

OFFICERS

Richard D. Calhoun *Chairman of the Board*
Joseph C. Gelormino *Vice Chairman of the Board*
Jeanne Danaher *Secretary*

Jeffrey A. Lalonde *President & CEO*
John E. Janco *Executive Vice Pres., Treas., & CFO*
Miles C. Borzilleri *Senior Vice President, Trust*
Jeffrey M. Geddes *Senior Vice President, Mortgage Loans*
Karen A. DeLisle *Vice President, Personnel & Marketing*
Patricia G. Gangloff *Vice President, Information Systems*
Althea B. Haberern *Vice President, Mortgage Servicing*
Theresa H. Maule *Vice President & Controller*
Paul F. Reardon *Vice President, Audit & Compliance*

Doreen D. Holtman *Asst. Vice President, Mortgage Loans*
Joel M. Ralph *Asst. Vice President, Mortgage Loans*
Robert J. Salvatore *Asst. Vice President, Operations*
Lesa A. Vanotti *Asst. Vice President & Asst. Treasurer*

Dianne A. Cerruto *Senior Branch Officer, Main Office*
Allison M. Chase *Information Systems Officer*
Carie A. Hodel *Trust Officer*
Sandra L. Kelly *Operations Officer*
Melissa J. Manolitsis *Branch Officer, Burlington Office*
Debra D. Maher *Senior Branch Officer, Torrington Office*
Monica B. Tiso *Retail Banking Officer*



Torrington Savings Bank

Real Hometown Banking

STATEMENT
JUNE 30, 2007

TRUSTEES

Edwin G. Booth	Jeffrey A. Lalonde
Edwin G. Booth, Jr.	William J. Marchand
Richard D. Calhoun	Charles E. Roraback
Jeanne Danaher	Charles W. Roraback
Thomas J. Gales, Jr.	Thomas P. Scoville
Joseph C. Gelormino	William A. Wilbur

CORPORATORS

The Trustees and

Frank R. Buonocore, Jr.	John E. Janco
Susan R. Carroll	Peter G. Lawson
J. Eric Chadwick	Scott L. Monroe
Lawrence M. Connors	Roderic M. Oneglia
Rosanne U. Griswold	Thomas F. Wall, Jr.
Paul Grossman	George F. Weston
G. Charles Hepprich	

STATEMENT

	June 30, 2007	June 30, 2006
ASSETS		
Cash & Due from Banks	\$27,946,968	\$13,824,327
U.S. Government Securities	94,920,343	109,937,242
U.S. Agency Securities	64,990,020	44,973,633
Mortgage Backed Securities	88,406,609	80,652,431
Fed. Home Loan Bank Stock	2,310,200	2,353,500
Equities	101,750	96,750
Mortgage Loans	398,136,973	373,174,476
Collateral Loans	1,059,257	725,735
Non-Performing Loans	757,544	851,963
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	4,010,314	2,639,444
Earned Income Receivable	3,929,793	3,066,142
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	2,411,827	2,118,506
TOTAL ASSETS	\$685,451,917	\$630,884,468
LIABILITIES		
Total Deposits	\$566,901,036	\$522,650,965
Other Liabilities	9,108,255	3,544,475
Borrowed Money	NONE	NONE
Surplus & Reserves	109,442,626	104,689,028
TOTAL LIABILITIES	\$685,451,917	\$630,884,468

The bank was chartered by the State of Connecticut in 1868 as a Mutual Savings Bank. Net earnings are paid to depositors, reserving a portion as a surplus solely for their protection and benefit. The bank is operated for and in the interest of depositors, there being neither stock nor stockholders.

OFFICES

<p>Torrington Main Office 129 Main Street Torrington, CT (860) 496-2152</p>	<p>Torrington North Office 635 Main Street Torrington, CT (860) 482-5421</p>	<p>Torrington Office 235 Dibble Street Torrington, CT (860) 482-2664</p>
<p>Burlington Office 260 Spielman Hwy - Rte 4 Burlington, CT (860) 675-2601</p>	<p>Falls Village Office Corner of Rts. 7 & 126 Falls Village, CT (860) 824-3000</p>	<p>Goshen Office "Village Marketplace" Route 4, Goshen, CT (860) 491-2122</p>

24 Hour ATM Available, all locations