

# Statement *September 30, 2021*

	SEPTEMBER 30, 2021	SEPTEMBER 30, 2020
<b>ASSETS</b>		
CASH & DUE FROM BANKS	\$211,493,319	\$140,201,998
U.S. GOVERNMENT SECURITIES	0	0
U.S. AGENCY SECURITIES	10,345,080	0
MORTGAGE BACKED SECURITIES	50,192,178	44,851,415
SBA 7(a) POOLS	66,125,898	27,603,122
COLLATERALIZED MORTGAGE OBLIGATIONS	35,976,230	35,102,797
MUNICIPAL BONDS	1,757,924	2,164,055
FED. HOME LOAN BANK STOCK	1,157,600	1,368,900
EQUITIES	28,635,995	16,362,441
UNREALIZED GAINS/(LOSSES) - AFS INVESTMENTS	(765,399)	212,593
RESIDENTIAL MORTGAGE LOANS	446,769,098	469,769,639
COMMERCIAL LOANS	63,038,719	66,011,742
CONSUMER LOANS	848,473	1,058,028
NON-PERFORMING LOANS	3,268,392	3,047,297
FORECLOSED REAL ESTATE	0	0
BANK BUILDINGS & EQUIPMENT	13,302,203	9,135,458
EARNED INCOME RECEIVABLE	2,136,035	2,224,919
ALLOWANCE FOR LOAN LOSSES	(5,495,664)	(5,120,857)
OTHER ASSETS	45,422,852	44,392,343
<b>TOTAL ASSETS</b>	<b>\$974,208,933</b>	<b>\$858,385,890</b>
<b>LIABILITIES &amp; CAPITAL</b>		
TOTAL DEPOSITS	\$790,631,875	\$685,998,659
OTHER LIABILITIES	6,943,048	5,288,291
BORROWED MONEY	NONE	NONE
SURPLUS & RESERVES	176,634,010	167,098,940
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$974,208,933</b>	<b>\$858,385,890</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>BRISTOL</b>	888 Farmington Avenue	(860) 785-0076
<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
<b>TORRINGFORD</b>	235 Dibble Street	(860) 482-2664
<b>TORRINGTON MAIN</b>	129 Main Street	(860) 496-2152
<b>TORRINGTON NORTH</b>	635 Main Street	(860) 482-5421

## Officers

Les A. Vanotti.....*President & Chief Executive Officer*  
Miles C. Borzilleri.....*Senior Vice President, Trust*  
Bryan Cassidy.....*Senior Vice President, Chief Information Officer & Information Security 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*  
Edward J. D’Ettore.....*Vice President, Commercial Loan Officer*  
Beth Dunphy.....*Vice President, Strategic Products*  
Althea B. Haberern.....*Vice President, Mortgage Servicing*  
Carie A. Hodel.....*Vice President, Trust*  
Lisa A. Hogan.....*Vice President, Human Resources*  
Ryan Lynch.....*Vice President, Commercial Credit Manager*  
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*  
Christopher Woodhouse.....*Vice President, Financial Advisor*

Christina Adajian.....*Assistant Vice President, Cash Management Operations Officer*  
Cynthia Arthur.....*Assistant Vice President, Bristol Office*  
Katharine L. Briggs.....*Assistant Vice President, Main Office*  
Richard Browning.....*Assistant Vice President, Cash Management Sales Officer*  
Allison M. Chase.....*Assistant Vice President, Centralized Risk & Controls*  
Melissa Krebbs.....*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*

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*  
Debra P. Telman.....*Branch Officer, Torrington 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
Les A. Vanotti	Thomas J. Gales, 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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Paul Grossman	Martin Kozlak	Jeffrey A. Lalonde
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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 30, 2021

