLOROX CO DEL	COM	189054109	80	1200	SH	DEFINED
COACH INC	COM	189754104	97	2265	SH	SOLE
COCA COLA CO	COM	191216100	1252	21402	SH	SOLE
COCA COLA CO	COM	191216100	97	1650	SH	DEFINED
COGNIZANT TECHNOLOGY SOL		192446102	1053	16330	SH	SOLE
COGNIZANT TECHNOLOGY SOL		192446102	8	125	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN

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COLGATE PALMOLIVE CO	COM	194162103	154	2000	SH	DEFINED
COMCAST CORP NEW CL A		20030N101	212	11715	SH	SOLE
COMCAST CORP NEW CL A		20030N101	27	1481	SH	DEFINED
COMCAST CORP NEW		20030N200	26	1500	SH	DEFINED
COMERICA INC	COM	200340107	1	15	SH	DEFINED
COMMERCIAL METALS CO	COM	201723103	6	390	SH	SOLE
COMMERCIAL METALS CO	COM	201723103	0	30	SH	DEFINED
COMPANHIA PARANAENSE ENERGY		20441B407	11	500	SH	SOLE
CONAGRA FOODS INC	COM	205887102	13	600	SH	SOLE
CONOCOPHILLIPS		20825C104	186	3232	SH	SOLE
CONSTELLATION BRANDS INC		21036P108	1	45	SH	DEFINED
CONSTELLATION ENERGY CORP	COM	210371100	144	4460	SH	SOLE
CONSTELLATION ENERGY CORP	COM	210371100	0	15	SH	DEFINED
CORN PRODS INTL INC	COM	219023108	6	150	SH	SOLE
CORNING INC	COM	219350105	52	2825	SH	SOLE
CORNING INC	COM	219350105	0	25	SH	DEFINED
COSTCO WHSL CORP NEW	COM	22160K105	19	300	SH	SOLE
COSTCO WHSL CORP NEW	COM	22160K105	65	1015	SH	DEFINED
COVANCE INC	COM	222816100	2	33	SH	SOLE
COVENTRY HEALTH CARE INC		222862104	41	1920	SH	SOLE
CREDIT SUISSE GROUP	SPONSORED ADR	225401108	1	15	SH	DEFINED
CURIS INC		231269101	0	300	SH	SOLE
ETF RYDEX INVESTMENTS		23129X105	10	100	SH	SOLE
DR HORTON INC		23331A109	0	40	SH	DEFINED
DANAHER CORP DEL	COM	235851102	950	23385	SH	SOLE
DANAHER CORP DEL	COM	235851102	5	135	SH	DEFINED
DARDEN RESTAURANTS INC	COM	237194105	35	820	SH	SOLE
DEERE & CO	COM	244199105	140	2004	SH	DEFINED
DELL INC		24702R101	1	85	SH	DEFINED
DELTA AIRLINES INC DEL		247361702	1	70	SH	DEFINED
DENTSPLY INTL INC NEW	COM	249030107	3	100	SH	SOLE
DEVON ENERGY CORP NEW	COM	25179M103	2	24	SH	DEFINED
DEVRY INC DEL COM USD1		251893103	30	600	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN	
DIAMOND OFFSHORE DRILLING INCOM		25271C102	184	2710	SH		SOLE	
WALT DISNEY	COM DISNEY	254687106	1762	53246	SH		SOLE	
WALT DISNEY	COM DISNEY	254687106	75	2260	SH		DEFINED	
DIRECTV GROUP INC.		25490A101	211	5065	SH		SOLE	
DIRECTV GROUP INC.		25490A101	1	15	SH		DEFINED	
DOMINION RES INC VA NEW	COM	25746U109	44	1000	SH		SOLE	
DOVER CORP	COM	260003108	52	1000	SH		SOLE	
DOVER CORP	COM	260003108	1	17	SH		DEFINED	
DOW CHEMICAL CO		260543103	8	291	SH		SOLE	
DOW CHEMICAL CO		260543103	1	45	SH		DEFINED	
DUPONT E I DENEMOURS & CO		263534109	670	15008	SH		SOLE	
DUPONT E I DENEMOURS & CO		263534109	62	1400	SH		DEFINED	
DUKE ENERGY HOLDING CORP COM		26441C105	324	18284	SH		SOLE	
DUKE ENERGY HOLDING CORP COM		26441C105	44	2500	SH		DEFINED	
ETF EMERGING GBL BRAZIL		268461829	5	200	SH		SOLE	

