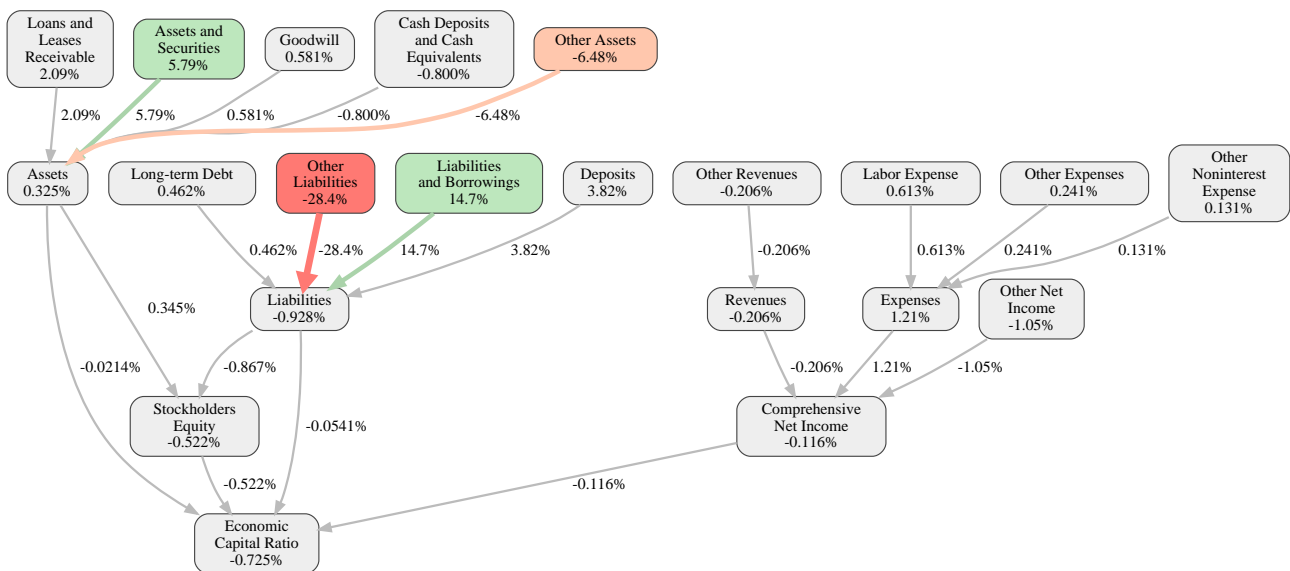




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The relative strengths and weaknesses of BAR HARBOR BANKSHARES are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAR HARBOR BANKSHARES compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of BAR HARBOR BANKSHARES is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.72% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	791,349
Cash Deposits and Cash Equivalents	98,754
Deposits	2,483,238
Fees	0
Goodwill	100,085
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	30,874
Loans and Leases Receivable	2,476,361
Long-term Debt	0
Occupancy	0
Other Assets	93,134
Other Compr. Net Income	-6,268
Other Expenses	7,562
Other Liabilities	723,796
Other Net Income	40,499
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,804

Output Variable	Value in 1000 USD
Liabilities	3,237,908
Assets	3,608,487
Expenses	7,562
Revenues	0
Stockholders Equity	370,579
Net Income	32,937
Comprehensive Net Income	26,669
Economic Capital Ratio	6.2%