

## 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. Minnie ..... *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 SEPTEMBER 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*

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

George F. Weston

# STATEMENT

ASSETS	September 30, 2007	September 30, 2006
Cash & Due from Banks	\$12,676,740	\$16,750,028
U.S. Government Securities	79,951,956	94,945,503
U.S. Agency Securities	70,057,834	49,984,820
Mortgage Backed Securities	84,287,423	73,261,905
Fed. Home Loan Bank Stock	2,310,200	2,353,500
Equities	106,750	96,750
Mortgage Loans	414,890,756	385,385,781
Collateral Loans	940,347	727,971
Non-Performing Loans	1,127,642	1,015,556
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	3,939,655	2,696,410
Earned Income Receivable	4,164,102	3,579,154
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	2,337,651	2,188,942
<b>TOTAL ASSETS</b>	<b>\$673,261,375</b>	<b>\$629,456,639</b>
<b>LIABILITIES</b>		
Total Deposits	\$558,957,246	\$520,262,035
Other Liabilities	3,652,562	3,082,953
Borrowed Money	NONE	NONE
Surplus & Reserves	110,651,567	106,111,651
<b>TOTAL LIABILITIES</b>	<b>\$673,261,375</b>	<b>\$629,456,639</b>

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.

<b>OFFICES</b>		
<b>Torrington Main Office</b> 129 Main Street Torrington, CT (860) 496-2152	<b>Torrington North Office</b> 635 Main Street Torrington, CT (860) 482-5421	<b>Torrington Office</b> 235 Dibble Street Torrington, CT (860) 482-2664
<b>Burlington Office</b> 260 Spielman Hwy - Rte 4 Burlington, CT (860) 675-2601	<b>Falls Village Office</b> Corner of Rts. 7 & 126 Falls Village, CT (860) 824-3000	<b>Goshen Office</b> "Village Marketplace" Route 4, Goshen, CT (860) 491-2122
<i>24 Hour ATM Available, all locations</i>		