Annual Report of Holding Companies—FR Y-6

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(a)(1)(A)); Section 6(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.

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 also is a director, the chairman of the board must sign the report.

I, James J. Mawn
Name of the Holding Company Director and Official
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.

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
03/26/2015
Date of Signature

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
1246933
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year

Reporters’ Legal Entity Identifier (LEI) (20 Character LEI Code)

Reporters’ Name, Street, and Mailing Address
Northern Bancorp, Inc.
275 Mishawum Road
(Woburn Address of the Holding Company) Street / P.O. Box

Woburn
MA
01801
City
State
Zip Code

same
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Francis Kenney
Name
CFO
Title
781 937-5400
Area Code / Phone Number / Extension
781937-5410
Area Code / FAX Number
fkenney@nbtc.com
E-mail Address
www.nbtc.com (Northern Bank & Trust Company)
Address (URL) for the Holding Company’s web page

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes
☐ No

☐ 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."
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.

N.B. & T. Securities Corp.

N.B. & T. Securities Corp. II

N.B. & T. Securities Corp. IV

NBTC Realty LLC

289 Great Road Realty Trust

Northern Bank & Trust Company

Enclosed is a copy of the Audited Consolidated Financial Statements for Northern Bancorp, Inc. and Subsidiary Years Ended December 31, 2014 and 2013.

ANNUAL REPORT OF BANK HOLDING COMPANIES – ER 1-6

FISCAL YEAR END DECEMBER 31, 2014
Attached is a copy of the domestic branch listing for Northern Bank.

Inc. (#1246935). There are no changes to the listing at this time.

REPORT ITEM 2B (DOMESTIC BRANCH LISTING):
### All Branches for Selected Holding Company

A list of branches for your holding company: NORTHERN BANCORP, INC. (124693/5) of WOBURN, MA. The data are as of 12/31/2014.

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 as' 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

| Institution | 1 to 12 of 12 |

<table>
<thead>
<tr>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Service (Head Office)</td>
<td>900318</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>275 MISHAWUM ROAD</td>
<td>WOBURN</td>
<td>MA</td>
<td>01801</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>12142</td>
<td>0</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900305</td>
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<tr>
<td>Full Service</td>
<td>1891634</td>
<td>ACTON BRANCH</td>
<td>414 MASSACHUSETTS AVENUE</td>
<td>ACTON</td>
<td>MA</td>
<td>01720</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>275091</td>
<td>8</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900305</td>
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<tr>
<td>Full Service</td>
<td>655601</td>
<td>BILLERICA BRANCH</td>
<td>482 BOSTON RD</td>
<td>BILLERICA</td>
<td>MA</td>
<td>01821</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>244641</td>
<td>1</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900356</td>
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<tr>
<td>Full Service</td>
<td>1891601</td>
<td>BURLINGTON BRANCH</td>
<td>13 CENTER STREET</td>
<td>BURLINGTON</td>
<td>MA</td>
<td>01803</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>275091</td>
<td>5</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900308</td>
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<tr>
<td>Full Service</td>
<td>1891643</td>
<td>CHILMARK BRANCH</td>
<td>21 LITTLETON ROAD</td>
<td>CHILMARK</td>
<td>MA</td>
<td>01824</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
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<td>9</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900306</td>
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<tr>
<td>Full Service</td>
<td>1891616</td>
<td>LITTLETON BRANCH</td>
<td>205 GREAT ROAD</td>
<td>LITTLETON</td>
<td>MA</td>
<td>01460</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>275001</td>
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<td>NORTHERN BANK &amp; TRUST COMPANY</td>
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<tr>
<td>Full Service</td>
<td>1189377</td>
<td>MILTON BRANCH</td>
<td>514 FRANKLIN R</td>
<td>MILTON</td>
<td>MA</td>
<td>02186</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>244644</td>
<td>4</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900306</td>
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<tr>
<td>Full Service</td>
<td>468448</td>
<td>READING BRANCH</td>
<td>600 MAIN STREET</td>
<td>READING</td>
<td>MA</td>
<td>01867</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900306</td>
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<tr>
<td>Full Service</td>
<td>1186807</td>
<td>WESTFORD BRANCH</td>
<td>48 MAIN ST</td>
<td>WESTFORD</td>
<td>MA</td>
<td>01886</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>244643</td>
<td>3</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900106</td>
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<tr>
<td>Full Service</td>
<td>2292990</td>
<td>BLM STREET Branch</td>
<td>80 BLM STREET</td>
<td>WOBURN</td>
<td>MA</td>
<td>01801</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>244844</td>
<td>11</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
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<tr>
<td>Full Service</td>
<td>3960798</td>
<td>LEXINGTON STREET BRANCH</td>
<td>215 LEXINGTON STREET</td>
<td>WOBURN</td>
<td>MA</td>
<td>01801</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>493864</td>
<td>12</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900306</td>
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<tr>
<td>Full Service</td>
<td>1994590</td>
<td>WOBURN BRANCH</td>
<td>303 MAIN ST</td>
<td>WOBURN</td>
<td>MA</td>
<td>01801</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>244645</td>
<td>10</td>
<td>NORTHERN BANK &amp; TRUST COMPANY</td>
<td>900306</td>
</tr>
</tbody>
</table>

