

# SECURITIES AND EXCHANGE COMMISSION

## FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2006-01-05** | Period of Report: **2005-12-31**  
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### FILER

#### Ledyard National Bank

CIK: **1310658** | IRS No.: **020435982**

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#### Mailing Address

*P O BOX 799*

*38 S MAIN ST*

*HANOVER NH 03755-0799*

#### Business Address

*603-643-2329 EXT 136*

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/05

Check here if Amendment [ ]; Amendment Number:  
This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: JUDITH B DIONNE  
Address: 38 MAIN STREET  
  
HANOVER, NH 03766-0799

13F File Number:

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: JUDITH B DIONNE  
Title: VP & TRUST OPERATIONS OFFICER  
Phone: 603-643-2329 EXT 136  
Signature, Place, and Date of Signing:

JUDITH B DIONNE HANOVER, NH JANUARY 05, 2006

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: 0  
Form 13F Information Table Entry Total: 188  
Form 13F Information Table Entry Total: \$199,354

List of Other Included Managers:

NONE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					OTHER MANAGERS	VOTING AUTHORITY		
			VALUE (\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DCRETN	SOLE		SHARED	NONE	
AT&T INC	COM	00206R102	3295	132404	SH	SOLE		124746		7658	

AT&T INC	COM	00206R102	490	19716	SH	DEFINED	18516	1200
ABBOTT LABORATORIES	COM	002824100	2856	72115	SH	SOLE	67985	4130
ABBOTT LABORATORIES	COM	002824100	331	8366	SH	DEFINED	2825	5541
AMERICAN EXPRESS CO	COM	025816109	288	5550	SH	SOLE	4100	1450
AMERICAN EXPRESS CO	COM	025816109	150	2900	SH	DEFINED	2900	
AMERICAN INT'L GROUP INC	COM	026874107	4719	67694	SH	SOLE	65574	2120
AMERICAN INT'L GROUP INC	COM	026874107	488	7008	SH	DEFINED	6908	100
AMGEN INC	COM	031162100	6171	77165	SH	SOLE	72460	4705
AMGEN INC	COM	031162100	1130	14136	SH	DEFINED	13561	575
APACHE CORP	COM	037411105	3645	51565	SH	SOLE	48486	3079
APACHE CORP	COM	037411105	116	1646	SH	DEFINED	1446	200
AUTOMATIC DATA PROCESSING INC	COM	053015103	3556	76521	SH	SOLE	73061	3460
AUTOMATIC DATA PROCESSING INC	COM	053015103	782	16838	SH	DEFINED	10823	6015
AVOCA INC **	COM	053843207	110	40	SH	SOLE	40	
AVOCA INC **	COM	053843207	226	82	SH	DEFINED		41 41
BP PLC	COM	055622104	1157	17319	SH	SOLE	15739	1580
BP PLC	COM	055622104	1155	17286	SH	DEFINED	14312	2974
BANK OF AMERICA CORP	COM	060505104	590	12670	SH	SOLE	12570	100
BANK OF AMERICA CORP	COM	060505104	51	1098	SH	DEFINED	1098	
BED BATH & BEYOND INC	COM	075896100	3775	103654	SH	SOLE	97279	6375
BED BATH & BEYOND INC	COM	075896100	68	1875	SH	DEFINED	1875	
BELLSOUTH CORPORATION	COM	079860102	462	16889	SH	SOLE	14607	2282
BELLSOUTH CORPORATION	COM	079860102	360	13176	SH	DEFINED	10572	2604
BERKSHIRE HATHAWAY "B"	COM	084670207	3471	1170	SH	SOLE	1113	57
BERKSHIRE HATHAWAY "B"	COM	084670207	341	115	SH	DEFINED	113	2
BRISTOL MYERS SQUIBB CO	COM	110122108	322	14252	SH	SOLE	14252	
BRISTOL MYERS SQUIBB CO	COM	110122108	285	12630	SH	DEFINED	10230	2400
CAPITAL ONE FINANCIAL CORP **	COM	14040H105	213	2474	SH	DEFINED	2474	
CATERPILLAR INC	COM	149123101	4623	78000	SH	SOLE	73400	4600
CATERPILLAR INC	COM	149123101	34	580	SH	DEFINED	480	100
