CAMBRIDGE BANCORP

AVERAGE BALANCES AND YIELDS/COSTS

(Dollar amounts in thousands)

	Three Months Ended June 30, 2012			Three Months Ended June 30, 2011		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 582,287**	**$ 4,044**	**2.78%**	$ 462,723	$ 3,830	3.31%
Loans	**696,095**	**8,359**	**4.80%**	627,025	8,114	5.18%
FHLB of Boston Stock	**4,996**	**6**	**0.48%**	4,806	4	0.33%
Total Interest-Earning Assets	**$ 1,283,378**	**12,409**	**3.87%**	1,094,554	11,948	4.37%
Noninterest Earning Assets	**67,983**			56,730		
Total Assets	**$ 1,351,361**			$ 1,151,284		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 303,751**	**21**	**0.03%**	$ 266,771	42	0.06%
Money Market	**71,482**	**39**	**0.22%**	60,907	45	0.30%
Savings	**355,538**	**229**	**0.26%**	299,677	298	0.40%
Certificates of Deposit	**141,762**	**272**	**0.77%**	128,400	277	0.87%
Total Interest-Bearing Deposits	**872,533**	**561**	**0.26%**	755,754	662	0.35%
Borrowings	**62,796**	**315**	**1.98%**	37,676	298	3.13%
Total Interest-Bearing Liabilities	**935,329**	**876**	**0.38%**	793,431	960	0.49%
Noninterest-Bearing Deposits	**297,774**			250,425		
Other Liabilities	**19,333**			15,065		
Total Liabilities	**1,252,436**			1,058,920		
Stockholders' Equity	**98,925**			92,364		
Total Liabilities & Stockholders' Equity	**$ 1,351,361**			$ 1,151,284		
Net Interest Income		**$ 11,533**			$ 10,988	
Interest-Rate Spread			**3.49%**			3.88%
Net Interest Margin			**3.59%**			4.02%

	Six Months Ended June 30, 2012			Six Months Ended June 30, 2011		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 569,522**	**$ 8,114**	**2.85%**	$ 479,039	$ 7,819	3.26%
Loans	**688,180**	**16,687**	**4.85%**	607,125	15,723	5.18%
FHLB of Boston Stock	**4,931**	**12**	**0.49%**	4,806	7	0.29%
Total Interest-Earning Assets	**1,262,633**	**24,813**	**3.93%**	1,090,970	23,549	4.32%
Noninterest Earning Assets	**60,265**			52,700		
Total Assets	**$ 1,322,898**			$ 1,143,670		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 302,867**	**$ 42**	**0.03%**	$ 266,694	$ 85	0.06%
Money Market	**64,740**	**75**	**0.23%**	60,791	86	0.29%
Savings	**348,198**	**447**	**0.26%**	297,879	657	0.44%
Certificates of Deposit	**139,507**	**549**	**0.79%**	131,436	577	0.89%
Total Interest-Bearing Deposits	**855,312**	**1,113**	**0.26%**	756,800	1,405	0.37%
Borrowings	**62,761**	**630**	**1.99%**	37,022	593	3.19%
Total Interest-Bearing Liabilities	**918,073**	**1,743**	**0.38%**	793,822	1,998	0.51%
Noninterest-Bearing Deposits	**287,540**			244,112		
Other Liabilities	**19,420**			14,880		
Total Liabilities	**1,225,033**			1,052,814		
Stockholders' Equity	**97,865**			90,856		
Total Liabilities & Stockholders' Equity	**$ 1,322,898**			$ 1,143,670		
Net Interest Income		**$ 23,070**			$ 21,551	
Interest-Rate Spread			**3.55%**			3.81%
Net Interest Margin			**3.65%**			3.95%