*FDIC UNIUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
1. **James Mawn Group**

   Country of Citizenship/Incorporation/Formation:  USA  
   Number and Percentage of Voting Securities:  
   
<table>
<thead>
<tr>
<th>Shares</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>9675</td>
<td>13.40%</td>
<td>Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn) (Woburn, MA)</td>
</tr>
<tr>
<td>3700</td>
<td>5.12%</td>
<td>Marital Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn) (Gloucester, MA)</td>
</tr>
<tr>
<td>3632</td>
<td>5.03%</td>
<td>James J. Mawn Jr. (Concord, MA)</td>
</tr>
<tr>
<td>2110</td>
<td>2.92%</td>
<td>Family Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn) (Gloucester, MA)</td>
</tr>
<tr>
<td>1793</td>
<td>2.48%</td>
<td>Northern Bank &amp; Trust Company, Trustee for James J. Mawn, IRA (Woburn, MA)</td>
</tr>
<tr>
<td>1495</td>
<td>2.07%</td>
<td>Rita M. Mawn (Gloucester, MA)</td>
</tr>
<tr>
<td>1282</td>
<td>1.78%</td>
<td>Mary Catherine Riley (Princeton, NJ)</td>
</tr>
<tr>
<td>1153</td>
<td>1.60%</td>
<td>Sheila E. Carpenter (Ann Arbor, MI)</td>
</tr>
<tr>
<td>795</td>
<td>1.10%</td>
<td>Cede &amp; Co. FBO Joseph A. Riley, IRA (Princeton, NJ)</td>
</tr>
<tr>
<td>762</td>
<td>1.06%</td>
<td>Northern Bank &amp; Trust Company, Trustee for Sam A. Mawn-Mahlau, IRA (Winchester, MA)</td>
</tr>
<tr>
<td>619</td>
<td>.86%</td>
<td>Alicia J. Mawn-Mahlau (Winchester, MA)</td>
</tr>
<tr>
<td>250</td>
<td>.35%</td>
<td>Northern Bank Trust &amp; Company, Trustee for M. Catherine Riley, IRA (Princeton, NJ)</td>
</tr>
<tr>
<td>148</td>
<td>.20%</td>
<td>Louise Mawn (Nashville, TN)</td>
</tr>
<tr>
<td>50</td>
<td>.07%</td>
<td>Mary Negri and Dominic R. Negri (Woburn, MA)</td>
</tr>
<tr>
<td>30</td>
<td>.04%</td>
<td>Rita M. Barger (Manlius, NY)</td>
</tr>
<tr>
<td>20</td>
<td>.03%</td>
<td>Rita M. Mawn (surviving joint tenant) (Gloucester, MA)</td>
</tr>
</tbody>
</table>

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1 Alicia J. Mawn-Mahlau also owns a beneficial interest in 49 shares (.07%) of the Mawn and Mawn, P.C. 401(k) Plan over which she has no power to vote.
2. **Dorothy Mawn Group**

