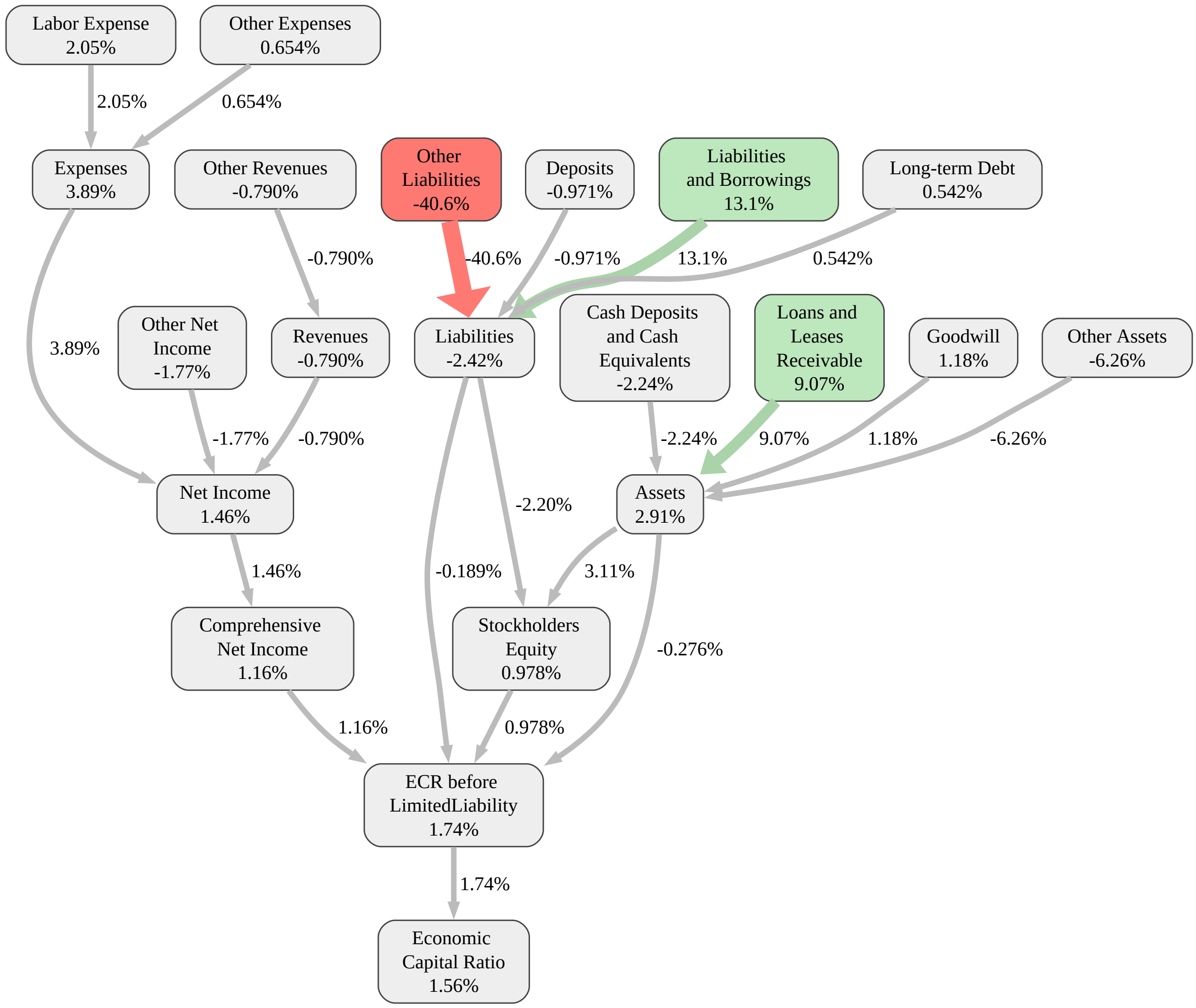
STATE BANKS 2025

BAR Harbor Bankshares
Rank 25 of 96



RealRate

STATE BANKS 2025

BAR Harbor Bankshares
Rank 25 of 96

BAR HARBOR BANK & TRUST

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 13% points.The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.6% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	612,306
Cash Deposits and Cash Equivalents	72,162
Deposits	3,267,688
Fees	0
Goodwill	119,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	66,610
Loans and Leases Receivable	3,119,587
Long-term Debt	0
Occupancy	0
Other Assets	108,558
Other Compr. Net Income	-1,674
Other Expenses	9,070
Other Liabilities	290,601
Other Net Income	52,614
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,237

Output Variable	Value in 1000 USD
Liabilities	3,624,899
Assets	4,083,327
Expenses	9,070
Revenues	0
Stockholders Equity	458,428
Net Income	43,544
Comprehensive Net Income	41,870
BaseVar	3,969,108
ECR before LimitedLiability	13%
Economic Capital Ratio	13%