

Torrington Savings Bank

Real Hometown Banking



STATEMENT

	March 31, 2005	March 31, 2004
ASSETS		
Cash & Due from Banks	\$19,465,052	\$ 54,613,897
U.S. Government Securities	85,504,393	85,876,953
U.S. Agency Securities	80,072,989	75,838,853
Mortgage Backed Securities	96,640,972	101,244,453
Fed. Home Loan Bank Stock	4,226,500	4,226,500
Equities	96,750	95,000
Mortgage Loans	324,824,720	285,546,734
Collateral Loans	802,387	922,478
Non-Performing Loans	746,344	1,218,127
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	2,392,932	2,579,888
Earned Income Receivable	2,761,578	2,816,504
Allowance for Loan Losses	(3,529,681)	(3,533,542)
Other Assets	2,051,877	1,520,568
TOTAL ASSETS	\$616,056,813	\$612,966,413
LIABILITIES		
Total Deposits	\$513,573,113	\$516,551,225
Other Liabilities	4,654,098	4,303,742
Borrowed Money	NONE	NONE
Surplus & Reserves	97,829,602	92,111,446
TOTAL LIABILITIES	\$616,056,813	\$612,966,413