

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Supervision, Regulation and  
 Credit, Department of  
 RECEIVED  
 MAR 28 2014

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

I, James J. Mawn

Reporter's Name, Street, and Mailing Address

Northern Bancorp, Inc.

Legal Title of Holding Company

275 Mishawum Road

(Mailing Address of the Holding Company) Street / P.O. Box

Woburn

MA

01807

City

State

Zip Code

same

Physical location (if different from mailing address)

Name of the Holding Company Director and Official

Director and President

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Person to whom questions about this report should be directed:

Francis Kenney

Chief Financial Officer

Name

Title

781-937-5400

Area Code / Phone Number / Extension

781-937-5416

Area Code / FAX Number

fkenney@nbt.com

E-mail Address

www.nbt.com

Address (URL) for the Holding Company's web page

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

3/27/14

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1246935 - 900306  
 C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

*2nd review 7-24-14 ESM*



**NORTHERN BANCORP, INC.  
ANNUAL REPORT OF BANK HOLDING COMPANIES – FR Y-6  
FISCAL YEAR END DECEMBER 31, 2013**

**REVISED**

**REPORT ITEM 2A:**

Organizational Chart (business address for all entities is  
275 Mishawum Road, Woburn, MA 01801; all entities  
incorporated in Massachusetts)

NORTHERN BANCORP, INC.

| (100%)

|

Northern Bank & Trust Company

|

|

| (100%)

| (100%)

| (100%)

N.B. & T. Securities Corp. II

N.B. & T. Securities Corp. IV

NBTC Realty LLC



**REPORT ITEM 2B (DOMESTIC BRANCH LISTING):** Inc. (#1246935). There are no changes to the listing at this time.

Attached is a copy of the domestic branch listing for Northern Bancorp,



**Board of Governors of the Federal Reserve System**  
**FR Y-6 Depository Institution Branch Data Verification**



**All Branches for Selected Holding Company**

[Back To Head Office List](#)

[Back to Search Results](#)

A list of branches for your holding company: NORTHERN BANCORP, INC. (1246935) of WOBURN, MA.  
 The data are as of 12/31/2013.

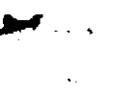
Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Download List to Excel](#)

Institutions: 1 to 11 of 11

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
Full Service (Head Office)	900306	NORTHERN BANK & TRUST COMPANY	275 MISHAWUM ROAD	WOBURN	MA	01801	MIDDLESEX	UNITED STATES	12182	0	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1891634	ACTON BRANCH	414 MASSACHUSETTS AVENUE	ACTON	MA	01720	MIDDLESEX	UNITED STATES	275087	8	NORTHERN BANK & TRUST COMPANY	900306
Full Service	634601	BILLERICA BRANCH	482 BOSTON RD	BILLERICA	MA	01821	MIDDLESEX	UNITED STATES	244641	1	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1891607	BURLINGTON BRANCH	13 CENTER STREET	BURLINGTON	MA	01803	MIDDLESEX	UNITED STATES	275081	5	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1891643	CHELMSFORD BRANCH	14 LITTLETON ROAD	CHELMSFORD	MA	01824	MIDDLESEX	UNITED STATES	275090	9	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1891616	LITTLETON BRANCH	265 GREAT ROAD	LITTLETON	MA	01460	MIDDLESEX	UNITED STATES	275082	6	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1189377	MELROSE BRANCH	514 FRANKLIN ST	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	244644	4	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1176667	WESTFORD BRANCH	45 MAIN ST	WESTFORD	MA	01886	MIDDLESEX	UNITED STATES	244643	3	NORTHERN BANK & TRUST COMPANY	900306
Full Service	2293990	ELM STREET BRANCH	89 ELM STREET	WOBURN	MA	01801	MIDDLESEX	UNITED STATES	244646	11	NORTHERN BANK & TRUST COMPANY	900306
Full Service	3960758	LEXINGTON STREET BRANCH	215 LEXINGTON STREET	WOBURN	MA	01801	MIDDLESEX	UNITED STATES	493880	12	NORTHERN BANK & TRUST COMPANY	900306
Full Service	1994030	WOBURN BRANCH	303 MAIN STR	WOBURN	MA	01801	MIDDLESEX	UNITED STATES	244645	10	NORTHERN BANK & TRUST COMPANY	900306

\*FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.