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E M C CORP MASS	COM	268648102	182	8965	SH	SOLE
E M C CORP MASS	COM	268648102	2	85	SH	DEFINED
EOG RES INC	COM	26875P101	1	7	SH	DEFINED
EASTMAN CHEM CO	COM	277432100	16	211	SH	SOLE
EASTMAN KODAK CO	COM	277461109	3	754	SH	SOLE
EATON CORP COM		278058102	82	1000	SH	SOLE
EATON CORP COM		278058102	107	1300	SH	DEFINED
EBAY INC	COM	278642103	2	90	SH	SOLE
ECOLAB INC	COM	278865100	4	75	SH	SOLE
EDISON INTL	COM	281020107	60	1734	SH	SOLE
EL PASO ENERGY CORP DEL	COM	28336L109	6	519	SH	SOLE
EMERGENCY MEDICAL SVCS CL A		29100P102	157	2955	SH	SOLE
EMERSON ELEC CO	COM	291011104	2451	46549	SH	SOLE
EMERSON ELEC CO	COM	291011104	16	300	SH	DEFINED
ENBRIDGE ENERGY PART LP COM		29250R106	8	150	SH	SOLE
ENERGY TRANSFER PARTNERS LP		29273R109	15	303	SH	SOLE
ENSCO PLC ADR		29358Q109	102	2270	SH	SOLE
ENSCO PLC ADR		29358Q109	1	30	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DCRETN	
ENTERGY CORP NEW	COM	29364G103	26	339	SH	SOLE	
ENTERPRISE PRODUCTS	PARTNERS LP	293792107	12	310	SH	SOLE	
EQUITY RESIDENTIAL	SH BEN INT	29476L107	46	970	SH	SOLE	
EXELON CORP	COM	30161N101	1628	38250	SH	SOLE	
EXELON CORP	COM	30161N101	14	335	SH	DEFINED	
EXPRESS SCRIPTS INC	COM	302182100	191	3920	SH	SOLE	
EXPRESS SCRIPTS INC	COM	302182100	0	9	SH	DEFINED	
EXXON MOBIL CORP	COM	30231G102	5541	89684	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	508	8225	SH	DEFINED	
FEDERATED INV INC		314211103	4	190	SH	SOLE	
FEDEX CORP		31428X106	1504	17590	SH	SOLE	
FEDEX CORP		31428X106	6	73	SH	DEFINED	
FIFTH THIRD BANCORP	COM	316773100	20	1687	SH	SOLE	
FIFTH THIRD BANCORP	COM	316773100	1	65	SH	DEFINED	
FIRST NIAGARA FINL INC		33582V108	25	2136	SH	SOLE	
FISERV INC	COM	337738108	45	845	SH	SOLE	
FIRSTENERGY CORP	COM	337932107	51	1326	SH	SOLE	
FLUOR CORP NEW	COM	343412102	29	585	SH	SOLE	
FORD MOTOR CO		345370860	189	15455	SH	SOLE	
FORD MOTOR CO		345370860	2	190	SH	DEFINED	
FOREST LABS INC	COM	345838106	44	1410	SH	SOLE	
FORTUNE BRANDS INC	COM	349631101	6	125	SH	SOLE	
FRANKLIN RESOURCES INC.		354613101	47	440	SH	SOLE	
FRANKLIN RESOURCES INC.		354613101	0	2	SH	DEFINED	
FREEMPORT MCMORAN COPPER	& GOLD INC COM	35671D857	179	2095	SH	SOLE	
FREEMPORT MCMORAN COPPER	& GOLD INC COM	35671D857	2	27	SH	DEFINED	
FRONTIER COMMUNICATIONS CO		35906A108	23	2778	SH	SOLE	
FRONTIER COMMUNICATIONS CO		35906A108	2	198	SH	DEFINED	
GT SOLAR INTERNATIONAL		3623E0209	1	100	SH	SOLE	
GANNETT INC	COM	364730101	7	580	SH	SOLE	
GANNETT INC	COM	364730101	29	2400	SH	DEFINED	
GAP INC DEL	COM	364760108	1	60	SH	DEFINED	

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GENERAL DYNAMICS CORP COM 369550108 163 2600 SH SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O
GENERAL ELECTRIC CO	COM	369604103	3658	225101	SH		SOLE	
GENERAL ELECTRIC CO	COM	369604103	115	7055	SH		DEFINED	
GENERAL MLS INC	COM	370334104	28	770	SH		SOLE	
GENERAL MLS INC	COM	370334104	110	3004	SH		DEFINED	
