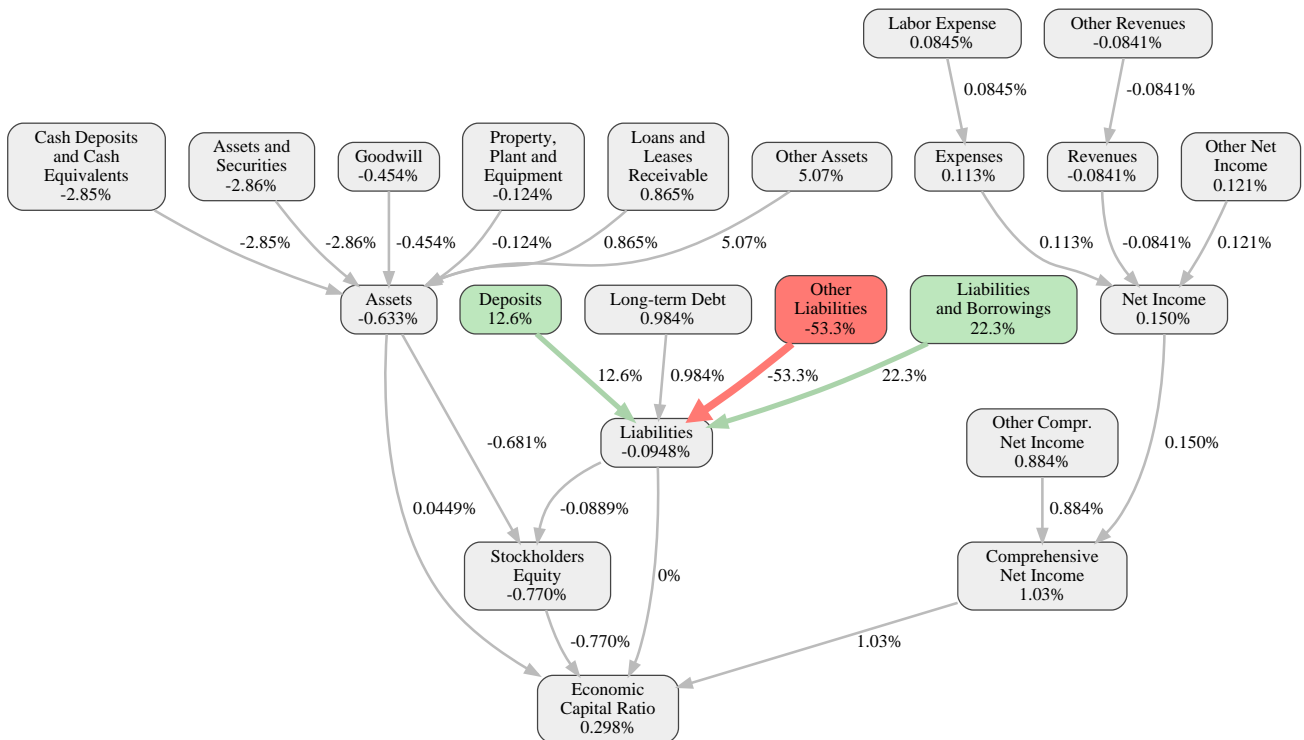




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The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.30% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	13,992
Cash Deposits and Cash Equivalents	9,800
Deposits	858,049
Fees	0
Goodwill	4,935
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,964
Loans and Leases Receivable	910,055
Long-term Debt	0
Occupancy	0
Other Assets	500,020
Other Compr. Net Income	14,631
Other Expenses	5,914
Other Liabilities	447,020
Other Net Income	20,527
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,518

Output Variable	Value in 1000 USD
Liabilities	1,313,033
Assets	1,459,320
Expenses	5,914
Revenues	0
Stockholders Equity	146,287
Net Income	14,613
Comprehensive Net Income	29,244
Economic Capital Ratio	10%