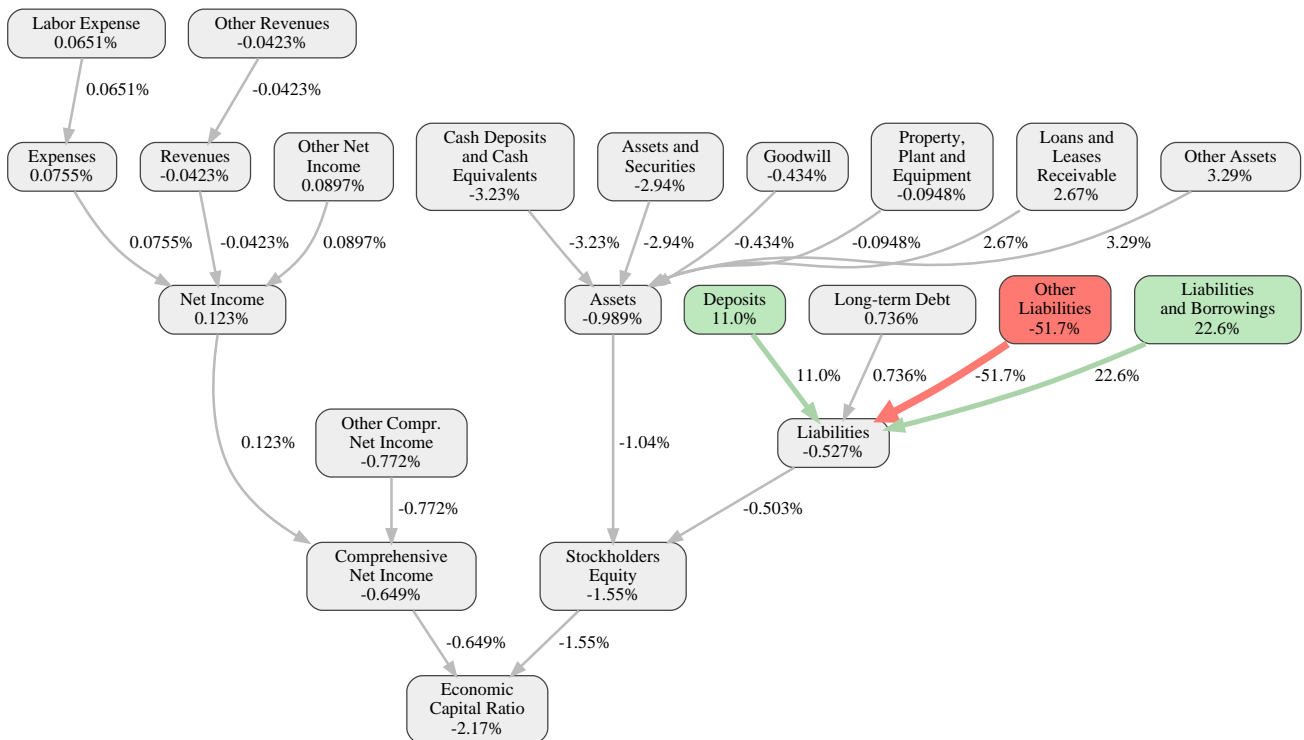




RealRate

STATE BANKS 2014

BAR Harbor Bankshares
Rank 130 of 157



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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 23% 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 7.0%, being 2.2% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	18,812
Cash Deposits and Cash Equivalents	9,200
Deposits	835,651
Fees	0
Goodwill	4,935
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,418
Loans and Leases Receivable	844,382
Long-term Debt	0
Occupancy	0
Other Assets	476,419
Other Compr. Net Income	-15,637
Other Expenses	5,191
Other Liabilities	409,445
Other Net Income	18,374
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,145

Output Variable	Value in 1000 USD
Liabilities	1,252,514
Assets	1,373,893
Expenses	5,191
Revenues	0
Stockholders Equity	121,379
Net Income	13,183
Comprehensive Net Income	-2,454
Economic Capital Ratio	7.0%