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CBT RAISES \$15 MILLION FROM SECONDARY OFFERING

Hartford, CT, September 28, 2005 - The Connecticut Bank and Trust Company (OTC BB: CTBC) ("CBT") announced today that it raised an additional \$15 million of capital through the sale of 1.65 million shares of CBT Common Stock.

Chairman and CEO David A. Lentini remarked, "I am pleased with the success of the offering and the response shown by both new and existing investors. The additional capital will allow us to implement our aggressive branch expansion plans throughout North-Central Connecticut. In addition, we plan to use these proceeds to support loan growth and for general corporate purposes."

CEO Lentini also stated, "We currently have three banking locations in Hartford, Glastonbury and West Hartford and are awaiting regulatory approval for two branches to be located in Vernon and Windsor."

CBT is a full service commercial bank, headquartered in Hartford, Connecticut. The Bank opened for business in March 2004 and reported total assets of \$86 million at June 30, 2005.

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.