

Torrington Savings Bank

Real Hometown Banking



STATEMENT

| | September 30, 2005 | September 30, 2004 |
|----------------------------|----------------------|----------------------|
| ASSETS | | |
| Cash & Due from Banks | \$11,380,732 | \$39,579,146 |
| U.S. Government Securities | 105,222,119 | 86,047,253 |
| U.S. Agency Securities | 59,958,022 | 70,435,404 |
| Mortgage Backed Securities | 85,994,138 | 97,910,131 |
| Fed. Home Loan Bank Stock | 4,226,500 | 4,226,500 |
| Equities | 96,750 | 96,750 |
| Mortgage Loans | 340,806,998 | 314,996,764 |
| Collateral Loans | 839,296 | 902,524 |
| Non-Performing Loans | 617,238 | 1,043,963 |
| Foreclosed Real Estate | 0 | 0 |
| Bank Buildings & Equipment | 2,809,319 | 2,445,035 |
| Earned Income Receivable | 2,743,396 | 2,770,554 |
| Allowance for Loan Losses | (3,529,681) | (3,533,542) |
| Other Assets | 1,950,942 | 1,613,196 |
| TOTAL ASSETS | \$613,115,769 | \$618,533,678 |
| LIABILITIES | | |
| Total Deposits | \$507,622,644 | \$519,062,278 |
| Other Liabilities | 4,717,821 | 4,680,818 |
| Borrowed Money | NONE | NONE |
| Surplus & Reserves | 100,775,304 | 94,790,582 |
| TOTAL LIABILITIES | \$613,115,769 | \$618,533,678 |