CAMBRIDGE BANCORP

AVERAGE BALANCES AND YIELDS/COSTS

(Dollar amounts in thousands)

	Three Months Ended December 31, 2012			Three Months Ended December 31, 2011		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 572,986**	**$ 3,401**	**2.37%**	$ 519,319	$ 3,857	2.97%
Loans	**729,225**	**8,919**	**4.89%**	659,912	8,330	5.05%
FHLB of Boston Stock	**5,010**	**7**	**0.56%**	4,806	4	0.33%
Total Interest-Earning Assets	**$ 1,307,220**	**12,327**	**3.77%**	1,184,036	12,191	4.12%
Noninterest Earning Assets	**68,542**			61,136		
Total Assets	**$ 1,375,762**			$ 1,245,173		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 311,548**	**22**	**0.03%**	$ 285,947	43	0.06%
Money Market	**65,668**	**40**	**0.24%**	73,512	54	0.29%
Savings	**382,971**	**242**	**0.25%**	326,163	289	0.35%
Certificates of Deposit	**136,207**	**238**	**0.70%**	136,021	287	0.84%
Total Interest-Bearing Deposits	**896,394**	**542**	**0.24%**	821,643	673	0.32%
Borrowings	**23,304**	**169**	**2.84%**	31,177	296	3.72%
Total Interest-Bearing Liabilities	**919,698**	**711**	**0.31%**	852,821	969	0.45%
Noninterest-Bearing Deposits	**331,155**			278,838		
Other Liabilities	**21,576**			15,345		
Total Liabilities	**1,272,429**			1,147,003		
Stockholders' Equity	**103,333**			98,170		
Total Liabilities & Stockholders' Equity	**$ 1,375,762**			$ 1,245,173		
Net Interest Income		**$ 11,616**			$ 11,222	
Interest-Rate Spread			**3.46%**			3.67%
Net Interest Margin			**3.55%**			3.79%

	Year Ended December 31, 2012			Year Ended December 31, 2011		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 572,276**	**$ 15,057**	**2.63%**	$ 485,053	$ 15,248	3.14%
Loans	**703,796**	**33,984**	**4.83%**	630,260	32,401	5.14%
FHLB of Boston Stock	**4,970**	**25**	**0.50%**	4,806	14	0.29%
Total Interest-Earning Assets	**1,281,042**	**49,066**	**3.83%**	1,120,119	47,663	4.26%
Noninterest Earning Assets	**62,236**			58,145		
Total Assets	**$ 1,343,278**			$ 1,178,264		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 305,631**	**$ 86**	**0.03%**	$ 272,203	$ 171	0.06%
Money Market	**65,601**	**157**	**0.24%**	64,527	187	0.29%
Savings	**364,559**	**935**	**0.26%**	307,067	1,236	0.40%
Certificates of Deposit	**139,055**	**1,041**	**0.75%**	132,620	1,151	0.87%
Total Interest-Bearing Deposits	**874,846**	**2,219**	**0.25%**	776,417	2,745	0.35%
Borrowings	**42,352**	**972**	**2.26%**	33,978	1,186	3.44%
Total Interest-Bearing Liabilities	**917,198**	**3,191**	**0.35%**	810,395	3,931	0.49%
Noninterest-Bearing Deposits	**305,382**			258,724		
Other Liabilities	**20,628**			15,049		
Total Liabilities	**1,243,208**			1,084,168		
Stockholders' Equity	**100,070**			94,096		
Total Liabilities & Stockholders' Equity	**$ 1,343,278**			$ 1,178,264		
Net Interest Income		**$ 45,875**			$ 43,732	
Interest-Rate Spread			**3.48%**			3.77%
Net Interest Margin			**3.58%**			3.90%