**NORTHERN BANCORP, INC.  
WOBURN, MASSACHUSETTS  
FISCAL YEAR END DECEMBER 31, 2013**

**REPORT ITEM 3(1): SECURITIES HOLDERS > 5% AS OF 12/31/13**

**1. James Mawn Group<sup>1</sup>**

Country of Citizenship/Incorporation/Formation: USA

Number and Percentage of Voting Securities:

20 shares	-	.0269%	Rita M. Mawn (surviving joint tenant) (Gloucester, MA)
5810 shares	-	7.8259%	James J. Mawn (Estate of) (Gloucester, MA)
2093 shares	-	2.8192%	Northern Bank & Trust Company, Trustee for James J. Mawn, IRA (Woburn, MA)
1195 shares	-	1.6096%	Rita M. Mawn (Gloucester, MA)
3632 shares	-	4.8922%	James J. Mawn (Jr.) (Concord, MA)
9675 shares	-	13.0321%	Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn) (Woburn, MA)
1282 shares	-	1.7268%	Mary Catherine Riley (Princeton, NJ)
250 shares	-	.3367%	Northern Bank Trust & Company, Trustee for M. Catherine Riley, IRA (Princeton, NJ)
762 shares	-	1.0264%	Northern Bank & Trust Company, Trustee for Sam A. Mawn-Mahlau, IRA (Winchester, MA)
795 shares	-	1.0709%	Cede & Co. FBO Joseph A. Riley, IRA (Princeton, NJ)
619 shares	-	.8338%	Alicia J. Mawn-Mahlau (Winchester, MA)
1153 shares	-	1.5531%	Sheila E. Carpenter (Ann Arbor, MI)
50 shares	-	.0673%	Mary Negri (Woburn, MA)
148 shares	-	.1994%	Louise Mawn (Nashville, TN)
30 shares	-	.0404%	Rita M. Barger (Manlius, NY)

*Note: Of the individuals designated within the James Mawn Group, the following own or have the power to vote greater than 5%:*

**A. James J. Mawn (Estate of – Rita M. Mawn, Executrix) and Rita M. Mawn (Gloucester, MA)**

Country of Citizenship/Formation: USA

Number and Percentage of Voting Securities:

5810 shares	-	7.8259%	James J. Mawn
2093 shares	-	2.8192%	Northern Bank & Trust Company, Trustee for James J. Mawn, IRA
20 shares	-	.0269%	Rita M. Mawn (surviving joint tenant)
1195 shares	-	1.6096%	Rita M. Mawn

<sup>1</sup> Alicia J. Mawn-Mahlau also owns a beneficial interest in 49 shares (.0660%) of the Mawn and Mawn, P.C. 401(k) Plan over which she has no power to vote.



**B. Mawn Family Limited Partnership (Woburn, MA)**

General Partners: James J. Mawn, Jr. and Marilyn C. Mawn  
 Country of Formation: USA  
 Number and Percentage of Voting Securities:  
 9675 shares - 13.0321% Mawn Family Limited Partnership

*Note: By virtue of their power to vote the shares of the Mawn Family Limited Partnership, James J. Mawn, Jr. and Marilyn C. Mawn, individually, are also considered to be >5% shareholders:*

**(1) James J. Mawn ( Jr.) (Concord, MA)**

Country of Citizenship: USA  
 Number and Percentage of Voting Securities:  
 3632 shares - 4.8922% James J. Mawn (Jr.)  
 Power to Vote:  
 9675 shares - 13.0321% James J. Mawn, Jr. and Marilyn C. Mawn as General Partners of the Mawn Family Limited Partnership

**(2) Marilyn C. Mawn (NY, NY)**

Country of Citizenship: USA  
 Power to Vote:  
 9675 shares - 13.0321% James J. Mawn, Jr. and Marilyn C. Mawn as General Partners of the Mawn Family Limited Partnership

**2. Dorothy Mawn Group<sup>2</sup>**

Country of Citizenship/Incorporation/Formation: USA  
 Number and Percentage of Voting Securities:  
 681 shares - .9173% Northern Bank & Trust Company for Dorothy M. Mawn, IRA (Woburn, MA)  
 155 shares - .2088% J. Lawrence Mawn (Medford, MA)  
 65 shares - .0876% Russell A. Mawn (Washington, DC)  
 1218 shares - 1.6406% Mary Elizabeth Mawn-Ferullo (Woburn, MA)  
 6356 shares - 8.5614% Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of the Dorothy Mawn Grandchildren's Trust (Woburn, MA)

<sup>2</sup> Mary Elizabeth Mawn-Ferullo also owns a beneficial interest in 452 shares (.6088%) of the Mawn and Mawn P.C. 401(k) Plan over which she has no power to vote other than in her capacity as co-trustee with Barbara E. Mearls.