CHEVRON CORPORATION	COM	166764100	5458	92659	SH	SOLE	87138	5521
CHEVRON CORPORATION	COM	166764100	724	12304	SH	DEFINED	11704	600
CHUBB CORP **	COM	171232101	409	4140	SH	SOLE	2032	2108
CHUBB CORP **	COM	171232101	59	600	SH	DEFINED		600
CISCO SYSTEMS INC	COM	17275R102	2750	154108	SH	SOLE	146783	7325
CISCO SYSTEMS INC	COM	17275R102	457	25612	SH	DEFINED	24212	1400
CITIGROUP INC COM	COM	172967101	516	10683	SH	SOLE	10433	250
CITIGROUP INC COM	COM	172967101	725	14990	SH	DEFINED	14590	400
CLOROX	COM	189054109	118	2066	SH	SOLE	2066	
CLOROX	COM	189054109	92	1600	SH	DEFINED	1600	
COCA COLA CO	COM	191216100	3454	84620	SH	SOLE	80070	4550
COCA COLA CO	COM	191216100	242	5940	SH	DEFINED	5815	125
COLGATE PALMOLIVE INC	COM	194162103	4118	74134	SH	SOLE	70549	3585
COLGATE PALMOLIVE INC	COM	194162103	131	2375	SH	DEFINED	2275	100
CONOCOPHILLIPS	COM	20825C104	128	2148	SH	SOLE	2148	
CONOCOPHILLIPS	COM	20825C104	84	1404	SH	DEFINED	1404	
CORNING INC	COM	219350105	4972	238500	SH	SOLE	225325	13175
CORNING INC	COM	219350105	12	601	SH	DEFINED	501	100
WALT DISNEY CO	COM	254687106	2646	110297	SH	SOLE	104812	5485
WALT DISNEY CO	COM	254687106	335	13991	SH	DEFINED	12991	1000
DOMINION RES INC VA NEW	COM	25746U109	43	550	SH	SOLE	550	
DOMINION RES INC VA NEW	COM	25746U109	206	2606	SH	DEFINED	2606	
RR DONNELLEY & SONS	COM	257867101	274	8075	SH	SOLE	7850	225
RR DONNELLEY & SONS	COM	257867101	25	750	SH	DEFINED	750	
DOVER CORP	COM	260003108	3263	77340	SH	SOLE	72890	4450
DOVER CORP	COM	260003108	69	1650	SH	DEFINED	1350	300
DOW CHEMICAL CO	COM	260543103	218	5020	SH	SOLE	5020	
DOW CHEMICAL CO	COM	260543103	86	1987	SH	DEFINED	1412	575
DU PONT DE NEMOURS CO	COM	263534109	178	4167	SH	SOLE	3867	300
DU PONT DE NEMOURS CO	COM	263534109	212	4958	SH	DEFINED	4358	600
EMC CORPORATION	COM	268648102	1761	125855	SH	SOLE	120530	5325
EMC CORPORATION	COM	268648102	9	700	SH	DEFINED	500	200
EDUCATION MANAGEMENT CORP	COM	28139T101	2793	85010	SH	SOLE	80510	4500
EDUCATION MANAGEMENT CORP	COM	28139T101	50	1550	SH	DEFINED	1550	
EMERSON ELECTRIC CO	COM	291011104	192	2562	SH	SOLE	1962	600
EMERSON ELECTRIC CO	COM	291011104	135	1800	SH	DEFINED	1600	200
ENCANA CORP	COM	292505104	226	4892	SH	SOLE	4892	
EXXON MOBIL CORP COM	COM	30231G102	8794	150156	SH	SOLE	140170	9986
EXXON MOBIL CORP COM	COM	30231G102	1816	31007	SH	DEFINED	24847	6160
FPL GROUP	COM	302571104	293	6968	SH	SOLE	6568	400
FPL GROUP	COM	302571104	107	2554	SH	DEFINED	954	1600
FEDEX CORP	COM	31428X106	5028	47963	SH	SOLE	45228	2735
FEDEX CORP	COM	31428X106	78	750	SH	DEFINED	700	50
FIRST DATA CORP	COM	319963104	2267	52736	SH	SOLE	49971	2765
FIRST DATA CORP	COM	319963104	49	1150	SH	DEFINED	1050	100
FOREST LABORATORIES INC CL A	COM	345838106	286	6975	SH	SOLE	6975	
FOREST LABORATORIES INC CL A	COM	345838106	36	900	SH	DEFINED	900	
GENERAL ELECTRIC CO	COM	369604103	9135	258644	SH	SOLE	243444	15200
GENERAL ELECTRIC CO	COM	369604103	2617	74114	SH	DEFINED	52245	21869
GENERAL MILLS INC	COM	370334104	212	4258	SH	SOLE	4058	200
GENERAL MILLS INC	COM	370334104	169	3400	SH	DEFINED	200	3200
HEWLETT-PACKARD CO	COM	428236103	127	4300	SH	SOLE	4300	
HEWLETT-PACKARD CO	COM	428236103	236	8000	SH	DEFINED	8000	
HOME DEPOT INC	COM	437076102	332	8220	SH	SOLE	8220	
HOME DEPOT INC	COM	437076102	317	7850	SH	DEFINED	7350	500