GENUINE PARTS CO	COM	372460105	45	1000	SH		SOLE	
GENUINE PARTS CO	COM	372460105	67	1500	SH		DEFINED	
GENZYME CORP COM		372917104	11	150	SH		SOLE	
GILEAD SCIENCES INC	COM	375558103	819	23012	SH		SOLE	
GILEAD SCIENCES INC	COM	375558103	4	122	SH		DEFINED	
GLAXO HOLDINGS PLC SPONSORED ADR		37733W105	4	100	SH		SOLE	
GOLDMAN SACHS GROUP INC	COM	38141G104	367	2535	SH		SOLE	
GOLDMAN SACHS GROUP INC	COM	38141G104	3	21	SH		DEFINED	
GOODRICH CORP		382388106	1	10	SH		DEFINED	
GOOGLE INC		38259P508	150	285	SH		SOLE	
GOOGLE INC		38259P508	3	6	SH		DEFINED	
GRAINGER W W INC	COM	384802104	214	1800	SH		SOLE	
GRANITE CONSTRUCTION		387328107	9	400	SH		SOLE	
HCP INC		40414L109	45	1243	SH		SOLE	
HARLEY DAVIDSON INC	COM	412822108	14	500	SH		DEFINED	
HARRIS CORP		413875105	134	3015	SH		SOLE	
HASBRO INC	COM	418056107	111	2500	SH		DEFINED	
HEINZ H J CO	COM	423074103	38	800	SH		SOLE	
HERSHEY CO COM		427866108	64	1350	SH		SOLE	
HERSHEY CO COM		427866108	95	2000	SH		DEFINED	
HESS CORP COM		42809H107	90	1523	SH		DEFINED	
HEWLETT PACKARD CO	COM	428236103	2194	52165	SH		SOLE	
HEWLETT PACKARD CO	COM	428236103	124	2938	SH		DEFINED	
HOME DEPOT INC	COM	437076102	333	10500	SH		SOLE	
HOME DEPOT INC	COM	437076102	127	4000	SH		DEFINED	
HONEYWELL INTL INC	COM	438516106	260	5928	SH		SOLE	
HONEYWELL INTL INC	COM	438516106	0	10	SH		DEFINED	
HOSPITALITY PROPERTIES	TRUST	44106M102	6	275	SH		SOLE	
HUDSON VALLEY HOLDING	CORP	444172100	10	500	SH		SOLE	

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			FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O
HUMANA INC	COM	444859102	7	130	SH		SOLE	
ITT CORPORATION		450911102	5	100	SH		SOLE	
IDACORP INC	COM	451107106	11	300	SH		SOLE	
ILLINOIS TOOL WKS INC	COM	452308109	293	6230	SH		SOLE	

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ILLINOIS TOOL WKS INC	COM	452308109	58	1225	SH	DEFINED
IMMUNOGEN INC		45253H101	27	4235	SH	SOLE
INSMED INC		457669208	0	200	SH	SOLE
INTEL CORP	COM	458140100	2064	107580	SH	SOLE
INTEL CORP	COM	458140100	93	4834	SH	DEFINED
INTERNATIONAL BUSINESS MACHS COM		459200101	5070	37796	SH	SOLE
INTERNATIONAL BUSINESS MACHS COM		459200101	108	805	SH	DEFINED
INTERNATIONAL FLAVORS&FRAGRACOM		459506101	15	300	SH	SOLE
INTERNATIONAL FLAVORS&FRAGRACOM		459506101	49	1000	SH	DEFINED
INTERNATIONAL PAPER CO	COM	460146103	46	2110	SH	DEFINED
ISHARES S & P GLOBAL	COMMM INDEX ETF	46428R107	8428	280942	SH	SOLE
ISHARES S & P GLOBAL	COMMM INDEX ETF	46428R107	38	1260	SH	DEFINED
ISHARES INC ETF		464286665	43	975	SH	SOLE
ISHARES BARCLAYS TIPS BOND	FUND -ETF	464287176	211	1935	SH	SOLE
ISHARES TR	FTSE XNHUA IDX - ETF	464287184	4	100	SH	SOLE
ISHARES MSCI EMERG MKTS-ETF		464287234	2566	57307	SH	SOLE
ISHARES MSCI EMERG MKTS-ETF		464287234	14	320	SH	DEFINED
ISHARES BARCLAYS	1-3 YR TSY BD - ETF	464287457	335	3965	SH	SOLE
ISHARES TR MSCI EAFE IDX ETFADR		464287465	10815	196920	SH	SOLE
