

Torrington Savings Bank

Real Hometown Banking



STATEMENT

| | December 31, 2005 | December 31, 2004 |
|----------------------------|----------------------|----------------------|
| ASSETS | | |
| Cash & Due from Banks | \$10,396,808 | \$20,348,281 |
| U.S. Government Securities | 105,138,237 | 80,699,374 |
| U.S. Agency Securities | 54,971,921 | 80,259,448 |
| Mortgage Backed Securities | 82,383,415 | 99,058,164 |
| Fed. Home Loan Bank Stock | 4,226,500 | 4,226,500 |
| Equities | 96,750 | 96,750 |
| Mortgage Loans | 358,743,969 | 322,415,325 |
| Collateral Loans | 847,037 | 824,983 |
| Non-Performing Loans | 738,658 | 594,726 |
| Foreclosed Real Estate | 0 | 0 |
| Bank Buildings & Equipment | 2,707,184 | 2,390,858 |
| Earned Income Receivable | 3,295,312 | 2,821,739 |
| Allowance for Loan Losses | (3,529,681) | (3,529,681) |
| Other Assets | 2,044,367 | 1,888,301 |
| TOTAL ASSETS | \$622,060,477 | \$612,094,768 |
| LIABILITIES | | |
| Total Deposits | \$516,644,795 | \$512,419,732 |
| Other Liabilities | 3,908,411 | 3,346,369 |
| Borrowed Money | NONE | NONE |
| Surplus & Reserves | 101,507,271 | 96,328,667 |
| TOTAL LIABILITIES | \$622,060,477 | \$612,094,768 |