ILLINOIS TOOL WORKS INC	COM	452308109	184	2100	SH	SOLE	1150	950
ILLINOIS TOOL WORKS INC	COM	452308109	193	2200	SH	DEFINED	2200	
INCO LTD COM	COM	453258402	201	4515	SH	SOLE	4515	
INCO LTD COM	COM	453258402	28	650	SH	DEFINED	650	
INTEL CORP	COM	458140100	3148	121498	SH	SOLE	114078	7420
INTEL CORP	COM	458140100	722	27896	SH	DEFINED	25446	2450
INTERNATIONAL BUSINESS MACHINE	COM	459200101	638	7791	SH	SOLE	6251	1540
INTERNATIONAL BUSINESS MACHINE	COM	459200101	533	6513	SH	DEFINED	6113	400
INTERNATIONAL PAPER CO	COM	460146103	1938	57431	SH	SOLE	53941	3490
INTERNATIONAL PAPER CO	COM	460146103	126	3742	SH	DEFINED	3142	600
JP MORGAN CHASE & CO	COM	46625H100	135	3420	SH	SOLE	3420	
JP MORGAN CHASE & CO	COM	46625H100	601	15175	SH	DEFINED	10175	5000
JOHNSON & JOHNSON	COM	478160104	1365	21816	SH	SOLE	21316	500
JOHNSON & JOHNSON	COM	478160104	772	12340	SH	DEFINED	6170	6170
KELLOGG	COM	487836108	220	5000	SH	SOLE	5000	
KIMBERLY-CLARK CORP	COM	494368103	341	5720	SH	SOLE	5720	
KIMBERLY-CLARK CORP	COM	494368103	164	2754	SH	DEFINED	100	2654
L3 COMMUNICATIONS HLDG	COM	502424104	2065	27225	SH	SOLE	26030	1195
L3 COMMUNICATIONS HLDG	COM	502424104	98	1300	SH	DEFINED	1000	300
LEHMAN BROTHERS HOLDING INC *	COM	524908100	43	340	SH	SOLE	340	
LEHMAN BROTHERS HOLDING INC *	COM	524908100	207	1620	SH	DEFINED	1620	
LINEAR TECHNOLOGY CORP	COM	535678106	225	6150	SH	SOLE	6150	
LINEAR TECHNOLOGY CORP	COM	535678106	25	700	SH	DEFINED	700	
LIZ CLAIBORNE INC	COM	539320101	242	6898	SH	SOLE	6898	
LIZ CLAIBORNE INC	COM	539320101	31	900	SH	DEFINED	900	
MCDONALD'S CORP	COM	580135101	33	1000	SH	SOLE	1000	
MCDONALD'S CORP	COM	580135101	196	5800	SH	DEFINED	5800	
MCGRAW HILL COMPANIES INC	COM	580645109	320	6200	SH	DEFINED	5000	1200
MEDTRONIC INC	COM	585055106	5001	85685	SH	SOLE	81835	3850
MEDTRONIC INC	COM	585055106	131	2245	SH	DEFINED	1745	500
MERCK & CO INC	COM	589331107	847	25592	SH	SOLE	25592	
MERCK & CO INC	COM	589331107	417	12595	SH	DEFINED	7895	4700
MICROSOFT CORP	COM	594918104	4753	176245	SH	SOLE	163820	12425
MICROSOFT CORP	COM	594918104	490	18198	SH	DEFINED	15198	3000
NASDAQ 100 UNITRUST TR 1	COM	631100104	108	2600	SH	SOLE	2600	
NASDAQ 100 UNITRUST TR 1	COM	631100104	161	3860	SH	DEFINED	3860	
NATIONAL FUEL GAS	COM	636180101	249	7775	SH	SOLE	7775	
NATIONAL FUEL GAS	COM	636180101	38	1200	SH	DEFINED	1200	
NOVARTIS AG ADR	COM	66987V109	4872	89575	SH	SOLE	84050	5525
NOVARTIS AG ADR	COM	66987V109	112	2075	SH	DEFINED	1875	200
ORACLE CORPORATION	COM	68389X105	3730	295577	SH	SOLE	279777	15800
ORACLE CORPORATION	COM	68389X105	58	4600	SH	DEFINED	4400	200