ISHARES TR MSCI EAFE IDX ETFADR		464287465	115	2090	SH	DEFINED
ISHARES RUSSELL MIDCAP VAL	FUND -ETF	464287473	63	1561	SH	SOLE
ISHS TR S&P MIDCAP 400 - ETF		464287507	13403	167372	SH	SOLE
ISHS TR S&P MIDCAP 400 - ETF		464287507	95	1185	SH	DEFINED
ISHARES TR RUSSELL 2000	VALUE INDEX - ETF	464287630	911	14700	SH	SOLE
ISHARES RUSSELL 2000	GRWTH INDX FD - ETF	464287648	10697	143121	SH	SOLE
ISHARES RUSSELL 2000	GRWTH INDX FD - ETF	464287648	73	975	SH	DEFINED
ISHARES TR SMALLCAP 600	ETF	464287804	39	655	SH	SOLE
ISHARS BARKLAYS MBS BDFD ETF		464288588	63	575	SH	SOLE
ISHS BARCLAYS 1-3 CREDIT-ETF		464288646	1899	18081	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
ISHARES TRUST S&P GLBL - ETF		464288695	240	3800	SH	SOLE	
J P MORGAN CHASE & CO		46625H100	1941	50995	SH	SOLE	
J P MORGAN CHASE & CO		46625H100	136	3570	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	3102	50079	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	312	5035	SH	DEFINED	
JOHNSON CTLS INC	COM	478366107	34	1120	SH	SOLE	
JOHNSON CTLS INC	COM	478366107	1	30	SH	DEFINED	
JUNIPER NETWORKS INC	COM	48203R104	0	12	SH	DEFINED	
KLA-TENCOR CORP		482480100	0	13	SH	DEFINED	
KELLOGG CO	COM	487836108	1370	27123	SH	SOLE	
KELLOGG CO	COM	487836108	3	50	SH	DEFINED	
KEYCORP NEW	COM	493267108	2	242	SH	SOLE	
KIMBERLY CLARK CORP	COM	494368103	271	4165	SH	SOLE	
KIMBERLY CLARK CORP	COM	494368103	66	1013	SH	DEFINED	
KOHL'S CORP	COM	500255104	2	30	SH	DEFINED	
KONINKLIJKE PHILIPS ELECTRS NV SP ADR		500472303	34	1101	SH	SOLE	
KRAFT FOODS INC	CL A	50075N104	277	8971	SH	SOLE	
KRAFT FOODS INC	CL A	50075N104	40	1309	SH	DEFINED	
L-3 COMMUNICATIONS HLDGS INCCOM		502424104	120	1665	SH	SOLE	
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	111	1420	SH	SOLE	
LANCASTER COLONY CORP	COM	513847103	50	1050	SH	SOLE	

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LAUDER ESTEE COS INC	CL A	518439104	108	1715 SH	SOLE
LEAPFROG ENTERPRISES INC		52186N106	1	100 SH	SOLE
LEGGETT & PLATT INC	COM	524660107	36	1600 SH	SOLE
LILLY ELI & CO	COM	532457108	150	4116 SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	332	4655 SH	SOLE
LOWES COS INC	COM	548661107	917	41169 SH	SOLE
LOWES COS INC	COM	548661107	4	160 SH	DEFINED
M&T BANK CORPORATION		55261F104	18	225 SH	SOLE
MACYS INC COM		55616P104	19	808 SH	DEFINED
MAGELLAN MIDSTREAM LP		559080106	21	400 SH	SOLE
MANULIFE FINL CORP COM		56501R106	16	1288 SH	SOLE
MARATHON OIL CORP		565849106	114	3450 SH	DEFINED

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FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INVTMT DSCRTN
MARSH & MCLENNAN COS INC	COM	571748102	36	1500 SH		DEFINED
MARSHALL & ILSLEY CORP NEW		571837103	21	3000 SH		SOLE
MARRIOTT INTL INC NEW CLA	CLA	571903202	36	1009 SH		SOLE
MARRIOTT INTL INC NEW CLA	CLA	571903202	130	3638 SH		DEFINED
MASTERCARD INC		57636Q104	77	345 SH		SOLE
MATTEL INC	COM	577081102	43	1850 SH		SOLE
