

OFFICERS

Richard D. Calhoun *Chairman of the Board*
Joseph C. Gelormino *Vice Chairman of the Board*
Jeanne Danaher..... *Secretary*
Jeffrey A. Lalonde *President & CEO*
John E. Janco *Executive Vice Pres., Treas., & CFO*
Miles C. Borzilleri..... *Senior Vice President, Trust*
Jeffrey M. Geddes *Senior Vice President, Mortgage Loans*
Karen A. DeLisle *Vice President, Personnel & Marketing*
Patricia G. Gangloff *Vice President, Information Systems*
Althea B. Haberern..... *Vice President, Mortgage Servicing*
Theresa H. Maule *Vice President & Controller*
Paul F. Reardon *Vice President, Audit & Compliance*
Doreen D. Holtman *Asst. Vice President, Mortgage Loans*
Joel M. Ralph *Asst. Vice President, Mortgage Loans*
Robert J. Salvatore *Asst. Vice President, Operations*
Lesa A. Vanotti *Asst. Vice President & Asst. Treasurer*
Dianne A. Cerruto *Senior Branch Officer, Main Office*
Allison M. Chase *Information Systems Officer*
Cane A. Minnie *Trust Officer*
Sandra L. Kelly *Operations Officer*
Melissa J. Manolitsis *Branch Officer, Burlington Office*
Debra D. Maher..... *Senior Branch Officer, Torrington Office*
Monica B. Tiso..... *Retail Banking Officer*



Torrington Savings Bank

Real Hometown Banking

STATEMENT
DECEMBER 31, 2007

TRUSTEES

Edwin G. Booth	Jeffrey A. Lalonde
Edwin G. Booth, Jr.	William J. Marchand
Richard D. Calhoun	Charles E. Roraback
Jeanne Danaher	Charles W. Roraback
Thomas J. Gales, Jr.	Thomas P. Scoville
Joseph C. Gelormino	William A. Wilbur

CORPORATORS

The Trustees and

Polly L. Brooks	Paul Grossman
Frank R. Buonocore, Jr.	G. Charles Hepprich
Susan R. Carroll	John E. Janco
J. Eric Chadwick	Peter G. Lawson
Lawrence M. Connors	Scott I. Monroe
Timothy M. Cook	Roderic M. Oneglia
Rosanne U. Guswold	Thomas F. Wall, Jr.

George F. Weston

STATEMENT

	December 31, 2007	December 31, 2006
ASSETS		
Cash & Due from Banks	\$30,612,976	\$16,767,411
U.S. Government Securities	69,970,110	84,955,263
U.S. Agency Securities	75,226,370	64,938,592
Mortgage Backed Securities	79,983,908	80,456,829
Fed. Home Loan Bank Stock	2,310,200	2,353,500
Equities	221,750	96,750
Mortgage Loans	413,684,872	388,725,524
Collateral Loans	787,516	964,490
Non-Performing Loans	821,582	935,023
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	3,877,511	2,607,841
Earned Income Receivable	3,544,362	3,567,398
Allowance for Loan Losses	(3,495,886)	(3,529,681)
Other Assets	1,026,229	3,017,502
TOTAL ASSETS	\$678,571,500	\$645,856,442
 LIABILITIES		
Total Deposits	\$564,811,384	\$534,531,915
Other Liabilities	3,493,148	4,186,430
Borrowed Money	NONE	NONE
Surplus & Reserves	110,266,968	107,138,097
TOTAL LIABILITIES	\$678,571,500	\$645,856,442

The bank was chartered by the State of Connecticut in 1868 as a Mutual Savings Bank. Net earnings are paid to depositors, reserving a portion as a surplus solely for their protection and benefit. The bank is operated for and in the interest of depositors, there being neither stock nor stockholders.

OFFICES

Torrington Main Office

129 Main Street
Torrington, CT
(860) 496-2152

Torrington North Office

635 Main Street
Torrington, CT
(860) 482-5421

Torrington Office

235 Dibble Street
Torrington, CT
(860) 482-2664

Burlington Office

260 Spielman Hwy - Rte 4
Burlington, CT
(860) 675-2601

Falls Village Office

Corner of Rts. 7 & 126
Falls Village, CT
(860) 824-3000

Goshen Office

"Village Marketplace"
Route 4, Goshen, CT
(860) 491-2122

24 Hour ATM Available, all locations