   **Country of Citizenship/Incorporation/Formation:** USA

   **Number and Percentage of Voting Securities:**

<table>
<thead>
<tr>
<th>Shares</th>
<th>Percentage</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>9564</td>
<td>13.24%</td>
<td>Thomas M. Mawn, Jr., Trust Fund B (Trustees: Dorothy M. Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb) (Woburn, MA)</td>
</tr>
<tr>
<td>6356</td>
<td>8.80%</td>
<td>Dorothy Mawn Grandchildren's Trust (Trustees: Mary Elizabeth Mawn-Ferullo and Russell A. Mawn) (Woburn, MA)</td>
</tr>
<tr>
<td>3559</td>
<td>4.93%</td>
<td>Thomas and Dorothy Mawn Family Limited Partnership (General Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo) (Woburn, MA)</td>
</tr>
<tr>
<td>1218</td>
<td>1.69%</td>
<td>Mary Elizabeth Mawn-Ferullo (Woburn, MA)</td>
</tr>
<tr>
<td>451</td>
<td>.62%</td>
<td>Northern Bank &amp; Trust Company for Dorothy M. Mawn, IRA (Woburn, MA)</td>
</tr>
<tr>
<td>385</td>
<td>.53%</td>
<td>Dorothy Mawn Family Children's Trust (Trustees: Mary Elizabeth Mawn-Ferullo and Russell A. Mawn) (Woburn, MA)</td>
</tr>
<tr>
<td>155</td>
<td>.21%</td>
<td>J. Lawrence Mawn (Medford, MA)</td>
</tr>
<tr>
<td>65</td>
<td>.09%</td>
<td>Russell A. Mawn (Washington, DC)</td>
</tr>
</tbody>
</table>

*Note: Mary Elizabeth Mawn-Ferullo has the power to vote the following in the capacities noted:*

<table>
<thead>
<tr>
<th>Shares</th>
<th>Percentage</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>551</td>
<td>.76%</td>
<td>Mawn and Mawn P.C. 401(k) Plan (Trustees: Mary Elizabeth Mawn-Ferullo and Barbara E. Mearls) (Woburn, MA)</td>
</tr>
<tr>
<td>200</td>
<td>.28%</td>
<td>NJI Trust (Trustees: Mary Elizabeth Mawn-Ferullo and William Naughton) (Woburn, MA)</td>
</tr>
</tbody>
</table>

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2 Mary Elizabeth Mawn-Ferullo also owns a beneficial interest in 452 shares (.63%) 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.
3. McCall Family (Woburn, MA)
Country of Citizenship/Incorporation/Formation: USA
Number and Percentage of Voting Securities:

<table>
<thead>
<tr>
<th>Shares</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4140</td>
<td>5.73%</td>
<td>McCall Family Irrevocable Trust (Woburn, MA)</td>
</tr>
<tr>
<td>788</td>
<td>1.09%</td>
<td>Marie S. McCall (Woburn, MA)</td>
</tr>
<tr>
<td>410</td>
<td>.57%</td>
<td>Daniel Leo McCall (Woburn, MA)</td>
</tr>
<tr>
<td>200</td>
<td>.28%</td>
<td>Edward H. McCall, Jr. (Carlisle, MA)</td>
</tr>
<tr>
<td>200</td>
<td>.28%</td>
<td>Marie S. McCall 1989 Revocable Trust (Trustees: Daniel McCall and Fred Kirk)</td>
</tr>
<tr>
<td>100</td>
<td>.14%</td>
<td>Patricia McCall (Hampton Falls, NH)</td>
</tr>
<tr>
<td>29</td>
<td>.04%</td>
<td>Joseph Dean McCall (Woburn, MA)</td>
</tr>
<tr>
<td>29</td>
<td>.04%</td>
<td>Marilyn Marie McCall (Woburn, MA)</td>
</tr>
<tr>
<td>12</td>
<td>.02%</td>
<td>Edward H. McCall 1996 Revocable Trust (Trustees: Daniel McCall and Fred Kirk)</td>
</tr>
</tbody>
</table>
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 2014.
REPORT ITEM 4: INSIDERS (DIRECTORS, EXECUTIVE OFFICERS, AND PRINCIPAL SHAREHOLDERS >10%) – 12/31/14

Joseph Bellino (Director)
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
.35%           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 (Director)
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
.13%           Frederick Salvucci
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 (Director)
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
1.80% 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 (Director)
Burlington, MA
Principal Occupation
Attorney

Title/Position with Holding Company
Director

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
1.80% Robert G. Naughton
1.38% Jean E. Naughton 2005 Inter Vivos Trust (Trustees: Robert Naughton and William Naughton)

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 Elizabeth Mawn-Ferullo (Director/Treasurer)
Woburn, MA
Principal Occupation
Attorney

Title/Position with Holding Company
Director, Treasurer, Principal Shareholder

Title/Position with Subsidiaries
Director Northern Bank & Trust Company
Director Northern Bank & Trust Charitable Foundation, Inc.
Director N.B. & T. Securities Corp. IV

Title/Position with Other Businesses
Director, Clerk, Treasurer Mawn and Mawn, P.C.
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
*See Dorothy Mawn Group