Northern Bancorp, Inc.  
 Report Item 3(1) for Fiscal Year End 12/31/13 (Continued)

9564 shares	-	12.8825%	Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb, as Trustees of the Thomas M. Mawn, Jr., Trust Fund B (Woburn, MA)
385 shares	-	.5186%	Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of Dorothy Mawn Family Children's Trust (Woburn, MA)
3329 shares	-	4.4841%	Thomas and Dorothy Mawn Family Limited Partnership (General Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo) Woburn, MA)

*Note: Of the individuals within the Dorothy Mawn Group, the following own or have the power to vote greater than 5%:*

**A. Dorothy M. Mawn (Woburn, MA)**

Country of Citizenship: USA

Number and Percentage of Voting Securities:

681 shares - .9173% Northern Bank & Trust Company for Dorothy M. Mawn, IRA (Woburn, MA)

Power to Vote:

9564 shares - 12.8825% Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb as Trustees of the Thomas M. Mawn, Jr., Trust Fund B (Woburn, MA)

**B. Mary Elizabeth Mawn-Ferullo<sup>3</sup> (Woburn, MA)**

Country of Citizenship: USA

Number and percentage of Voting Securities:

1218 shares - 1.6406% Mary Elizabeth Mawn-Ferullo

Power to Vote:

551 shares - .7422% Mary Elizabeth Mawn-Ferullo and Barbara E. Mearls, as Trustees of the Mawn and Mawn P.C. 401(k) Plan  
 6356 shares - 8.5614% Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of the Dorothy Mawn Grandchildren's Trust

<sup>3</sup> Mary Elizabeth Mawn-Ferullo also owns a beneficial interest in 452 shares (.6088%) of the Mawn and Mawn P.C. 401(k) Plan over which she has no additional power to vote, other than in her capacity as co-trustee with Barbara E. Mearls.



Northern Bancorp, Inc.  
 Report Item 3(1) for Fiscal Year End 12/31/13 (Continued)

9564 shares	-	12.8825%	Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb, as Trustees of the Thomas M. Mawn, Jr., Trust Fund B
385 shares	-	.5186%	Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of Dorothy Mawn Family Children's Trust
3329 shares	-	4.4841%	Thomas and Dorothy Mawn Family Limited Partnership (General Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo)
200 shares	-	.2694%	Mary Elizabeth Mawn-Ferullo and William Naughton, as Trustees of NJI Trust

**C. Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb, Trustees of the Thomas M. Mawn, Jr., Trust Fund B (Woburn, MA)**

Country of Citizenship/Incorporation/Formation: USA

Number and Percentage of Voting Securities:

9564 shares - 12.8825%

**D. Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of the Dorothy Mawn Grandchildren's Trust (Woburn, MA)**

Country of Citizenship/Incorporation/Formation: USA

Number and Percentage of Voting Securities:

6356 shares - 8.5614%

**E. Russell A. Mawn (Washington, DC)**

Country of Citizenship: USA

Number and Percentage of Voting Securities:

65 shares - .0876% Russell A. Mawn

Power to Vote:

6356 shares - 8.5614% Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of the Dorothy Mawn Grandchildren's Trust

385 shares - .5186% Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of Dorothy Mawn Family Children's Trust

3329 shares - 4.4841% Russell A. Mawn and Mary Elizabeth Mawn-Ferullo, as General Partners of Thomas and Dorothy Mawn Family Limited Partnership



Northern Bancorp, Inc.  
Report Item 3(1) for Fiscal Year End 12/31/13 (Continued)

**F. Catherine A. Webb (Ridgefield, CT)**

Country of Citizenship: USA

Power to Vote:

9564 shares	-	12.8825%	Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb, as Trustees of the Thomas M. Mawn, Jr., Trust Fund B
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**3. Estate of Edward H. McCall/McCall FamilyI (Woburn, MA)**

Country of Citizenship/Incorporation/Formation: USA

Number and Percentage of Voting Securities:

200 shares	-	.2694%	McCall 1989 Revocable Trust
12 shares	-	.0162%	Edward H. McCall
788 shares	-	1.0614%	Marie S. McCall
4140 shares	-	5.5765%	McCall Family Irrevocable Trust
410 shares	-	.5523%	Daniel Leo McCall
29 shares	-	.0391%	Joseph Dean McCall
29 shares	-	.0391%	Marilyn Marie McCall
200 shares	-	.2694%	Edward H. McCall, Jr.
100 shares	-	.1347%	Patricia McCall



**NORTHERN BANCORP, INC.  
WOBURN, MASSACHUSETTS  
FISCAL YEAR END DECEMBER 31, 2013**

**REPORT ITEM 3(2): N/A**

There are no additional securities holders, other than listed in Report Item 3(1) that owned or controlled five percent or more of any class of voting securities for Northern Bancorp, Inc. during fiscal year 2013.



