

Torrington Savings Bank

Real Hometown Banking



STATEMENT

	September 30, 2006	September 30, 2005
ASSETS		
Cash & Due from Banks	\$16,750,028	\$11,380,732
U.S. Government Securities	94,945,503	105,222,119
U.S. Agency Securities	49,984,820	59,958,022
Mortgage Backed Securities	73,261,905	85,994,138
Fed. Home Loan Bank Stock	2,353,500	4,226,500
Equities	96,750	96,750
Mortgage Loans	385,385,781	340,806,998
Collateral Loans	727,971	839,296
Non-Performing Loans	1,015,556	617,238
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	2,696,410	2,809,319
Earned Income Receivable	3,579,154	2,743,396
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	2,188,942	1,950,942
TOTAL ASSETS	\$629,456,639	\$613,115,769
LIABILITIES		
Total Deposits	\$520,262,035	\$507,622,644
Other Liabilities	3,082,953	4,717,821
Borrowed Money	NONE	NONE
Surplus & Reserves	106,111,651	100,775,304
TOTAL LIABILITIES	\$629,456,639	\$613,115,769