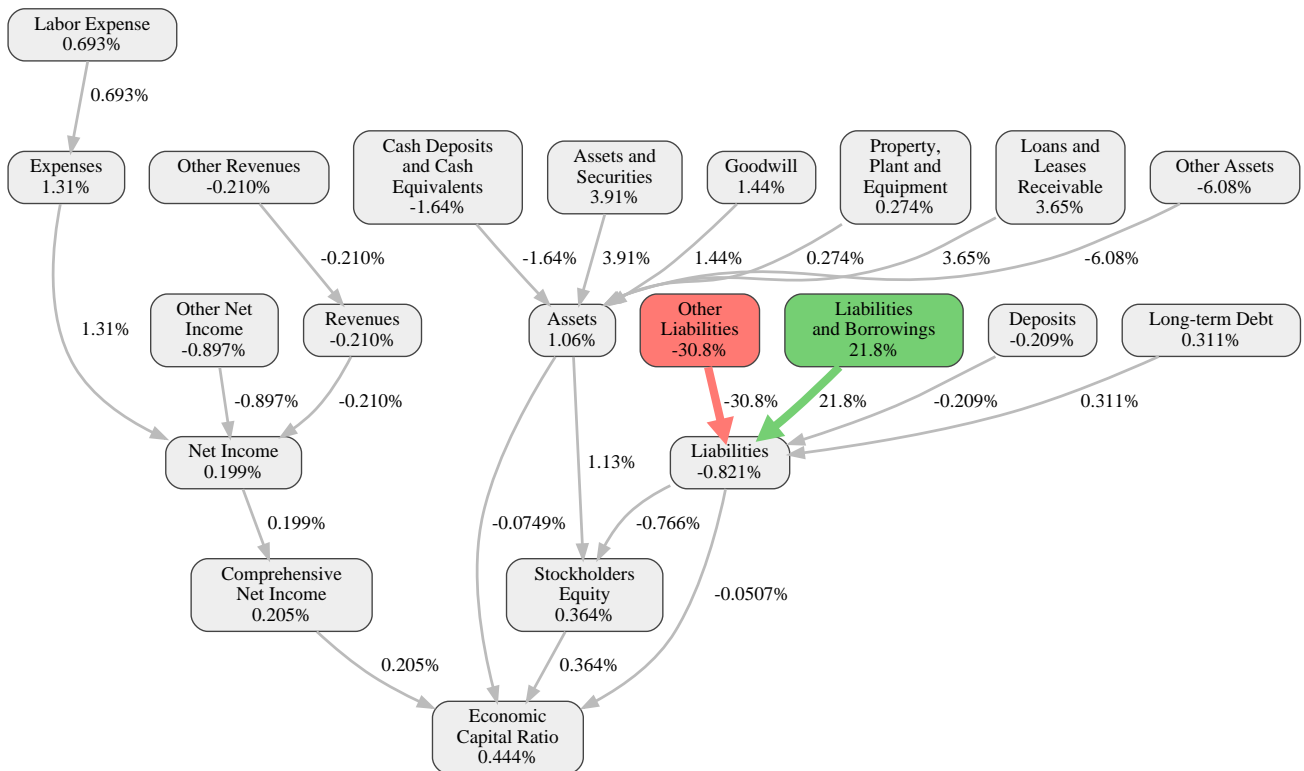




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The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.44% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	672,744
Cash Deposits and Cash Equivalents	226,007
Deposits	2,906,215
Fees	0
Goodwill	119,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	72,183
Loans and Leases Receivable	2,567,791
Long-term Debt	0
Occupancy	0
Other Assets	87,285
Other Compr. Net Income	7,105
Other Expenses	8,407
Other Liabilities	336,023
Other Net Income	41,651
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	52,458

Output Variable	Value in 1000 USD
Liabilities	3,314,421
Assets	3,725,762
Expenses	8,407
Revenues	0
Stockholders Equity	411,341
Net Income	33,244
Comprehensive Net Income	40,349
Economic Capital Ratio	10%