**NORTHERN BANCORP, INC.  
WOBURN, MASSACHUSETTS  
FISCAL YEAR END DECEMBER 31, 2013**

**REPORT ITEM 4: INSIDERS (DIRECTORS, EXECUTIVE OFFICERS, AND  
PRINCIPAL SHAREHOLDERS >10%) – 12/31/13**

**Joseph Bellino**  
**Bedford, MA**

Principal Occupation  
N/A

Title/Position with Holding Company  
Director

Title/Position with Subsidiaries  
Director Northern Bank & Trust Company

Title/Position with Other Businesses  
N/A

Percentage of Voting Shares in Holding Company  
.3394% Joseph M. Bellino

Percentage of Voting Shares in Subsidiaries  
N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held  
N/A

**Fortunato (Fred) Salvucci**  
**Weston, MA**

Principal Occupation  
N/A

Title/Position with Holding Company  
Director

Title/Position with Subsidiaries  
Director Northern Bank & Trust Company

Title/Position with Other Businesses  
N/A

Percentage of Voting Shares in Holding Company  
.1280% Fred Salvucci



Northern Bancorp, Inc.  
Report Item 4 for Y/E 12/31/13 Continued

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

194 Mishawum Road Nominee Trust 50%  
15 Bolton Street, LLC (30% - Cadaro Realty LLC)  
Cadaro Realty LLC  
Fred Salvucci Corp.

**John C. Martini**

**Woburn, MA**

Principal Occupation

Insurance Agent

Title/Position with Holding Company

Director

Title/Position with Subsidiaries

Director Northern Bank & Trust Company

Title/Position with Other Businesses

Chairman Martini Insurance Agency, Inc.

Percentage of Voting Shares in Holding Company

1.7511% John C. Martini

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

Martini Insurance Agency, Inc. (100%)

**Robert G. Naughton**

**Burlington, MA**

Principal Occupation

Attorney

Title/Position with Holding Company

Director



Northern Bancorp, Inc.  
Report Item 4 for Y/E 12/31/13 Continued

Title/Position with Subsidiaries

Director Northern Bank & Trust Company

Title/Position with Other Businesses

Trustee Jean E. Naughton 2005 Inter Vivos Trust

Percentage of Voting Shares in Holding Company

1.7511% Robert G. Naughton

1.3470% Jean E. Naughton 2005 Inter Vivos Trust

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held  
Naughton Family Realty Trust (50%)

**Mary Catherine Riley**

**Princeton, NJ**

Principal Occupation

None

Title/Position with Holding Company

Clerk

Title/Position with Subsidiaries

Director, Secretary Northern Bank & Trust Company

Title/Position with Other Businesses

Director Mawn and Mawn, P.C.

Trustee Mawn Family Children's Trust

Limited Partner Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company

1.7268% M. Catherine Riley

.3367% Northern Bank & Trust Company, Trustee for M. Catherine Riley,  
IRA

1.0709% Cede & Co. FBO Joseph A. Riley, IRA (spouse)



Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

**Mary Elizabeth Mawn-Ferullo**  
**Woburn, MA**

Principal Occupation

Attorney

Title/Position with Holding Company

Director, Treasurer, Principal Shareholder

Title/Position with Subsidiaries

Director Northern Bank & Trust Company  
Director, President N. B. & T. Securities Corp. II  
Director N.B. & T. Securities Corp. IV

Title/Position with Other Businesses

Director, Clerk, Treasurer Mawn and Mawn, P.C.  
Trustee Mawn and Mawn P.C. 401(k) Plan, NJI Trust, Naughton Family Realty Trust, C.L.M. Realty Trust, Thomas M. Mawn, Jr. Trust Fund B, Westford Center Trust, Franklin Street Nominee Trust, Christopher B. Johnson Trust, Roger M. Ormes Jr. Family Insurance Trust, Thomas M. Mawn Jr. 1989 Family Irrevocable Trust, Dorothy Mawn Grandchildren's Trust, Dorothy Mawn Family Children's Trust, Josephine Dalton Trust  
General Partner Thomas and Dorothy Mawn Family Limited Partnership  
Manager Haven Properties LLC  
Director Burbeen Free Lecture Fund

Percentage of Voting Shares in Holding Company<sup>1</sup>

1.6406% Mary Elizabeth Mawn-Ferullo  
.2694% Power to Vote with William Naughton, as Trustees of NJI Trust

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<sup>1</sup> Mary Elizabeth Mawn-Ferullo also owns a .6088% beneficial interest in shares held by the Mawn and Mawn P.C. 401(k) Plan over which she has no additional power to vote, other than in her capacity as co-trustee with Barbara E. Mearls.



