

# Torrington Savings Bank

*Real* Hometown Banking



## STATEMENT

	March 31, 2006	March 31, 2005
<b>ASSETS</b>		
Cash & Due from Banks	\$15,252,838	\$19,465,052
U.S. Government Securities	110,044,448	85,504,393
U.S. Agency Securities	44,962,444	80,072,989
Mortgage Backed Securities	83,352,709	96,640,972
Fed. Home Loan Bank Stock	4,226,500	4,226,500
Equities	96,750	96,750
Mortgage Loans	360,922,208	324,824,720
Collateral Loans	791,032	802,387
Non-Performing Loans	825,459	746,344
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	2,649,644	2,392,932
Earned Income Receivable	2,911,285	2,761,578
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	2,156,056	2,051,877
<b>TOTAL ASSETS</b>	<b>\$624,661,692</b>	<b>\$616,056,813</b>
<b>LIABILITIES</b>		
Total Deposits	\$517,541,927	\$513,573,113
Other Liabilities	3,873,510	4,654,098
Borrowed Money	NONE	NONE
Surplus & Reserves	103,246,255	97,829,602
<b>TOTAL LIABILITIES</b>	<b>\$624,661,692</b>	<b>\$616,056,813</b>