

TOMPKINS TRUSTCO INC

Form 5

February 13, 2003

5
 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

FORM 5
 ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

[] Check box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue.

[] Form 3 Holdings Reported

[] Form 4 Transactions Reported

1. Name and Address of Reporting Person(s)
 Bantle, Robert B
 44 East Lake Rd

Ithaca, NY 14850

2. Issuer Name and Ticker or Trading Symbol
 Tompkins Trustco, Inc. (TMP)

3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)

4. Statement for Month/Year
 12/02

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

[] Director [] 10% Owner
 [X] Officer (give title below) [] Other (specify below)

7. Individual or Joint/Group Filing (Check Applicable Line)

[X] Form filed by One Reporting Person
 [] Form filed by More than One Reporting Person

Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1) Title of Security	2) Trans- action Date (Month/ Day/Year)	3. Trans- action Code Code	4. Securities Acquired(A) or Disposed of (D) A or D Price
Common Stock			
Common Stock - 401K/ESOP	12/31/02	J	35 A

Table II (PART 1) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	2) Conversion or Exercise Price of Derivative Security	3) Trans- action Date	4) Trans- action Code Code	5) Number of Derivative Securities Acquired (A) or Disposed of (D) A D
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Incentive Stock Option (right to buy) \$42.9000
 Incentive Stock Option (right to buy) \$37.7500

Table II (PART 2) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	3) Transaction Date	7) Title and Amount of Underlying Securities	Amount or Number of Shares	8) Price of Derivative Security
-		Title		
Incentive Stock Option (right to buy)		Common Stock	6,000	
Incentive Stock Option (right to buy)		Common Stock	5,000	

SIGNATURE OF REPORTING PERSON
 /s/ Bantle, Robert B
 DATE 02/10/03