MCCORMICK & CO INC	COM NON VTG	579780206	48	1135 SH		SOLE
MCCORMICK & CO INC	COM NON VTG	579780206	126	3000 SH		DEFINED
MCDONALDS CORP	COM	580135101	2557	34323 SH		SOLE
MCDONALDS CORP	COM	580135101	181	2435 SH		DEFINED
MCKESSON CORPORATION	COM	58155Q103	49	790 SH		SOLE
MEDCO HEALTH SOLUTIONS	INC	58405U102	164	3141 SH		SOLE
MEDICAL PPTYS TR INC		58463J304	6	619 SH		SOLE
MEDTRONIC INC	COM	585055106	1543	45962 SH		SOLE
MEDTRONIC INC	COM	585055106	14	410 SH		DEFINED
MERCK & CO INC NEW COM		58933Y105	266	7226 SH		SOLE
MERCK & CO INC NEW COM		58933Y105	55	1500 SH		DEFINED
METLIFE INC	COM	59156R108	1643	42732 SH		SOLE
METLIFE INC	COM	59156R108	11	290 SH		DEFINED
MICROSOFT CORP	COM	594918104	1853	75705 SH		SOLE
MICROSOFT CORP	COM	594918104	49	2006 SH		DEFINED
MICROVISION INC WASHINGTON		594960106	2	1000 SH		SOLE
MICROCHIP TECHNOLOGY INC	COM	595017104	2238	71151 SH		SOLE
MICROCHIP TECHNOLOGY INC	COM	595017104	42	1340 SH		DEFINED
MOLSON COORS BREWING	CO CL B	60871R209	147	3110 SH		SOLE
MONSANTO CO (NEW)		61166W101	2	50 SH		SOLE
MONSANTO CO (NEW)		61166W101	0	7 SH		DEFINED
MORGAN STANLEY	DISCOVER & CO	617446448	13	536 SH		SOLE
MORGAN STANLEY	DISCOVER & CO	617446448	30	1224 SH		DEFINED
MOTOROLA INC	COM	620076109	1	105 SH		DEFINED
MURPHY OIL CORP	COM	626717102	2	40 SH		SOLE
NBT BANCORP INC	COM	628778102	360	16309 SH		SOLE
N V R INC		62944T105	1	1 SH		DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
NASDAQ STOCK MARKET INC	COM	631103108	45	2295	SH		SOLE	
NATIONAL OILWELL VARCO INC		637071101	305	6860	SH		SOLE	
NATURAL RESOURCE PARTNERS LP		63900P103	32	1200	SH		SOLE	
NEWELL RUBBERMAID INC COM		651229106	68	3800	SH		DEFINED	
NEWFIELD EXPL CO		651290108	1	13	SH		DEFINED	
NEWS CORP CL A		65248E104	2	165	SH		DEFINED	
NEXEN INC	COM	65334H102	1	60	SH		DEFINED	
NEXTERA ENERGY INC COM		65339F101	5	100	SH		SOLE	
NIKE INC	CL B	654106103	1836	22910	SH		SOLE	
NIKE INC	CL B	654106103	6	70	SH		DEFINED	
NOKIA CORP PFD SPONS ADR		654902204	1	100	SH		SOLE	
NOKIA CORP PFD SPONS ADR		654902204	25	2500	SH		DEFINED	
NOBLE ENERGY INC		655044105	10	130	SH		SOLE	
NOBLE ENERGY INC		655044105	1	16	SH		DEFINED	
NORFOLK SOUTHERN CORP	COM	655844108	64	1075	SH		SOLE	
NORTHERN TR CORP	COM	665859104	32	665	SH		SOLE	
NORTHROP GRUMMAN CORP COM		666807102	210	3456	SH		SOLE	
NORTHROP GRUMMAN CORP COM		666807102	1	14	SH		DEFINED	
NOVARTIS AG		66987V109	6	100	SH		SOLE	
NUCOR CORP	COM	670346105	138	3600	SH		SOLE	
NUVEEN NY PERFORMANCE PLUS	MUNI INC	67062R104	71	4600			SOLE	
OCCIDENTAL PETE CORP DEL	COM	674599105	58	735	SH		SOLE	
OCCIDENTAL PETE CORP DEL	COM	674599105	0	6	SH		DEFINED	
OFFICE DEPOT INC	COM	676220106	1	140	SH		DEFINED	
ONEOK INC		682680103	92	2040	SH		SOLE	
ORACLE CORP	COM	68389X105	1717	63975	SH		SOLE	
ORACLE CORP	COM	68389X105	26	967	SH		DEFINED	
OTTER TAIL CORPORATION		689648103	6	300	SH		SOLE	
PG&E CORP	COM	69331C108	370	8147	SH		SOLE	