Northern Bancorp, Inc.  
Report Item 4 for Y/E 12/31/13 Continued

.7422%	Power to Vote with Barbara E. Mearls, as Trustees of Mawn and Mawn P.C. 401(k) Plan
12.8825%	Power to Vote, with Dorothy M. Mawn and Catherine A. Webb, as Trustees of Thomas M. Mawn, Jr., Trust Fund B
8.5614%	Power to Vote, with Russell A. Mawn, as Trustees of Dorothy Mawn Grandchildrens' Trust
.5186%	Power to Vote, with Russell A. Mawn, as Trustees of Dorothy Mawn Family Children's Trust
4.4841%	Power to Vote with Russell A. Mawn, as General Partners of Thomas and Dorothy Mawn Family Limited Partnership

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

Mawn and Mawn, P.C. 50%

**Estate of James J. Mawn (Rita M. Mawn, Executrix)**  
**Gloucester, MA**

Principal Occupation

N/A

Title/Position with Holding Company

Principal Shareholder

Title/Position with Subsidiaries

N/A

Title/Position with Other Businesses

N/A

Percentage of Voting Shares in Holding Company

7.8259%	James J. Mawn
2.8192%	Northern Bank & Trust Company, Trustee for James J. Mawn, IRA
.0269%	James J. Mawn and Rita M. Mawn
1.6096%	Rita M. Mawn

Percentage of Voting Shares in Subsidiaries

N/A



Northern Bancorp, Inc.  
Report Item 4 for Y/E 12/31/13 Continued

Percentage of Voting Shares in Other Companies of 25% or More is Held

Wingaersheek Investment Trust – 33 1/3%  
Westford Center Trust – 66 2/3%  
Mishawum Properties LLC – 50%  
194 Mishawum Road Realty Trust – 50%

**James J. Mawn (Jr.)**

**Concord, MA**

Principal Occupation

President Northern Bank & Trust Company

Title/Position with Holding Company

President, Director, Chairman

Title/Position with Subsidiaries

Director, President, CEO	Northern Bank & Trust Company
Director, Clerk	N. B. & T. Securities Corp. II
Director, President	N.B. & T. Securities Corp. IV
Manager	NBTC Holdings, LLC
Director, President	Northern Bank & Trust Charitable Foundation, Inc.

Title/Position with Other Businesses

Director	Mawn and Mawn, P.C.
Trustee	Franklin Street Nominee Trust, C.L.M. Realty Trust, James Mawn Children's Trust, Mawn Family Children's Trust, Old Road Nominee Trust, Sanderson Road Nominee Trust, Mawn Family Mishawum Trust, Lincoln Road Trust, Mawn Franklin Trust, Roger M. Ormes, Jr. Family Insurance Trust
Manager	Haven Properties LLC, Pheasant Hill LLC, 15 Bolton Street, LLC, Mishawum Properties, LLC
Limited Partner/ General Partner	Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company

4.8922%	James J. Mawn (Jr.)
13.0321%	Power to Vote with Marilyn C. Mawn as General Partners of Mawn Family Limited Partnership

Percentage of Voting Shares in Subsidiaries

N/A



Percentage of Voting Shares in Other Companies of 25% or More is Held

Franklin Street Nominee Trust (35%)  
Pheasant Hill LLC (99%)  
Old Road Nominee Trust (50%)  
Sanderson Road Nominee Trust (50%)  
15 Bolton Street, LLC (30%)  
Lincoln Road Trust (50%)

**Alicia J. Mawn-Mahlau**  
**Winchester, MA**

Principal Occupation

None

Title/Position with Holding Company

Director, Assistant Clerk

Title/Position with Subsidiaries

Director, Assistant Secretary Northern Bank & Trust Company  
Director, Assistant Clerk N. B. & T. Securities Corp. II  
Director Northern Bank & Trust Charitable Foundation, Inc.

Title/Position with Other Businesses

Director Mawn and Mawn, P.C.  
Trustee Mawn Family Children's Trust  
Limited Partner Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company<sup>2</sup>

.8338% Alicia J. Mawn-Mahlau  
1.0264% Northern Bank & Trust Company, Trustee for  
Sam A. Mawn-Mahlau, IRA (spouse)

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

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<sup>2</sup> Alicia J. Mawn-Mahlau also owns a .0660% beneficial interest in shares held by Mawn and Mawn P.C. 401(k) Plan over which she has no power to vote.



**Donald P. Queenin**  
**Woburn, MA**

Principal Occupation

Executive Vice President Northern Bank & Trust Company

Title/Position with Holding Company

Assistant Treasurer

Title/Position with Subsidiaries

Director, Executive Vice President Northern Bank & Trust Company  
Director, Treasurer N B. & T. Securities Corp. II  
Director, Clerk N.B. & T. Securities Corp. IV  
Manager NBTC Realty, LLC, NBTC Holdings, LLC  
Director, Clerk Northern Bank & Trust Charitable Foundation, Inc.

