

NORTHERN TRUST CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1199611	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$83,458	\$82,845	-0.7%	
Loans	\$30,862	\$27,850	-9.8%	
<i>Construction & development</i>	\$705	\$791	12.1%	
<i>Closed-end 1-4 family residential</i>	\$8,313	\$8,090	-2.7%	
<i>Home equity</i>	\$2,254	\$2,865	27.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2,220	\$2,343	5.5%	
<i>Commercial & Industrial</i>	\$8,806	\$7,254	-17.6%	
<i>Commercial real estate</i>	\$2,170	\$2,537	16.9%	
Unused commitments	\$27,075	\$27,266	0.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,379	\$2,159	56.6%	
Asset-backed securities	\$1,477	\$1,433	-2.9%	
Other securities	\$11,911	\$14,580	22.4%	
Cash & balances due	\$28,899	\$30,395	5.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$13	\$36	185.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$1	\$20	2683.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$78,050	\$76,885	-1.5%	
Deposits	\$63,835	\$59,882	-6.2%	
Total other borrowings	\$8,071	\$12,570	55.7%	
FHLB advances	\$1,883	\$1,663	-11.7%	
Equity				
Equity capital at quarter end	\$5,409	\$5,960	10.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$498	-\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	6.8%	7.8%	--	
Tier 1 risk based capital ratio	10.6%	12.0%	--	
Total risk based capital ratio	13.5%	15.0%	--	
Return on equity ¹	23.5%	13.2%	--	
Return on assets ¹	1.5%	1.0%	--	
Net interest margin ¹	1.9%	1.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	184.1%	105.6%	--	
Loss provision to net charge-offs (qtr)	321.0%	104.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.5%	7.1%	0.1%	0.2%
<i>Closed-end 1-4 family residential</i>	0.5%	1.5%	0.0%	0.2%
<i>Home equity</i>	0.8%	0.4%	0.1%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.3%	0.8%	0.0%	0.0%
<i>Commercial real estate</i>	1.4%	1.5%	0.2%	0.2%
<i>Total loans</i>	0.4%	1.1%	0.1%	0.1%