PNC FINL SVCS GROUP INC	COM	693475105	303	5835	SH		SOLE	
PNC FINL SVCS GROUP INC	COM	693475105	81	1559	SH		DEFINED	
PPG INDS INC	COM	693506107	82	1130	SH		SOLE	
PACTIV CORP	COM	695257105	146	4440	SH		SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
PALL CORP	COM	696429307	12	300	SH		SOLE	
PALL CORP	COM	696429307	83	2000	SH		DEFINED	
PARKER HANNIFIN CORP	COM	701094104	1	13	SH		DEFINED	
PAYCHEX INC	COM	704326107	9	334	SH		SOLE	
PEABODY ENERGY CORP		704549104	82	1680	SH		SOLE	
PENGROWTH ENERGY TR UNIT NEW		706902509	11	1000	SH		SOLE	
PEPCO HOLDINGS INC		713291102	1	55	SH		DEFINED	
PEPSICO INC	COM	713448108	2236	33658	SH		SOLE	
PEPSICO INC	COM	713448108	116	1744	SH		DEFINED	
PFIZER INC	COM	717081103	1048	61082	SH		SOLE	

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PFIZER INC	COM	717081103	200	11639	SH	DEFINED
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	25	455	SH	SOLE
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	63	1125	SH	DEFINED
PINNACLE WEST CAP CORP	COM	723484101	6	140	SH	SOLE
PIONEER NATURAL RESOURCES CO		723787107	42	640	SH	SOLE
PITNEY BOWES INC	COM	724479100	21	975	SH	SOLE
POLO RALPH LAUREN CORP	CL A	731572103	0	4	SH	DEFINED
POWERSHARES WILDERHILL	CLEAN ENERGY - ETF	73935X500	6	600	SH	SOLE
POWERSHARES PFD - ETF		73936T565	599	41450	SH	SOLE
PRECISION CASTPARTS CORP		740189105	920	7221	SH	SOLE
PRECISION CASTPARTS CORP		740189105	3	25	SH	DEFINED
PRICELINE COM INC		741503403	104	300	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	2989	49852	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	200	3338	SH	DEFINED
PROGRESS ENERGY INC	COM	743263105	175	3935	SH	SOLE
PRUDENTIAL FINANCIAL INC	COM	744320102	74	1370	SH	SOLE
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	21	621	SH	SOLE
PUBLIC STORAGE		74460D109	34	350	SH	SOLE
PULTE GROUP	COM	745867101	0	35	SH	DEFINED
QEP RES INC		74733V100	50	1655	SH	SOLE
QUALCOMM INC	COM	747525103	92	2035	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	3	64	SH	SOLE
QUESTAR CORP	COM	748356102	29	1655	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
QWEST COMM INTL INC		749121109	63	10000	SH	DEFINED	
RAYTHEON CO CLASS B	COM	755111507	164	3595	SH	SOLE	
RESEARCH IN MOTION LTD		760975102	13	270	SH	SOLE	
REYNOLDS AMERN INC		761713106	61	1025	SH	SOLE	
ROCKWELL INTL CORP NEW	COM	773903109	37	600	SH	SOLE	
ROCKWELL INTL CORP NEW	COM	773903109	31	500	SH	DEFINED	
ROCKWELL COLLINS INC	COM	774341101	79	1352	SH	SOLE	
ROPER INDUSTRIES INC. NEW		776696106	7	100	SH	SOLE	
ROSS STORES INC	COM	778296103	59	1075	SH	SOLE	
ROSS STORES INC	COM	778296103	1	16	SH	DEFINED	
ROWAN COS INC.		779382100	0	15	SH	DEFINED	
ROYAL BK SCOTLAND GROUP	PLC	780097796	7	441	SH	SOLE	
ROYAL DUTCH PETE CO		780259206	252	4182	SH	SOLE	
SPX CORP	COM	784635104	1	8	SH	DEFINED	
SPDR SERIES TR SHRT INTL ETF		78464A334	7	200	SH	SOLE	
SAFEWAY INC COM NEW		786514208	1	55	SH	DEFINED	
