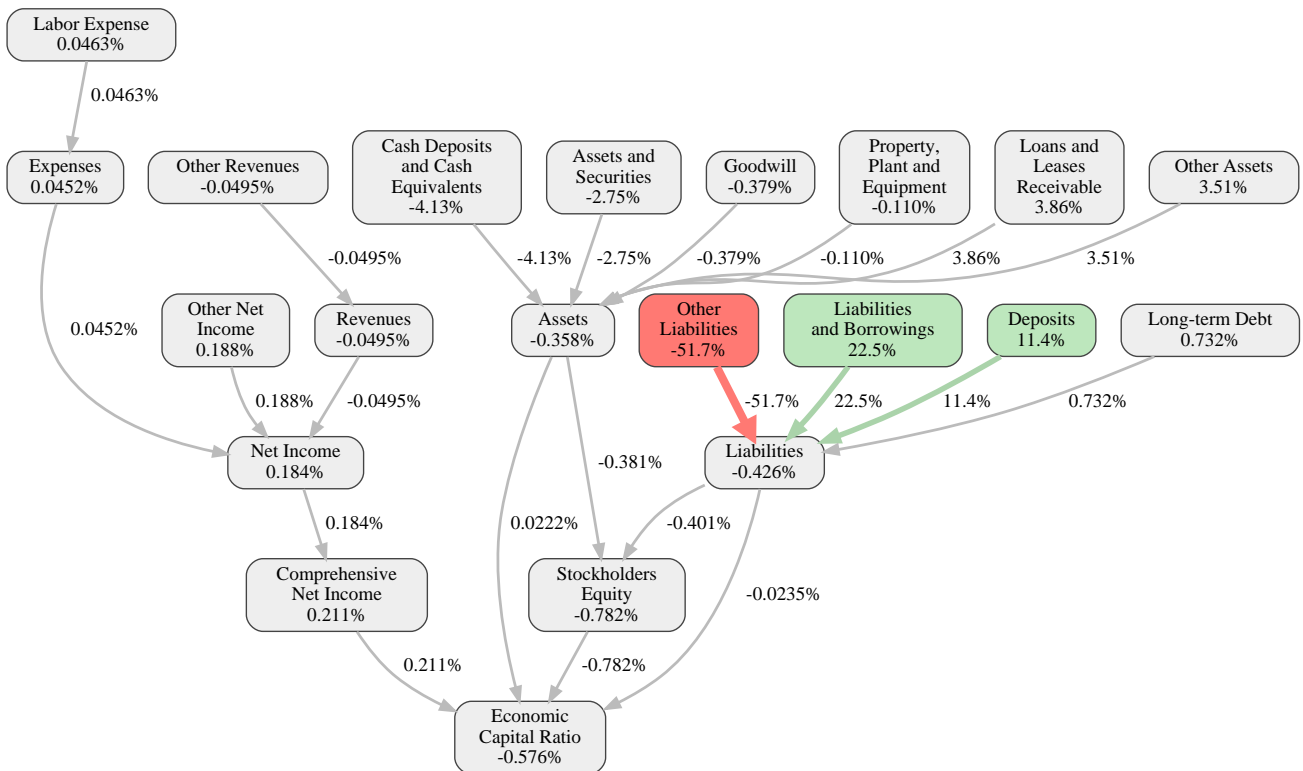




RealRate

STATE BANKS 2013

BAR Harbor Bankshares
Rank 81 of 149



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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 22% points. The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.58% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	12,984
Cash Deposits and Cash Equivalents	14,992
Deposits	795,012
Fees	0
Goodwill	4,935
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,310
Loans and Leases Receivable	806,907
Long-term Debt	0
Occupancy	0
Other Assets	443,862
Other Compr. Net Income	673
Other Expenses	4,944
Other Liabilities	371,567
Other Net Income	17,410
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,255

Output Variable	Value in 1000 USD
Liabilities	1,174,889
Assets	1,302,935
Expenses	4,944
Revenues	0
Stockholders Equity	128,046
Net Income	12,466
Comprehensive Net Income	13,139
Economic Capital Ratio	9.1%