

Torrington Savings Bank

Real Hometown Banking



	June 30, 2005	June 30, 2004
ASSETS		
Cash & Due from Banks	\$16,790,181	\$ 41,784,068
U.S. Government Securities	100,348,870	85,988,282
U.S. Agency Securities	64,967,915	85,612,902
Mortgage Backed Securities	92,274,414	101,822,498
Fed. Home Loan Bank Stock	4,226,500	4,226,500
Equities	96,750	95,000
Mortgage Loans	331,243,222	298,698,173
Collateral Loans	752,938	955,322
Non-Performing Loans	680,348	984,711
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	2,846,194	2,513,829
Earned Income Receivable	2,904,517	2,734,018
Allowance for Loan Losses	(3,529,681)	(3,533,542)
Other Assets	1,950,653	1,563,454
TOTAL ASSETS	\$615,552,821	\$623,445,215
LIABILITIES		
Total Deposits	\$513,544,378	\$523,774,350
Other Liabilities	2,410,723	6,231,075
Borrowed Money	NONE	NONE
Surplus & Reserves	99,597,720	93,439,790
TOTAL LIABILITIES	\$615,552,821	\$623,445,215