SARA LEE CORP	COM	803111103	1	60	SH	DEFINED	
SCHLUMBERGER LTD	COM	806857108	1202	19514	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	234	3790	SH	DEFINED	
SCHWAB CHARLES CORP NEW	COM	808513105	721	51880	SH	SOLE	
SCHWAB CHARLES CORP NEW	COM	808513105	2	125	SH	DEFINED	
SELECTIVE INS GRP INC	C/C	816300107	23	1438	SH	SOLE	
SENECA FOODS CORP NEW	CL B	817070105	10	400	SH	SOLE	
SENECA FOODS CORP NEW	CL A	817070501	10	400	SH	SOLE	
SHERWIN WILLIAMS CO	COM	824348106	113	1505	SH	SOLE	
SIGMA ALDRICH CORP	COM	826552101	1926	31898	SH	SOLE	
SIGMA ALDRICH CORP	COM	826552101	21	355	SH	DEFINED	

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SIMON PPTY GROUP INC NEW	828806109	34	365 SH	SOLE
SIMON PPTY GROUP INC NEW	828806109	109	1172 SH	DEFINED
SIRIUS XM RADIO INC COM	82967N108	2	1920 SH	SOLE
SKYWORKS SOLUTIONS INC	83088M102	4	210 SH	SOLE
SMITHFIELD FOODS INC	832248108	1	45 SH	DEFINED
SOUTHERN COMPANY	842587107	813	21831 SH	SOLE
SOUTHERN COMPANY	842587107	1	40 SH	DEFINED

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		FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT O MA
SOUTHWEST AIRLS CO	COM	844741108	65	5000	SH	DEFINED	
SPECTRA ENERGY CORP COM		847560109	330	14652	SH	SOLE	
SPECTRA ENERGY CORP COM		847560109	28	1250	SH	DEFINED	
SPRINT NEXTEL CORP		852061100	8	1750	SH	SOLE	
SPRINT NEXTEL CORP		852061100	12	2615	SH	DEFINED	
STANLEY BLACK & DECKER INC	COM	854502101	55	892	SH	DEFINED	
STAPLES INC	COM	855030102	35	1665	SH	SOLE	
STAPLES INC	COM	855030102	31	1500	SH	DEFINED	
STARBUCKS CORP	COM	855244109	116	4545	SH	SOLE	
STARBUCKS CORP	COM	855244109	0	11	SH	DEFINED	
STATE STREET CORP	COM	857477103	795	21105	SH	SOLE	
STATE STREET CORP	COM	857477103	59	1575	SH	DEFINED	
STRYKER CORP		863667101	10	200	SH	SOLE	
STRYKER CORP		863667101	50	1000	SH	DEFINED	
SUFFOLK BANCORP	COM	864739107	82	3244	SH	SOLE	
SUNCOR ENERGY INC NEW		867224107	0	12	SH	DEFINED	
SUNTRUST BANKS INC	COM	867914103	18	700	SH	SOLE	
SUNTRUST BANKS INC	COM	867914103	21	800	SH	DEFINED	
SUPERVALU INC	COM	868536103	2	163	SH	SOLE	
SWISS HELVETIA FUND		870875101	5	400	SH	SOLE	
SYSCO CORP	COM	871829107	1111	38952	SH	SOLE	
SYSCO CORP	COM	871829107	4	150	SH	DEFINED	
TJX COS INC NEW	COM	872540109	917	20550	SH	SOLE	
TJX COS INC NEW	COM	872540109	3	70	SH	DEFINED	
TARGET CORP	COM	87612E106	168	3145	SH	SOLE	
TARGET CORP	COM	87612E106	22	416	SH	DEFINED	
TETRA TECH INC NEW		88162G103	43	2063	SH	SOLE	
TEVA PHARMA INDS ADR		881624209	8	145	SH	SOLE	
TEVA PHARMA INDS ADR		881624209	1	23	SH	DEFINED	
TEXAS INSTRS INC	COM	882508104	942	34737	SH	SOLE	
TEXAS INSTRS INC	COM	882508104	39	1450	SH	DEFINED	
THERMO FISHER SCIENTIFIC INCCOM		883556102	33	680	SH	SOLE	
THERMO FISHER SCIENTIFIC INCCOM		883556102	72	1500	SH	DEFINED	

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		FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT O MA