PEPSICO INC	COM	713448108	5500	92093	SH	SOLE	86974	5119
PEPSICO INC	COM	713448108	772	12932	SH	DEFINED	10460	2472
PFIZER INC	COM	717081103	1261	51392	SH	SOLE	51392	
PFIZER INC	COM	717081103	562	22902	SH	DEFINED	13767	9135
PITNEY BOWES INCORPORATED	COM	724479100	3209	74373	SH	SOLE	69573	4800
PITNEY BOWES INCORPORATED	COM	724479100	112	2600	SH	DEFINED	2050	550
PROCTER & GAMBLE CO	COM	742718109	1595	27086	SH	SOLE	25071	2015
PROCTER & GAMBLE CO	COM	742718109	890	15122	SH	DEFINED	15122	
RAYONIER INC	COM	754907103	844	20296	SH	SOLE	18495	1801
RAYONIER INC	COM	754907103	152	3675	SH	DEFINED	3675	
ROYAL DUTCH SHELL PLC	COM	780259206	138	2147	SH	SOLE	2147	
ROYAL DUTCH SHELL PLC	COM	780259206	205	3178	SH	DEFINED	3178	
SARA LEE CORP	COM	803111103	35	1900	SH	SOLE	1400	500
SARA LEE CORP	COM	803111103	176	9400	SH	DEFINED	9400	
SCHLUMBERGER LTD	COM	806857108	303	2900	SH	SOLE	2100	800
SCHLUMBERGER LTD	COM	806857108	303	2900	SH	DEFINED	2200	700
SCIENTIFIC ATLANTA INC	COM	808655104	272	6355	SH	SOLE	6355	
SCIENTIFIC ATLANTA INC	COM	808655104	38	900	SH	DEFINED	900	
STAPLES INCORPORATED COMMON	COM	855030102	3130	138504	SH	SOLE	130244	8260
STAPLES INCORPORATED COMMON	COM	855030102	114	5049	SH	DEFINED	3474	1575
STATE STREET CORP	COM	857477103	3802	66529	SH	SOLE	62629	3900
STATE STREET CORP	COM	857477103	135	2375	SH	DEFINED	2075	300
STRYKER CORP **	COM	863667101	222	4908	SH	SOLE	3408	1500
SYSCO CORPORATION	COM	871829107	240	7725	SH	SOLE	7725	
SYSCO CORPORATION	COM	871829107	869	27964	SH	DEFINED	19520	8444
TARGET CORP	COM	87612E106	66	1225	SH	SOLE	525	700
TARGET CORP	COM	87612E106	333	6097	SH	DEFINED	100	5997
3M CO	COM	88579Y101	608	7735	SH	SOLE	7655	80
3M CO	COM	88579Y101	612	7780	SH	DEFINED	6980	800
TIME WARNER INC NEW	COM	887317105	2731	153957	SH	SOLE	145757	8200
TIME WARNER INC NEW	COM	887317105	61	3450	SH	DEFINED	1850	1600
US BANCORP **	COM	902973304	277	9124	SH	SOLE	9124	
UNION PACIFIC CORP	COM	907818108	4298	53678	SH	SOLE	50403	3275
UNION PACIFIC CORP	COM	907818108	187	2345	SH	DEFINED	1245	1100
UNITED HEALTH GROUP INC	COM	91324P102	189	3064	SH	SOLE	3064	
UNITED HEALTH GROUP INC	COM	91324P102	15	254	SH	DEFINED	254	
VERIZON COMMUNICATIONS	COM	92343V104	223	7148	SH	SOLE	7120	28
VERIZON COMMUNICATIONS	COM	92343V104	342	10957	SH	DEFINED	10557	400
VULCAN MATERIALS CO **	COM	929160109	240	3549	SH	DEFINED	3549	
WACHOVIA CORP 2ND NEW COM **	COM	929903102	213	3950	SH	SOLE	3950	
WACHOVIA CORP 2ND NEW COM **	COM	929903102	293	5433	SH	DEFINED	5433	
WAL-MART STORES INC	COM	931142103	3365	72654	SH	SOLE	69504	3150
WAL-MART STORES INC	COM	931142103	310	6700	SH	DEFINED	6000	700