Title/Position with Other Businesses

Director Woburn Boys and Girls Club, Woburn Rotary Club, Downtown Revitalization Committee (chairman), Friends of Woburn Public Library, Nu Path, Inc. (finance committee)  
Chairman Woburn Redevelopment Authority  
Director Woburn Development Corp. (president), Massachusetts Independent Bankers Association (chairman, community bank committee), Woburn Public Library Foundation, Inc. (president), Woburn Community Educational Foundation, Inc. (treasurer)  
FHLB Task Force Committee  
Federal Delegate 2013 ICBA Massachusetts  
Member Billerica Housing Trust  
Advisory Board Ocean Edge Resort

Percentage of Voting Shares in Holding Company

.0135% Donald P. Queenin

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A



**James Mawn Group**  
**Woburn, MA**

Principal Occupation

N/A

Title/Position with Holding Company

Principal Shareholder

Title/Position with Subsidiaries

N/A

Title/Position with Other Businesses

N/A

Percentage of Voting Shares in Holding Company<sup>3</sup>

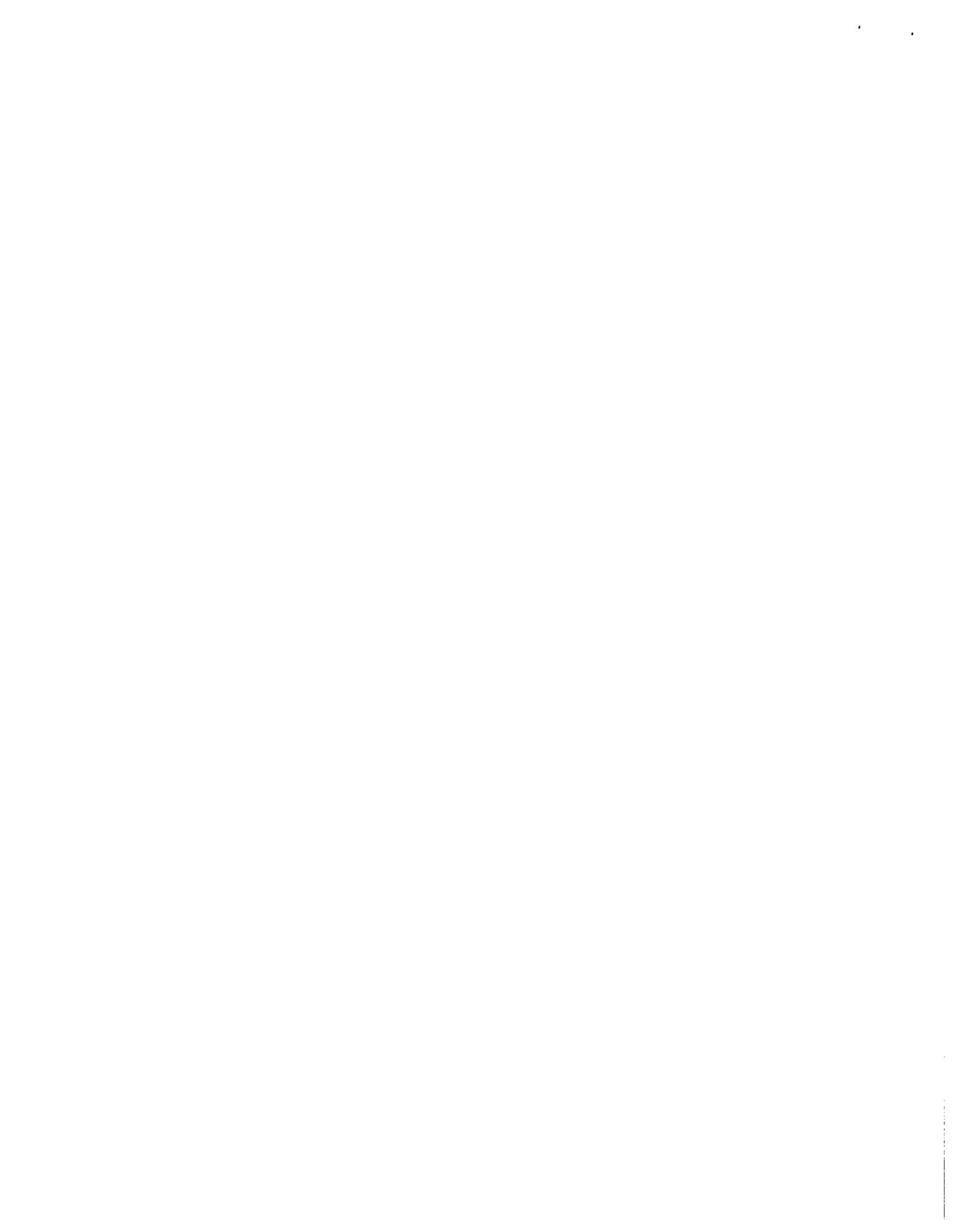
20 shares	-	.0269%	Rita M. Mawn (surviving joint tenant)
5810 shares	-	7.8259%	James J. Mawn (Estate of)
2093 shares	-	2.8192%	Northern Bank & Trust Company, Trustee for James J. Mawn, IRA
1195 shares	-	1.6096%	Rita M. Mawn
3632 shares	-	4.8922%	James J. Mawn (Jr.)
9675 shares	-	13.0321%	Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn)
1282 shares	-	1.7268%	Mary Catherine Riley
250 shares	-	.3367%	Northern Bank Trust & Company, Trustee for M. Catherine Riley, IRA
762 shares	-	1.0264%	Northern Bank & Trust Company, Trustee for Sam A. Mawn-Mahlau, IRA
795 shares	-	1.0709%	Cede & Co. FBO Joseph A. Riley, IRA
619 shares	-	.8338%	Alicia J. Mawn-Mahlau
1153 shares	-	1.5531%	Sheila E. Carpenter
50 shares	-	.0673%	Mary Negri
148 shares	-	.1994%	Louise Mawn
30 shares	-	.0404%	Rita M. Barger

