

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 Security*
Althea B. Haberern *Vice President, Mortgage Servicing*
Paul F. Reardon *Vice President, Audit & Compliance*
Lesa A. Vanotti *Vice President & Controller*

Doreen D. Holtman *Asst. Vice President, Mortgage Loans*
Joel M. Ralph *Asst. Vice President, Mortgage Loans*
Robert J. Salvatore *Asst. Vice President, Operations*

Dianne A. Cerruto *Senior Branch Officer, Main Office*
Allison M. Chase *Information Systems Officer*
Karen E. Lopardo *Branch Officer, Torrington Office*
Carie A. Minnie *Trust Officer*
Sandra L. Kelly *Operations Officer*
Melissa J. Manolitsis *Branch Officer, Burlington Office*
Debra D. Maher *Senior Branch Officer, North Office*
Monica B. Tiso *Retail Banking Officer*



Torrington Savings Bank

Real Hometown Banking

STATEMENT JUNE 30, 2009

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	

CORPORATORS

The Trustees and

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

STATEMENT

ASSETS	June 30, 2009	June 30, 2008
Cash & Due from Banks	\$60,416,602	\$25,414,776
U.S. Government Securities	20,103,787	65,264,694
U.S. Agency Securities	135,882,364	101,442,599
Mortgage Backed Securities	116,761,377	94,697,577
Fed. Home Loan Bank Stock	2,369,300	2,310,200
Equities	5,213,635	226,750
Mortgage Loans	431,976,260	426,683,274
Collateral Loans	911,685	878,791
Non-Performing Loans	2,465,929	1,283,871
Foreclosed Real Estate	275,158	0
Bank Buildings & Equipment	3,723,673	3,870,644
Earned Income Receivable	3,426,186	3,880,974
Allowance for Loan Losses	(3,249,952)	(3,495,886)
Other Assets	464,617	1,051,159
TOTAL ASSETS	\$780,740,621	\$723,509,423
LIABILITIES		
Total Deposits	\$659,178,028	\$604,966,870
Other Liabilities	4,361,065	5,321,200
Borrowed Money	NONE	NONE
Surplus & Reserves	117,201,528	113,221,353
TOTAL LIABILITIES	\$780,740,621	\$723,509,423

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