CAMBRIDGE BANCORP

AVERAGE BALANCES AND YIELDS/COSTS

(Dollar amounts in thousands)

Three Months Ended September 30, 2012 Three Months Ended September 30, 2011

	September 30, 2012					September 30, 2011					
	Average Balance		Interest/ Dividends		Average	Average Balance		Interest/ Dividends		Average Yield/Cost	
					Yield/Cost						
Assets:											
Investments	\$	577,013	\$	3,542	2.46%	\$	462,620	\$	3,572	3.09%	
Loans		709,260		8,378	4.72%		646,124		8,348	5.17%	
FHLB of Boston Stock		5,010		6	0.48%		4,806		3	0.25%	
Total Interest-Earning Assets	\$	1,291,282		11,926	3.69%		1,113,550		11,923	4.28%	
Noninterest Earning Assets		59,830					65,866				
Total Assets	\$	1,351,113				\$	1,179,416				
Liabilities and Stockholders' Equity:											
Interest-Bearing Checking	\$	305,180		22	0.03%	\$	269,295		44	0.06%	
Money Market		67,239		42	0.25%		62,892		47	0.30%	
Savings		378,512		246	0.26%		306,048		289	0.37%	
Certificates of Deposit		141,008		253	0.71%		131,550		287	0.87%	
Total Interest-Bearing Deposits		891,939		563	0.25%		769,785		667	0.34%	
Borrowings		21,027		174	3.24%		30,789		297	3.77%	
Total Interest-Bearing Liabilities		912,966		737	0.32%		800,574		964	0.48%	
Noninterest-Bearing Deposits		314,908					267,360				
Other Liabilities		22,069					15,086				
Total Liabilities		1,249,943					1,083,019				
Stockholders' Equity		101,170					96,396				
Total Liabilities & Stockholders' Equity	\$	1,351,113				\$	1,179,416				
Net Interest Income			\$	11,189				\$	10,959		
Interest-Rate Spread					3.37%					3.81%	
Net Interest Margin					3.47%					3.94%	

Nine Months Ended

Nine Months Ended September 30, 2011

	September 30, 2012					September 30, 2011					
	Average Balance		Interest/ Dividends		Average	Average Balance		I	nterest/	Average	
					Yield/Cost			Dividends		Yield/Cost	
Assets:											
Investments	\$	572,037	\$	11,655	2.72%	\$	473,506	\$	11,390	3.21%	
Loans		695,258		25,065	4.81%		620,268		24,071	5.17%	
FHLB of Boston Stock		4,957		19	0.51%		4,806		11	0.31%	
Total Interest-Earning Assets		1,272,252		36,739	3.85%		1,098,580		35,472	4.31%	
Noninterest Earning Assets		60,119	-				57,136				
Total Assets	\$	1,332,371				\$	1,155,716				
Liabilities and Stockholders' Equity:											
Interest-Bearing Checking	\$	303,644	\$	64	0.03%	\$	267,571	\$	128	0.06%	
Money Market		65,579		117	0.24%		61,499		133	0.29%	
Savings		358,377		693	0.26%		300,632		947	0.42%	
Certificates of Deposit		140,011		803	0.77%		131,474		864	0.88%	
Total Interest-Bearing Deposits		867,611		1,677	0.26%		761,176		2,072	0.36%	
Borrowings		48,748		803	2.16%		34,922		890	3.36%	
Total Interest-Bearing Liabilities		916,359		2,480	0.36%		796,098		2,962	0.50%	
Noninterest-Bearing Deposits		296,729					251,946				
Other Liabilities		20,309					14,949				
Total Liabilities		1,233,397					1,062,993				
Stockholders' Equity		98,974					92,723				
Total Liabilities & Stockholders' Equity	\$	1,332,371				\$	1,155,716				
Net Interest Income			\$	34,259				\$	32,510		
Interest-Rate Spread					3.49%					3.81%	
Net Interest Margin					3.59%					3.95%	