Percentage of Voting Shares in Subsidiaries

N/A

<sup>3</sup> The following member of the James Mawn Group own a beneficial interest in shares over which the individual member has no power to vote, as follows:

.0660% Mawn and Mawn P.C. 401(k) Plan FBO Alicia J. Mawn-Mahlau



Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

**Dorothy Mawn Group**  
**Woburn, MA**

Principal Occupation

N/A

Title/Position with Holding Company

Principal Shareholder

Title/Position with Subsidiaries

N/A

Title/Position with Other Businesses

N/A

Percentage of Voting Shares in Holding Company<sup>4</sup>

681 shares	-	.9173%	Northern Bank & Trust Company for Dorothy M. Mawn, IRA
155 shares	-	.2088%	J. Lawrence Mawn
65 shares	-	.0876%	Russell A. Mawn
1218 shares	-	1.6406%	Mary Elizabeth Mawn-Ferullo
6356 shares	-	8.5614%	Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of the Dorothy Mawn Grandchildren's Trust
9564 shares	-	12.8825%	Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb, as Trustees of the Thomas M. Mawn, Jr., Trust Fund B
385 shares	-	.5186%	Mary Elizabeth Mawn-Ferullo and Russell A. Mawn, as Trustees of Dorothy Mawn Family Children's Trust
3329 shares	-	4.4841%	Thomas and Dorothy Mawn Family Limited Partnership (General Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo)

Percentage of Voting Shares in Subsidiaries

N/A

<sup>4</sup> Mary Elizabeth Mawn also owns a .6088% beneficial interest in Mawn and Mawn P.C. 401(k) Plan over which she has no additional power to vote, other than in her capacity as co-trustee with Barbara E. Mearls.



Northern Bancorp, Inc.  
Report Item 4 for Y/E 12/31/13 Continued

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

**Dorothy M. Mawn**  
**Woburn, MA**

Principal Occupation

N/A

Title/Position with Holding Company

Principal Shareholder

Title/Position with Subsidiaries

N/A

Title/Position with Other Businesses

Trustee          Thomas M. Mawn, Jr., Trust Fund B

Percentage of Voting Shares in Holding Company

.9173%          Northern Bank & Trust Company for  
Dorothy M. Mawn, IRA

12.8825%      Power to Vote with Mary Elizabeth Mawn-Ferullo and Catherine  
A. Webb as Trustees of the Thomas M. Mawn, Jr., Trust Fund B

