

## Northern Bank & Trust Company

275 Mishawum Road  
Woburn, MA 01801

FDIC Certificate #: 18266 Bank Charter Class: NM

<i>Definition</i>	<i>Dollar figures in thousands</i>	Northern Bank & Trust Company Woburn, MA 31-Dec-09	Northern Bank & Trust Company Woburn, MA 31-Dec-08
<b>Assets and Liabilities</b>			
1 Total employees (full-time equivalent)		106	98
2 Total assets		<b>573,685</b>	<b>508,291</b>
3 Cash and due from depository institutions		7,868	6,543
4 Interest-bearing balances		898	809
5 Securities		23,465	22,760
6 Federal funds sold & reverse repurchase agreements		233	252
7 Net loans & leases		492,468	436,114
8 Loan loss allowance		5,582	4,108
9 Trading account assets		0	0
10 Bank premises and fixed assets		23,394	19,349
11 Other real estate owned		0	330
12 Goodwill and other intangibles		0	0
13 All other assets		26,257	22,943
14 Life insurance assets		10,452	10,190
15 Total liabilities and capital		573,685	508,291
16 Total liabilities		<b>518,844</b>	<b>457,673</b>
17 Total deposits		403,513	337,703
18 Interest-bearing deposits		311,568	251,080
19 Deposits held in domestic offices		403,513	337,703
20 % insured		87.29%	N/A
21 Federal funds purchased & repurchase agreements		1,369	1,938
22 Trading liabilities		0	0
23 Other borrowed funds		104,055	109,216
24 Subordinated debt		0	0
25 All other liabilities		9,907	8,816
26 Total equity capital		<b>54,841</b>	<b>50,618</b>
27 Total bank equity capital		54,841	50,618
28 Perpetual preferred stock		0	0
29 Common stock		600	600
30 Surplus		6,909	6,900
31 Undivided profits		47,332	43,118

32 Noncontrolling interests in consolidated subsidiaries	0	N/A
<b>Memoranda:</b>		
33 Noncurrent loans and leases	7,111	2,485
34 Noncurrent loans that are wholly or partially guaranteed by the U.S. government	0	0
35 Income earned, not collected on loans	2,019	1,760
36 Earning assets	517,064	459,935
37 Long-term assets (5+ years)	156,926	185,163
38 Average Assets, year-to-date	555,527	488,527
39 Average Assets, quarterly	570,135	499,029
40 Volatile liabilities	80,613	79,510
41 Insider loans	1,089	4,143
42 FHLB advances	104,055	109,216
43 Loans and leases held for sale	0	0
44 Unused loan commitments	92,312	84,502
45 Tier 1 (core) risk-based capital	55,120	50,361
46 Tier 2 risk-based capital	5,582	4,108
47 Total risk weighted assets	521,630	456,225
48 Total unused commitments	92,312	84,502
49 Restructured Loans and leases	0	0
50 Derivatives	0	0
Total assets and liabilities in foreign offices		
Past due and nonaccrual assets		
Fiduciary and related services		

<b>Definition</b>	<b>Demographic Information</b>	<b>25-Feb-10</b>	<b>31-Dec-09</b>	<b>31-Dec-08</b>
<a href="#">1</a> Status	Active	Active	Active	
<a href="#">2</a> Bank Holding Company (Regulatory Top Holder)	<a href="#">See Note!</a>	<a href="#">NORTHERN BANCORP, INC.</a>	<a href="#">NORTHERN BANCORP, INC.</a>	
<a href="#">3</a> Certificate#		18266	18266	18266
<a href="#">4</a> Federal Reserve ID Number		900306	900306	900306
<a href="#">5</a> Institution Name	Northern Bank & Trust Company	Northern Bank & Trust Company	Northern Bank & Trust Company	
<a href="#">6</a> City,State,Zip	Woburn, MA, 01801	Woburn, MA, 01801	Woburn, MA, 01801	
<a href="#">7</a> Number of Domestic Offices			11	10
<a href="#">8</a> Number of Foreign Offices		N/A	N/A	
<a href="#">9</a> Interstate Offices		No	No	
<a href="#">10</a> Summary Of Deposits			<a href="#">30-Jun-09</a>	<a href="#">30-Jun-08</a>

Current List of Total  
[11](#) Offices

[Offices](#)

Asset Concentration  
[12](#) Hierarchy

Commercial Lending  
Specialization

Commercial Lending  
Specialization

Commercial Lending Specialization

Subchapter S  
[13](#) Corporation

No

No

[14](#) County  
[15](#) Metropolitan Statistical  
Area

[Middlesex](#)  
Boston-Cambridge-Quincy, MA-  
NH

Middlesex  
Boston-Cambridge-Quincy,  
MA-NH

Middlesex  
Boston-Cambridge-Quincy, MA-NH

[16](#) Established Date

25-Feb-60

25-Feb-60

25-Feb-60

Date of Deposit  
[17](#) Insurance

23-Jun-60

23-Jun-60

23-Jun-60

Last Structure Change  
[18](#) Process Date

14-Aug-09

Last Structure Change  
[19](#) Effective Date

27-Jul-09

[20](#) Ownership Type

Stock

Stock

Directly Owned by <a href="#">21</a> Another Bank?(CERT)		No	No
<a href="#">22</a> Trust Powers Granted	No	No	No
<a href="#">23</a> Bank Charter Class	Federal Reserve	Federal Reserve	Federal Reserve
	Non-member	Non-member	Non-member
<a href="#">24</a> Regulator	FDIC	FDIC	FDIC
Insurance fund <a href="#">25</a> membership	DIF	DIF	DIF
FDIC Quarterly Banking <a href="#">26</a> Profile Region	New York	New York	New York
FDIC Geographic <a href="#">27</a> Region	New York	New York	New York
FDIC Supervisory <a href="#">28</a> Region	New York	NEW YORK	NEW YORK
<a href="#">29</a> FDIC Field Office	North Boston	North Boston	North Boston
<a href="#">30</a> Federal Reserve District	Boston	Boston	Boston

<u>31</u> Office of the Comptroller of the Currency District	Northeast	Northeast	Northeast
<u>32</u> Office of Thrift Supervision Region	Northeast	Northeast	Northeast
<u>33</u> Primary Web Address	<a href="http://www.nbtc.com:80/">http://www.nbtc.com:80/</a>	N/A	N/A