

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, Torrington Office*
Monica B. Tiso..... *Retail Banking Officer*



Torrington Savings Bank

Real Hometown Banking

STATEMENT
MARCH 31, 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

	March 31, 2009	March 31, 2008
ASSETS		
Cash & Due from Banks	\$27,532,676	\$45,365,491
U.S. Government Securities	40,134,034	70,056,910
U.S. Agency Securities	126,066,193	90,972,397
Mortgage Backed Securities	110,488,288	81,946,176
Fed. Home Loan Bank Stock	2,310,200	2,310,200
Equities	226,750	221,750
Mortgage Loans	438,785,046	414,217,412
Collateral Loans	916,293	885,148
Non-Performing Loans	2,679,832	1,123,050
Foreclosed Real Estate	228,242	0
Bank Buildings & Equipment	3,605,113	3,797,162
Earned Income Receivable	3,732,507	3,854,289
Allowance for Loan Losses	(3,403,339)	(3,495,886)
Other Assets	508,272	1,194,077
TOTAL ASSETS	\$753,810,107	\$712,448,176
 LIABILITIES		
Total Deposits	\$631,814,602	\$596,160,840
Other Liabilities	6,422,221	4,279,221
Borrowed Money	NONE	NONE
Surplus & Reserves	115,573,284	112,008,115
TOTAL LIABILITIES	\$753,810,107	\$712,448,176

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