

NORTHERN TRUST CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1199611	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$68,809	\$70,373	2.3%	
Loans	\$15,403	\$15,541	0.9%	
Construction & development	\$267	\$216	-19.1%	
Closed-end 1-4 family residential	\$2,930	\$2,919	-0.4%	
Home equity	\$1,145	\$1,180	3.0%	
Credit card	\$0	\$0		
Other consumer	\$1,142	\$1,542	35.0%	
Commercial & Industrial	\$5,839	\$5,533	-5.2%	
Commercial real estate	\$717	\$802	11.9%	
Unused commitments	\$23,742	\$25,543	7.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,154	\$3,321	54.2%	
Asset-backed securities	\$1,433	\$1,811	26.4%	
Other securities	\$14,413	\$14,099	-2.2%	
Cash & balances due	\$30,165	\$30,166	0.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$33	\$23	-30.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$13	10.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$64,033	\$65,019	1.5%	
Deposits	\$48,570	\$54,974	13.2%	
Total other borrowings	\$11,174	\$6,000	-46.3%	
FHLB advances	\$435	\$435	0.0%	
Equity				
Equity capital at quarter end	\$4,776	\$5,353	12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$2	-\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.0%	--	
Tier 1 risk based capital ratio	12.7%	13.3%	--	
Total risk based capital ratio	16.1%	16.2%	--	
Return on equity ¹	14.5%	9.9%	--	
Return on assets ¹	1.0%	0.8%	--	
Net interest margin ¹	1.0%	0.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	136.4%	126.4%	--	
Loss provision to net charge-offs (qtr)	39.4%	-54.6%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	16.9%	12.6%	0.0%	0.0%
Closed-end 1-4 family residential	1.5%	1.9%	0.3%	0.1%
Home equity	0.2%	0.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.1%	0.0%	0.1%
Commercial & Industrial	0.5%	0.6%	0.0%	0.0%
Commercial real estate	2.7%	1.7%	0.0%	0.3%
Total loans	1.0%	1.0%	0.1%	0.1%