

Cambridge Bancorp

Parent of Cambridge Trust Company

Cambridge Bancorp (NASDAQ: CATC), the parent company of Cambridge Trust Company, is a Massachusetts chartered commercial bank with \$1.9 billion in total assets and maintains 11 Massachusetts branch offices. The Wealth Management Division has \$2.9 billion in client assets under management and administration as of September 30, 2017 and maintains offices in Massachusetts and New Hampshire.

September 2017 YTD Financial Highlights

Net income was \$13.9 million for the nine months ended September 30, 2017, representing an increase of \$1.4 million, or 11.1%, compared to net income of \$12.5 million for the nine months September 30, 2016. Diluted earnings per share (EPS) were \$3.37 for the nine months ended September 30, 2017, a 9.1% increase over diluted earnings per share of \$3.09 for the nine months ended September 30, 2016.

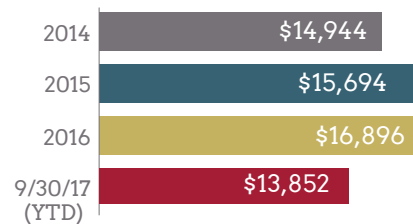
Year to date September 2017 highlights compared to year to date September 2016:

- ▶ Wealth Management Assets under Management and Administration now at \$2.9 billion, an increase of 10.0%
- ▶ Revenue of \$65.5 million an increase of 7.1%
- ▶ Loan growth of \$43.9 million, or 3.3%
- ▶ Deposit growth of \$52.7 million, or 3.2%

Noninterest income totaled \$22.7 million for the nine months ended September 30, 2017 as compared to \$21.4 million for the nine months ended September 30, 2016 representing an increase of \$1.3 million or 5.9% as a result of increased Wealth Management revenue. Noninterest income was 35% of total revenue for the nine months ended September 30, 2017. Wealth Management revenue increased by \$2.1 million, or 13.6%, to \$17.1 million, as compared to \$15.0 million for the nine months ended September 30, 2016 due to market appreciation and new business development.

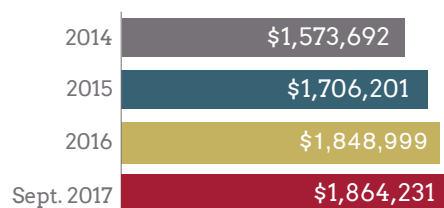
Net Income

(in thousands)

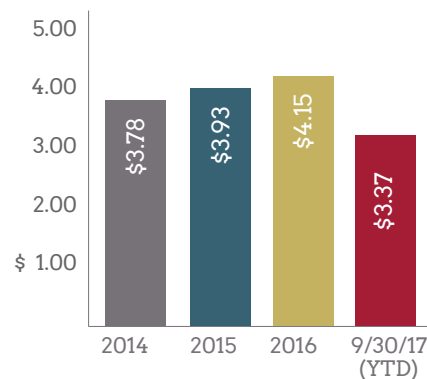


Total Assets

(in thousands)



Diluted Earnings Per Share



Select Financial Information (as of 9/30/2017)

Total Assets	\$1.9 billion	Total Loans	\$1.4 billion
Net Income (YTD)	\$13.9 million	Total Deposits	\$1.7 billion
Assets Under Management and Administration	\$2.9 billion	Noninterest Income (YTD)	\$22.7 million

Stock Information (as of 9/30/2017)

NASDAQ	CATC
Stock Price	\$69.75
Market Cap	\$284.7 million
Shares Outstanding	4.1 million

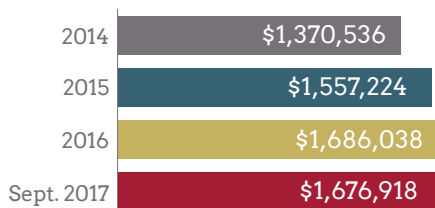
Drivers of Success

Cambridge Bancorp has a track record of increased earnings and building franchise value over the long term. Our key attributes include:

- ▶ Stable core deposit base
- ▶ Diversified and high quality revenue mix with a sizable wealth management business
- ▶ Strong asset quality
- ▶ Attractive client demographics and geographic footprint

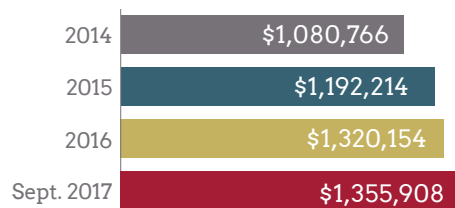
Total Deposits

(in thousands)



Total Loans

(in thousands)

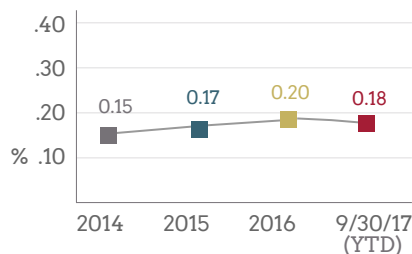


Assets Under Management and Administration

(in millions)



Cost of Funds



Leadership Team

Denis K. Sheahan
Chief Executive Officer

Mark D. Thompson
President

Lynne M. Burrow
Executive Vice President
Chief Information Officer &
Director of Strategy & Planning

Michael F. Carotenuto
Senior Vice President
Chief Financial Officer &
Corporate Secretary

Thomas A. Johnson
Executive Vice President
Consumer Banking Director

Martin B. Millane, Jr.
Executive Vice President
Chief Lending Officer

Jennifer A. Pline
Executive Vice President
Head of Wealth Management

Pilar Pueyo
Senior Vice President
Director of Human Resources

Jennifer M. Willis
Senior Vice President
Chief Marketing Officer

Investor Relations

Michael F. Carotenuto
617-520-5520

Headquarters

1336 Massachusetts Avenue
Cambridge, MA 02138
617-876-5500

Branch Locations

Belmont
Boston (2)
Cambridge (5)
Concord
Lexington
Weston

Wealth Management

Boston, MA
Concord, NH
Manchester, NH
Portsmouth, NH