WALGREEN	COM	931422109	1479	33637	SH	SOLE	32337		1300
WALGREEN	COM	931422109	39	900	SH	DEFINED	700		200
WATERS CORP	COM	941848103	329	8707	SH	SOLE	8707		
WATERS CORP	COM	941848103	34	900	SH	DEFINED	900		
WELLS FARGO & CO NEW	COM	949746101	354	5618	SH	SOLE	5518		100
WELLS FARGO & CO NEW	COM	949746101	59	940	SH	DEFINED	940		
WRIGLEY WM JR CO	COM	982526105	258	3800	SH	SOLE	3700		100
WRIGLEY WM JR CO	COM	982526105	311	4583	SH	DEFINED		1000	3583
WYETH COM	COM	983024100	4475	96212	SH	SOLE	91402		4810
WYETH COM	COM	983024100	303	6519	SH	DEFINED	5419		1100
ZIMMER HOLDINGS INC	COM	98956P102	183	2655	SH	SOLE	2655		
ZIMMER HOLDINGS INC	COM	98956P102	133	1933	SH	DEFINED	1427		506
INGERSOLL-RAND CO CL A COM	COM	G4776G101	62	1514	SH	SOLE	1514		
INGERSOLL-RAND CO CL A COM	COM	G4776G101	238	5776	SH	DEFINED	5776		
CLIFFORD PROPERTIES PRTN INT	COM	LPCLIFFP0	699	1284810	SH	SOLE	1284810		
NEXT GENERATION PARTNERS III L	COM	LPNXTGEN4	502	880000	SH	SOLE	880000		
ONEONTA PROP PARTNERSHIP INT	COM	LPONCONT3	564	931060	SH	SOLE	931060		

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