



The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAR Harbor Bankshares compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 0.17% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	13,391
Cash Deposits and Cash Equivalents	8,720
Deposits	722,890
Fees	0
Goodwill	3,158
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,043
Loans and Leases Receivable	720,782
Long-term Debt	0
Occupancy	0
Other Assets	405,325
Other Compr. Net Income	6,740
Other Expenses	4,462
Other Liabilities	320,283
Other Net Income	15,505
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,090

Output Variable	Value in 1000 USD
Liabilities	1,049,216
Assets	1,167,466
Expenses	4,462
Revenues	0
Stockholders Equity	118,250
Net Income	11,043
Comprehensive Net Income	17,783
Economic Capital Ratio	9.9%