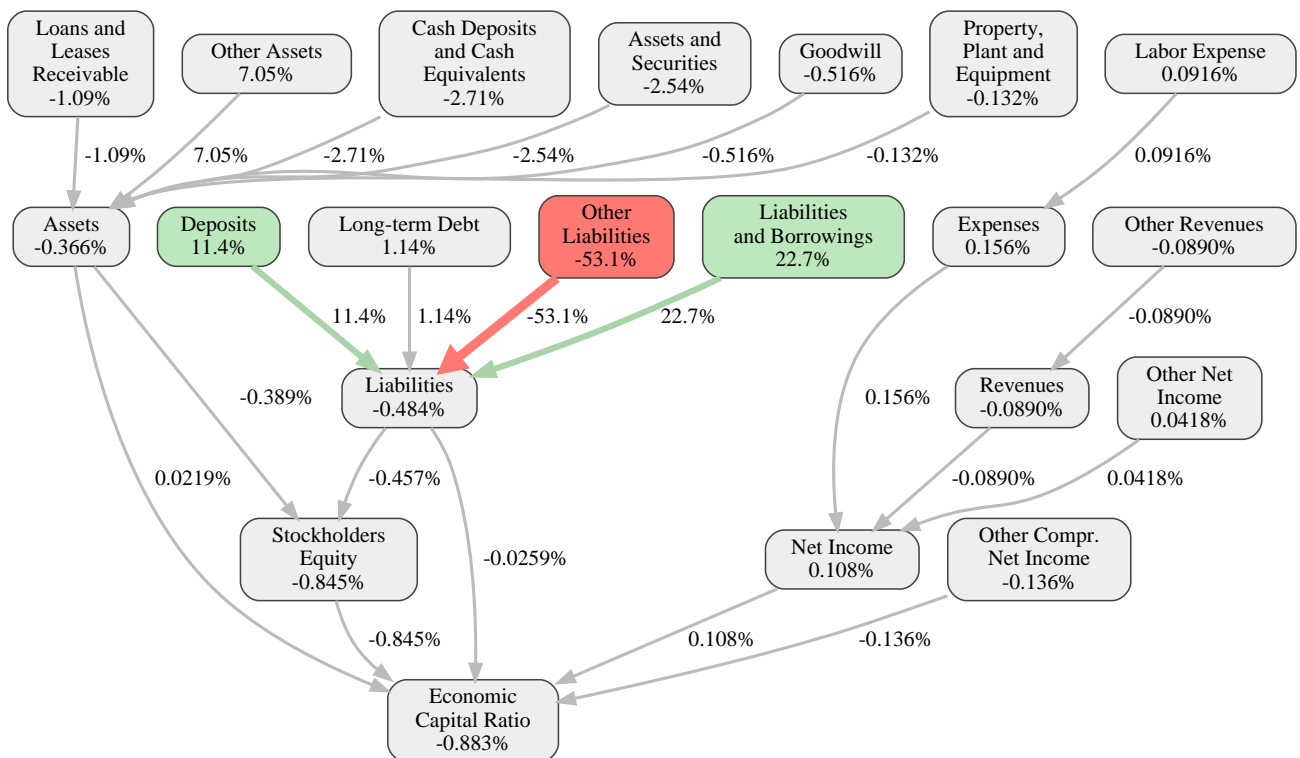




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The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 0.88% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	13,900
Cash Deposits and Cash Equivalents	9,720
Deposits	942,787
Fees	0
Goodwill	4,935
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,325
Loans and Leases Receivable	980,631
Long-term Debt	0
Occupancy	0
Other Assets	550,195
Other Compr. Net Income	-3,062
Other Expenses	5,967
Other Liabilities	474,791
Other Net Income	21,120
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,674

Output Variable	Value in 1000 USD
Liabilities	1,425,903
Assets	1,580,055
Expenses	5,967
Revenues	0
Stockholders Equity	154,152
Net Income	15,153
Comprehensive Net Income	12,091
Economic Capital Ratio	8.8%