

# Statement *June 30, 2021*

	JUNE 30, 2021	JUNE 30, 2020
<b>ASSETS</b>		
CASH & DUE FROM BANKS	\$209,277,780	\$128,373,578
U.S. GOVERNMENT SECURITIES	10,374,655	0
U.S. AGENCY SECURITIES	0	5,000,174
MORTGAGE BACKED SECURITIES	33,275,101	44,174,148
SBA 7(a) POOLS	63,144,575	22,771,165
COLLATERALIZED MORTGAGE OBLIGATIONS	23,582,501	39,769,777
MUNICIPAL BONDS	2,159,403	2,165,605
FED. HOME LOAN BANK STOCK	1,157,600	1,368,900
EQUITIES	28,153,607	17,445,709
UNREALIZED GAINS/(LOSSES) - AFS INVESTMENTS	-277,405	503,085
RESIDENTIAL MORTGAGE LOANS	447,652,798	483,533,260
COMMERCIAL LOANS	69,957,495	63,559,264
CONSUMER LOANS	832,221	1,034,609
NON-PERFORMING LOANS	3,293,545	3,193,848
FORECLOSED REAL ESTATE	0	0
BANK BUILDINGS & EQUIPMENT	12,770,930	7,975,140
EARNED INCOME RECEIVABLE	2,152,753	2,195,570
ALLOWANCE FOR LOAN LOSSES	(5,495,664)	(4,985,989)
OTHER ASSETS	44,714,176	44,347,310
<b>TOTAL ASSETS</b>	<b>\$946,726,071</b>	<b>\$862,425,153</b>
<b>LIABILITIES &amp; CAPITAL</b>		
TOTAL DEPOSITS	\$763,288,465	\$689,142,348
OTHER LIABILITIES	7,470,414	5,890,364
BORROWED MONEY	NONE	NONE
SURPLUS & RESERVES	175,967,192	167,392,441
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$946,726,071</b>	<b>\$862,425,153</b>



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.

<b>TORRINGTON MAIN</b>	129 Main Street	(860) 496-2152
<b>TORRINGTON NORTH</b>	635 Main Street	(860) 482-5421
<b>TORRINGFORD</b>	235 Dibble Street	(860) 482-2664
<b>BURLINGTON</b>	260 Spielman Highway	(860) 675-2601
<b>FALLS VILLAGE</b>	10 CT-126	(860) 824-3000
<b>GOSHEN</b>	55 Sharon Turnpike	(860) 491-2122
<b>NEW HARTFORD</b>	518 Main Street	(860) 738-0200

## Officers

Lesa A. Vanotti.....	President & Chief Executive Officer
Miles C. Borzilleri .....	Senior Vice President, Trust
Bryan Cassidy.....	Senior Vice President, Chief Information Officer
Jeffrey M. Geddes.....	Senior Vice President, Residential & Consumer Lending, CRA Officer
Kathleen M. Katrenya.....	Senior Vice President, Retail Banking & Marketing
Paul Larsen.....	Senior Vice President, Chief Lending Officer
Jennifer L. Marchand.....	Senior Vice President, Treasurer, CFO & Assistant Secretary
Apoorva Saxena .....	Senior Vice President & Chief Risk Officer
Kimberley S. Brown.....	Vice President, Residential Lending
Nathan P. Browning.....	Vice President, Information Technology
Dianne A. Cerruto.....	Vice President, Compliance & Risk Management, BSA Compliance Officer
Althea B. Haberern.....	Vice President, Mortgage Servicing
Carie A. Hodel.....	Vice President, Trust
Lisa A. Hogan.....	Vice President, Human Resources
Rita Myers.....	Vice President, Digital Banking
David M. Onofrio.....	Vice President, Commercial Loan Officer
Mark E. Perbeck.....	Vice President & Security Officer
Robert J. Salvatore.....	Vice President, Operations
Jennifer Silva.....	Vice President, Marketing
Michael F. Sweeney.....	Vice President, Commercial Loan Officer
Diane G. Teixeira.....	Vice President, Retail Banking & Sales
Christina Adajian.....	Assistant Vice President, Cash Management & Sales Support Officer
Cynthia Arthur.....	Assistant Vice President, Bristol Office
Katharine L. Briggs.....	Assistant Vice President, Tarringford Office
Richard Browning.....	Assistant Vice President, Business Relationship Officer
Allison M. Chase.....	Assistant Vice President, Centralized Risk & Controls
Melissa Krebs.....	Assistant Vice President, Mortgage Servicing
Sara Kroschen.....	Assistant Vice President & Assistant Treasurer
Melissa J. Manolitsis.....	Assistant Vice President, Residential Lending
Cheryl Flanagan.....	Senior Underwriting Officer
Nicole Gallagher.....	Internal Audit Officer
Ashley E. McCarthy.....	Senior Residential Lending Officer
Jason K. Tuncy.....	Senior Residential Lending Officer
Luke Werner.....	Information Security Officer
Karen E. Lopardo.....	Senior Branch Officer, North Office
Debra D. Maher.....	Senior Branch Officer, Goshen & Falls Village Offices
Kim T. Hanson.....	Senior Branch Officer, New Hartford Office
Shaun M. Calhoun.....	Branch Officer, Burlington Office
Debra P. Telman.....	Branch Officer, Main Office

## Trustees

Edwin G. Booth Jr. – <i>Chairman</i>	John E. Janco	Aaron Mambrino
Charles E. Roraback – <i>Vice-Chairman</i>	William J. Marchand	Kevin O’Connell
Diane V. Libby – <i>Secretary</i>	Charles W. Roraback	Steven M. Temkin
Lesa Vanotti	Thomas J. Gailes, Jr. – <i>Trustee Emeritus</i>	

## Corporators - *The Trustees and*

Sylvie Binette	Dr. Carlos Braverman	Thomas Breakell
Marana (Polly) Brooks	Frank R. Buonocore, Jr.	Susan R. Carroll
Steven F. Cerruto, Sr.	Alyssa Colasanto	Lawrence M. Connors
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Brian Paganini	Joseph Petricone, Jr.	Gene Prentiss
Thomas P. Scoville	Michael T. Simon	Robert J. Switzgable
Eliot A. Wadsworth	Christopher G. Wall	

Officer list as of September 16, 2021

