CAMBRIDGE BANCORP

AVERAGE BALANCES AND YIELDS/COSTS

(Dollar amounts in thousands)

	Three Months Ended June 30, 2011			Three Months Ended June 30, 2010		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 462,723**	**$ 3,830**	**3.31%**	$ 419,402	$ 4,168	3.98%
Loans	**627,025**	**8,114**	**5.18%**	552,575	7,543	5.46%
FHLB of Boston Stock	**4,806**	**4**	**0.33%**	4,806	-	0.00%
Total Interest-Earning Assets	**1,094,554**	**11,948**	**4.37%**	976,782	11,711	4.80%
Noninterest Earning Assets	**56,730**			64,940		
Total Assets	**$ 1,151,284**			$ 1,041,722		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 266,771**	**42**	**0.06%**	$ 236,752	37	0.06%
Money Market	**60,907**	**45**	**0.30%**	63,382	62	0.39%
Savings	**299,677**	**298**	**0.40%**	246,499	366	0.60%
Certificates of Deposit	**128,400**	**277**	**0.87%**	148,230	453	1.23%
Total Interest-Bearing Deposits	**755,754**	**662**	**0.35%**	694,863	918	0.53%
Borrowings	**37,676**	**298**	**3.13%**	30,538	293	3.80%
Total Interest-Bearing Liabilities	**793,431**	**960**	**0.49%**	725,401	1,211	0.67%
Noninterest-Bearing Deposits	**250,425**			216,838		
Other Liabilities	**15,065**			14,012		
Total Liabilities	**1,058,920**			956,250		
Stockholders' Equity	**92,364**			85,472		
Total Liabilities & Stockholders' Equity	**$ 1,151,284**			$ 1,041,722		
Net Interest Income		**$ 10,988**			$ 10,500	
Interest-Rate Spread			**3.88%**			4.13%
Net Interest Margin			**4.02%**			4.30%

	Six Months Ended June 30, 2011			Six Months Ended June 30, 2010		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 479,039**	**$ 7,819**	**3.26%**	$ 417,168	$ 8,485	4.07%
Loans	**607,125**	**15,723**	**5.18%**	546,799	14,910	5.45%
FHLB of Boston Stock	**4,806**	**7**	**0.29%**	4,806	-	0.00%
Total Interest-Earning Assets	**1,090,970**	**23,549**	**4.32%**	968,773	23,395	4.83%
Noninterest Earning Assets	**52,700**			54,992		
Total Assets	**$ 1,143,670**			$ 1,023,765		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 266,694**	**$ 85**	**0.06%**	$ 231,908	$ 72	0.06%
Money Market	**60,791**	**86**	**0.29%**	62,158	118	0.38%
Savings	**297,879**	**657**	**0.44%**	237,942	716	0.61%
Certificates of Deposit	**131,436**	**577**	**0.89%**	148,993	968	1.31%
Total Interest-Bearing Deposits	**756,800**	**1,405**	**0.37%**	681,001	1,874	0.55%
Borrowings	**37,022**	**593**	**3.19%**	34,166	648	3.77%
Total Interest-Bearing Liabilities	**793,822**	**1,998**	**0.51%**	715,167	2,522	0.71%
Noninterest-Bearing Deposits	**244,112**			211,018		
Other Liabilities	**14,880**			14,163		
Total Liabilities	**1,052,814**			940,348		
Stockholders' Equity	**90,856**			83,417		
Total Liabilities & Stockholders' Equity	**$ 1,143,670**			$ 1,023,765		
Net Interest Income		**$ 21,551**			$ 20,873	
Interest-Rate Spread			**3.81%**			4.12%
Net Interest Margin			**3.95%**			4.31%