

Torrington Savings Bank

Real Hometown Banking



STATEMENT

	March 31, 2007	March 31, 2006
ASSETS		
Cash & Due from Banks	\$29,531,106	\$15,252,838
U.S. Government Securities	84,922,757	110,044,448
U.S. Agency Securities	69,976,012	44,962,444
Mortgage Backed Securities	87,863,365	83,352,709
Fed. Home Loan Bank Stock	2,310,200	4,226,500
Equities	101,750	96,750
Mortgage Loans	389,080,490	360,922,208
Collateral Loans	917,897	791,032
Non-Performing Loans	1,191,509	825,459
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	3,746,384	2,649,644
Earned Income Receivable	3,966,592	2,911,285
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	2,257,255	2,156,056
TOTAL ASSETS	\$672,335,636	\$624,661,692
LIABILITIES		
Total Deposits	\$560,560,799	\$517,541,927
Other Liabilities	3,549,611	3,873,510
Borrowed Money	NONE	NONE
Surplus & Reserves	108,225,226	103,246,255
TOTAL LIABILITIES	\$672,335,636	\$624,661,692