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3M COMPANY COM		88579Y101	476	5484	SH	SOLE
3M COMPANY COM		88579Y101	156	1800	SH	DEFINED
TIME WARNER INC NEW COM NEW		887317303	73	2378	SH	DEFINED
TIME WARNER CABLE INC COM		88732J207	19	360	SH	SOLE
TIME WARNER CABLE INC COM		88732J207	3	49	SH	DEFINED
TOMPKINS FINANCIAL CORP		890110109	20508	517218	SH	SOLE
TOMPKINS FINANCIAL CORP		890110109	2396	60427	SH	DEFINED
TRAVELERS COS INC COM		89417E109	23	450	SH	SOLE
TRAVELERS COS INC COM		89417E109	69	1322	SH	DEFINED
UIL HOLDINGS CORP		902748102	6	226	SH	SOLE
US BANCORP DEL	COM NEW	902973304	198	9170	SH	SOLE
UNILEVER N V	N Y SHS NEW	904784709	76	2550	SH	SOLE
UNION PAC CORP	COM	907818108	8	100	SH	SOLE
UNION PAC CORP	COM	907818108	164	2000	SH	DEFINED
UNITED PARCEL SERVICE INC	CL B	911312106	410	6150	SH	SOLE
UNITED PARCEL SERVICE INC	CL B	911312106	81	1209	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	1834	25753	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	17	240	SH	DEFINED
UNITEDHEALTH GROUP INC		91324P102	225	6415	SH	SOLE
UNUMPROVIDENT CORP	COM	91529Y106	87	3950	SH	SOLE
V F CORP	COM	918204108	65	800	SH	SOLE
VECTREN CORP COM		92240G101	30	1170	SH	SOLE
VANGUARD INDEX FDS	REIT ETF	922908553	8710	167239	SH	SOLE
VANGUARD INDEX FDS	REIT ETF	922908553	39	745	SH	DEFINED
VANGUARD MID CAP ETF		922908629	59	892	SH	SOLE
VANGUARD SMALL CAP ETF		922908751	67	1061	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	1341	41138	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	27	829	SH	DEFINED
VERTEX PHARMACEUTICALS		92532F100	1	20	SH	DEFINED
VIACOM INC NEW CL B		92553P201	122	3385	SH	SOLE
VIACOM INC NEW CL B		92553P201	27	750	SH	DEFINED
VISA INC	COM CL A	92826C839	25	330	SH	SOLE
VISA INC	COM CL A	92826C839	0	2	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN	
VODAFONE GROUP PLC NEW		92857W209	81	3264	SH		SOLE	
VODAFONE GROUP PLC NEW		92857W209	1	35	SH		DEFINED	
VOLTERRA SEMICONDUCTER CORP		928708106	13	600	SH		SOLE	
WGL HLDGS INC		92924F106	15	399	SH		SOLE	
W.P. CAREY & CO LLC		92930Y107	12	405	SH		SOLE	
WALMART STORES INC	COM	931142103	799	14920	SH		SOLE	
WALMART STORES INC	COM	931142103	37	700	SH		DEFINED	
WALGREEN CO	COM	931422109	219	6550	SH		SOLE	
WASTE MGMT INC DEL	COM	94106L109	44	1225	SH		DEFINED	
WATSON PHARMACEUTICALS INC	COM	942683103	27	635	SH		SOLE	
WELLPOINT INC COM		94973V107	30	535	SH		SOLE	
WELLS FARGO & CO NEW	COM	949746101	1976	78684	SH		SOLE	
WELLS FARGO & CO NEW	COM	949746101	165	6575	SH		DEFINED	
WEYERHAEUSER CO		962166104	39	2443	SH		DEFINED	
WHOLE FOODS MARKET INC		966837106	34	905	SH		SOLE	

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WYNDHAM WORLDWIDE CORP COM		98310W108	60	2190 SH	SOLE
XEROX CORP	COM	984121103	16	1556 SH	SOLE
YUM BRANDS INC COM	COM	988498101	28	610 SH	SOLE
ZIMMER HLDGS INC	COM	98956P102	36	690 SH	SOLE
GRAND TOTALS			207799	4836261	

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