

Torrington Savings Bank

Real Hometown Banking



STATEMENT

	December 31, 2006	December 31, 2005
ASSETS		
Cash & Due from Banks	\$16,767,411	\$10,396,808
U.S. Government Securities	84,955,263	105,138,237
U.S. Agency Securities	64,938,592	54,971,921
Mortgage Backed Securities	80,456,829	82,383,415
Fed. Home Loan Bank Stock	2,353,500	4,226,500
Equities	96,750	96,750
Mortgage Loans	388,725,524	358,743,969
Collateral Loans	964,490	847,037
Non-Performing Loans	935,023	738,658
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	2,607,841	2,707,184
Earned Income Receivable	3,567,398	3,295,312
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	3,017,502	2,044,367
TOTAL ASSETS	\$645,856,442	\$622,060,477
LIABILITIES		
Total Deposits	\$534,531,915	\$516,644,795
Other Liabilities	4,186,430	3,908,411
Borrowed Money	NONE	NONE
Surplus & Reserves	107,138,097	101,507,271
TOTAL LIABILITIES	\$645,856,442	\$622,060,477