CAMBRIDGE BANCORP

AVERAGE BALANCES AND YIELDS/COSTS

(Dollar amounts in thousands)

	Three Months Ended September 30, 2011			Three Months Ended September 30, 2010		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 462,620**	**$ 3,571**	**3.09%**	$ 461,158	$ 4,083	3.54%
Loans	**646,124**	**8,348**	**5.17%**	552,468	7,549	5.47%
FHLB of Boston Stock	**4,806**	**4**	**0.33%**	4,806	-	0.00%
Total Interest-Earning Assets	**1,113,550**	**11,923**	**4.28%**	1,018,432	11,632	4.57%
Noninterest Earning Assets	**65,866**			52,117		
Total Assets	**$ 1,179,416**			$ 1,070,549		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 269,295**	**43**	**0.06%**	$ 242,620	39	0.06%
Money Market	**62,892**	**47**	**0.30%**	69,475	61	0.35%
Savings	**306,048**	**290**	**0.38%**	256,893	373	0.58%
Certificates of Deposit	**131,550**	**287**	**0.88%**	144,529	380	1.05%
Total Interest-Bearing Deposits	**769,785**	**667**	**0.35%**	713,517	853	0.48%
Borrowings	**30,789**	**297**	**3.82%**	31,361	298	3.76%
Total Interest-Bearing Liabilities	**800,574**	**964**	**0.48%**	744,878	1,151	0.62%
Noninterest-Bearing Deposits	**267,360**			219,455		
Other Liabilities	**15,086**			15,014		
Total Liabilities	**1,083,020**			979,347		
Stockholders' Equity	**96,396**			91,202		
Total Liabilities & Stockholders' Equity	**$ 1,179,416**			$ 1,070,549		
Net Interest Income		**$ 10,959**			$ 10,481	
Interest-Rate Spread			**3.80%**			3.95%
Net Interest Margin			**3.94%**			4.12%

	Nine Months Ended September 30, 2011			Nine Months Ended September 30, 2010		
	Average Balance	**Interest/ Dividends**	**Average Yield/Cost**	Average Balance	Interest/ Dividends	Average Yield/Cost
Assets:						
Investments	**$ 473,506**	**$ 11,390**	**3.21%**	$ 431,993	$ 12,568	3.88%
Loans	**620,268**	**24,071**	**5.17%**	548,710	22,459	5.46%
FHLB of Boston Stock	**4,806**	**11**	**0.31%**	4,806	-	0.00%
Total Interest-Earning Assets	**1,098,580**	**35,472**	**4.31%**	985,509	35,027	4.74%
Noninterest Earning Assets	**57,136**			55,357		
Total Assets	**$ 1,155,716**			$ 1,040,866		
Liabilities and Stockholders' Equity:						
Interest-Bearing Checking	**$ 267,571**	**$ 128**	**0.06%**	$ 235,518	$ 111	0.06%
Money Market	**61,499**	**133**	**0.29%**	64,624	179	0.37%
Savings	**300,632**	**947**	**0.42%**	244,328	1,089	0.60%
Certificates of Deposit	**131,474**	**864**	**0.88%**	147,489	1,348	1.22%
Total Interest-Bearing Deposits	**761,176**	**2,072**	**0.36%**	691,959	2,727	0.53%
Borrowings	**34,922**	**890**	**3.36%**	33,221	946	3.76%
Total Interest-Bearing Liabilities	**796,098**	**2,962**	**0.50%**	725,180	3,673	0.68%
Noninterest-Bearing Deposits	**251,946**			213,861		
Other Liabilities	**14,949**			14,450		
Total Liabilities	**1,062,993**			953,491		
Stockholders' Equity	**92,723**			87,375		
Total Liabilities & Stockholders' Equity	**$ 1,155,716**			$ 1,040,866		
Net Interest Income		**$ 32,510**			$ 31,354	
Interest-Rate Spread			**3.81%**			4.06%
Net Interest Margin			**3.95%**			4.24%