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CBT ANNOUNCES PROPOSED BRANCH LOCATIONS

Hartford, CT, July 6, 2005 - The Connecticut Bank and Trust Company, (OTC: CTBC) President & CEO, David A. Lentini, announced today that the Bank has obtained agreements to lease facilities for two new locations. Subject to regulatory approvals, CBT intends to locate its next two branches in the towns of Vernon and Windsor, Connecticut. This follows an earlier announcement (9-27-2004) of plans to expand the Bank's branch office network.

The proposed Vernon Branch will be located at 435 Hartford Turnpike. This location is part of the Shops at 30, a location best known for Rein's Deli. Situated near the junction of Vernon, Manchester and South Windsor, this location can accommodate potential customers from all three communities.

The proposed Windsor Branch is located at 148 Broad Street. This location, in the business center of Windsor, is well suited to CBT's business model which focuses on convenience and personal service.

CEO Lentini said, "I am pleased with the locations we have chosen for our first expansion since opening with three locations in March of 2004. We have heard from many individuals and business owners that they would welcome a CBT branch in their town."

CBT is a full service commercial bank headquartered in Hartford, CT, with branch offices conveniently located in Glastonbury and West Hartford.

Statements contained in this release, which are not historical facts, may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Such forward-looking statements are subject to risks and uncertainties which could cause actual results to differ materially from those currently anticipated, due to a number of factors which include without limitation the effects of future economic conditions, governmental fiscal and monetary policies, legislative and regulatory changes, changes in the interest rates, the effects of competition, and other factors that could cause actual results to differ materially from those provided in any such forward-looking statements.