CAMBRIDGE BANCORP

AVERAGE BALANCES AND YIELDS/COSTS

(Dollar amounts in thousands)

Three Months Ended September 30, 2013 Three Months Ended September 30, 2012

	September 30, 2013					5cptcilioci 50, 2012					
	Average		Interest/ Dividends		Average	Average Balance		Interest/ Dividends		Average Yield/Cost	
B		Balance			Yield/Cost						
Assets:											
Investments	\$	502,988	\$	2,996	2.38%	\$	577,013	\$	3,542	2.46%	
Loans	,	861,607		9,027	4.19%	-	709,260	_	8,378	4.72%	
FHLB of Boston Stock		5,542		5	0.36%		5,010		6	0.48%	
Total Interest-Earning Assets	\$	1,370,137		12,028	3.51%		1,291,282		11,926	3.69%	
Noninterest Earning Assets	·	62,415					59,830				
Total Assets	\$	1,432,552				\$	1,351,113				
Liabilities and Stockholders' Equity:											
Interest-Bearing Checking	\$	316,670		24	0.03%	\$	305,180		22	0.03%	
Money Market		57,154		29	0.20%		67,239		42	0.25%	
Savings		395,444		225	0.23%		378,512		246	0.26%	
Certificates of Deposit		126,858		208	0.65%		141,008		253	0.71%	
Total Interest-Bearing Deposits		896,126		486	0.22%		891,939		563	0.25%	
Borrowings		57,391		39	0.27%		21,027		174	3.24%	
Total Interest-Bearing Liabilities		953,517		525	0.22%		912,966		737	0.32%	
Noninterest-Bearing Deposits		361,625					314,908				
Other Liabilities		15,894					22,069				
Total Liabilities		1,331,036					1,249,943				
Stockholders' Equity		101,516					101,170				
Total Liabilities & Stockholders' Equity	\$	1,432,552				\$	1,351,113				
Net Interest Income			\$	11,503				\$	11,189		
Interest-Rate Spread					3.29%					3.37%	
Net Interest Margin					3.36%					3.47%	

Nine Months Ended

Nine Months Ended September 30, 2012

	September 30, 2013					September 30, 2012				
	Average Balance		Interest/ Dividends		Average	Average Balance		I	nterest/	Average
					Yield/Cost			Dividends		Yield/Cost
Assets:										
Investments	\$	532,755	\$	9,187	2.30%	\$	572,037	\$	11,655	2.72%
Loans		806,529		26,006	4.30%		695,258		25,065	4.81%
FHLB of Boston Stock		5,193		15	0.39%		4,957		19	0.51%
Total Interest-Earning Assets		1,344,477		35,208	3.49%		1,272,252		36,739	3.85%
Noninterest Earning Assets		62,158		<u>.</u>			60,119			
Total Assets	\$	1,406,635				\$	1,332,371			
Liabilities and Stockholders' Equity:										
Interest-Bearing Checking	\$	324,516	\$	72	0.03%	\$	303,644	\$	64	0.03%
Money Market		58,634		86	0.20%		65,579		117	0.24%
Savings		390,336		651	0.22%		358,377		693	0.26%
Certificates of Deposit		132,017		652	0.66%		140,011		803	0.77%
Total Interest-Bearing Deposits		905,503		1,461	0.22%		867,611		1,677	0.26%
Borrowings		44,239		200	0.60%		48,748		803	2.16%
Total Interest-Bearing Liabilities		949,742		1,661	0.23%		916,359		2,480	0.36%
Noninterest-Bearing Deposits		340,165					296,729			
Other Liabilities		13,286					20,309			
Total Liabilities		1,303,193					1,233,397			
Stockholders' Equity		103,442					98,974			
Total Liabilities & Stockholders' Equity	\$	1,406,635				\$	1,332,371			
Net Interest Income			\$	33,547				\$	34,259	
Interest-Rate Spread					3.26%					3.49%
Net Interest Margin					3.33%					3.59%