Percentage of Voting Shares in Subsidiaries

N/A

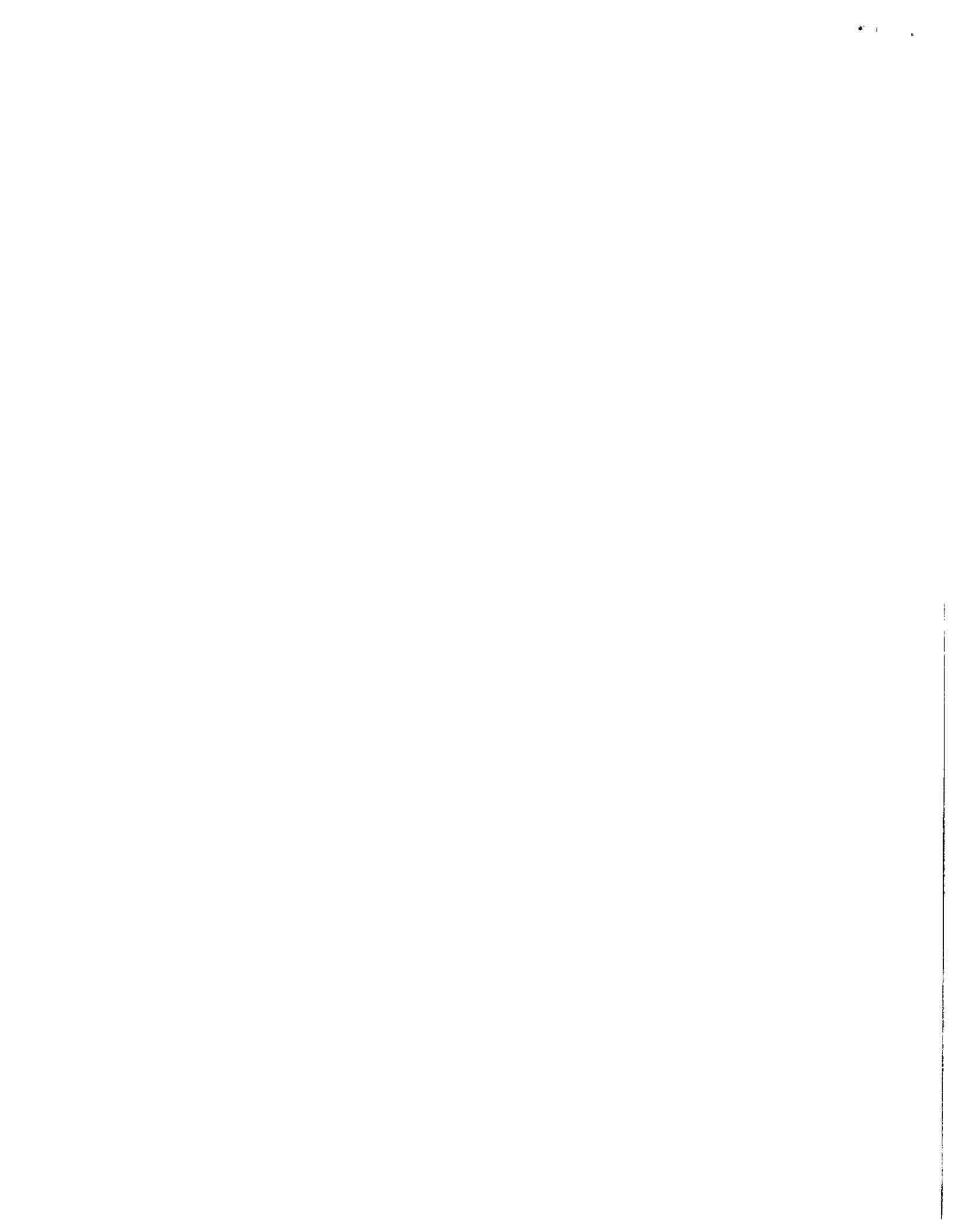
Percentage of Voting Shares in Other Companies of 25% or More is Held

Thomas M. Mawn, Jr., Trust Fund B (100%)    Westford Center Trust (33 1/3%)  
Franklin Street Nominee Trust (30%)  
Wingaersheek Investment Trust (33 1/3%)  
Thomas M. Mawn 1989 Family Irrevocable Trust (100%)

**Thomas M. Mawn, Jr., Trust Fund B, Trustees: Dorothy M. Mawn,  
Mary Elizabeth Mawn-Ferullo and Catherine A. Webb**  
**Woburn, MA**

Principal Occupation

N/A



Northern Bancorp, Inc.  
Report Item 4 for Y/E 12/31/13 Continued

Title/Position with Holding Company

Principal Shareholder

Title/Position with Subsidiaries

N/A

Title/Position with Other Businesses

N/A

Percentage of Voting Shares in Holding Company

12.8825%

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

**Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn)**

**Woburn, MA**

Principal Occupation

N/A

Title/Position with Holding Company

Principal Shareholder

Title/Position with Subsidiaries

N/A

Title/Position with Other Businesses

N/A

Percentage of Voting Shares in Holding Company

13.0321%

Percentage of Voting Shares in Subsidiaries

N/A

Percentage of Voting Shares in Other Companies of 25% or More is Held

N/A