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%
James J. Mawn (Director, President, Chairman)
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, NBTC Sudbury, 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.I.M. Realty Trust, James Mawn Children’s Trust, Mawn Family Children’s Trust, Marital Trust under the James J. Mawn Revocable Trust, Family Trust under the James J. Mawn Revocable 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
*See James Mawn Group

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 (Director, Assistant Clerk)

**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, Marital Trust under the
James J. Mawn Revocable Trust, Family Trust under the
James J. Mawn Revocable Trust

Limited Partner  Mawn Family Limited Partnership

**Percentage of Voting Shares in Holding Company**
*See James Mawn Group*

**Percentage of Voting Shares in Subsidiaries**
N/A

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

Donald P. Queenin (Assistant Treasurer)

**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, NBTC Sudbury LLC
Director, Clerk  Northern Bank & Trust Charitable Foundation, Inc.
Title/Position with Other Businesses
Director       Woburn Boys and Girls Club
Chairman       Woburn Redevelopment Authority
Director       Massachusetts Independent Bankers, Woburn Public Library
                Foundation, Inc. (president),
                Woburn Community Educational Foundation, Inc. (treasurer)
Officer        Woburn Development Corp. (president)
Federal Delegate Independent Community Bankers of America

Percentage of Voting Shares in Holding Company
.01%            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

Mary Catherine Riley (Clerk)
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, Marital Trust under the
                James J. Mawn Revocable Trust, Family Trust under the
                James J. Mawn Revocable Trust
Limited Partner Mawn Family Limited Partnership

Percentage of Voting Shares in Holding Company
*See James Mawn Group

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 (Principal Shareholder)

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

13.40%  Mawn Family Limited Partnership (General Partners: James J. Mawn, Jr. and Marilyn C. Mawn)
5.12%  Marital Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn)
5.03%  James J. Mawn (Jr.)
2.92%  Family Trust under the James J. Mawn Revocable Trust (Trustees: Rita M. Mawn, James J. Mawn, M. Catherine Riley, Alicia J. Mawn-Mahlau and Marilyn C. Mawn)
2.48%  Northern Bank & Trust Company, Trustee for James J. Mawn, IRA
2.07%  Rita M. Mawn
1.78%  Mary Catherine Riley
1.60%  Sheila E. Carpenter
1.10%  Cede & Co. FBO Joseph A. Riley, IRA
1.06%  Northern Bank & Trust Company, Trustee for Sam A. Mawn-Mahlau, IRA
.86%  Alicia J. Mawn-Mahlau
.35%  Northern Bank Trust & Company, Trustee for M. Catherine Riley, IRA
.20%  Louise Mawn
.07%  Mary Negri and Dominic R. Negri
.04%  Rita M. Barger
.03%  Rita M. Mawn

Percentage of Voting Shares in Subsidiaries
N/A

1 Alicia J. Mawn-Mahlau also owns a .07% beneficial interest in the Mawn and Mawn P.C. 401(k) Plan over which she has no power to vote.
Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

Dorothy Mawn Group (Principal Shareholder)
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

13.24% Thomas M. Mawn, Jr., Trust Fund B (Trustees: Dorothy M.
Mawn, Mary Elizabeth Mawn-Ferullo and Catherine A. Webb)
8.80% Dorothy Mawn Grandchildren’s Trust (Trustees: Mary Elizabeth
Mawn-Ferullo and Russell A. Mawn)
4.93% Thomas and Dorothy Mawn Family Limited Partnership (General
Partners: Russell A. Mawn and Mary Elizabeth Mawn-Ferullo)
1.69% Mary Elizabeth Mawn-Ferullo
.62% Northern Bank & Trust Company for Dorothy M. Mawn, IRA
.53% Dorothy Mawn Family Children’s Trust (Trustees: Mary Elizabeth
Mawn-Ferullo and Russell A. Mawn)
.21% J. Lawrence Mawn
.09% Russell A. Mawn

Note: Mary Elizabeth Mawn-Ferullo has the power to vote the following in the
 Capacities noted:
 .76% Mawn and Mawn P.C. 401(k) Plan (Trustees: Mary Elizabeth
 Mawn-Ferullo and Barbara E. Mehrs)
 .28% NJI Trust (Trustees: Mary Elizabeth Mawn-Ferullo and William
 Naughton)

Percentage of Voting Shares in Subsidiaries
N/A

2 Mary Elizabeth Mawn also owns a .63% 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. Mehrs.
Percentage of Voting Shares in Other Companies of 25% or More is Held
N/A

Dorothy M. Mawn (Principal Shareholder)
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
*See Dorothy Mawn Group

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%)