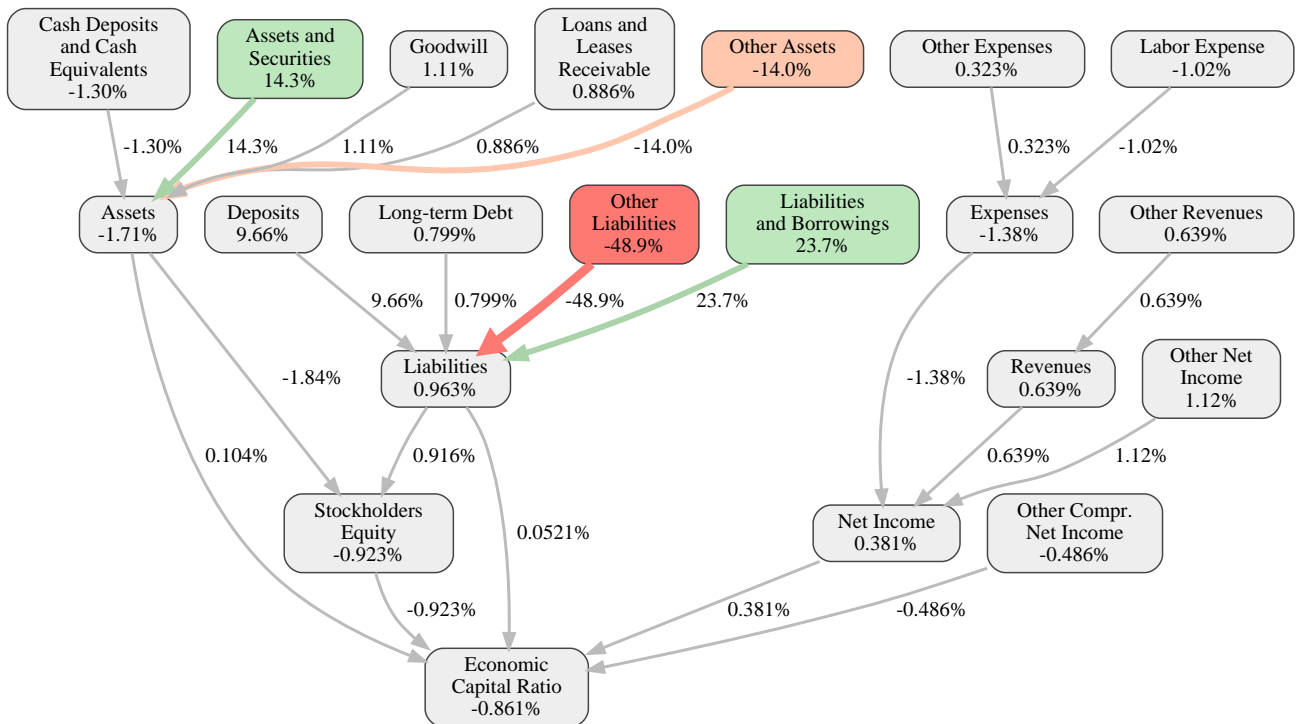




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The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAR Harbor Bankshares compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 0.86% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	779,736
Cash Deposits and Cash Equivalents	90,685
Deposits	2,352,085
Fees	1,655
Goodwill	100,085
IT and Equipment Expense	1,289
Labor Expense	39,589
Liabilities and Borrowings	28,737
Loans and Leases Receivable	2,473,288
Long-term Debt	0
Occupancy	11,633
Other Assets	73,682
Other Compr. Net Income	-16,858
Other Expenses	7,208
Other Liabilities	829,721
Other Net Income	89,367
Other Noninterest Expense	11,352
Other Revenues	25,982
Property, Plant and Equipment	47,708

Output Variable	Value in 1000 USD
Liabilities	3,210,543
Assets	3,565,184
Expenses	72,726
Revenues	25,982
Stockholders Equity	354,641
Net Income	42,623
Comprehensive Net Income	25,765
Economic Capital Ratio	8.9%