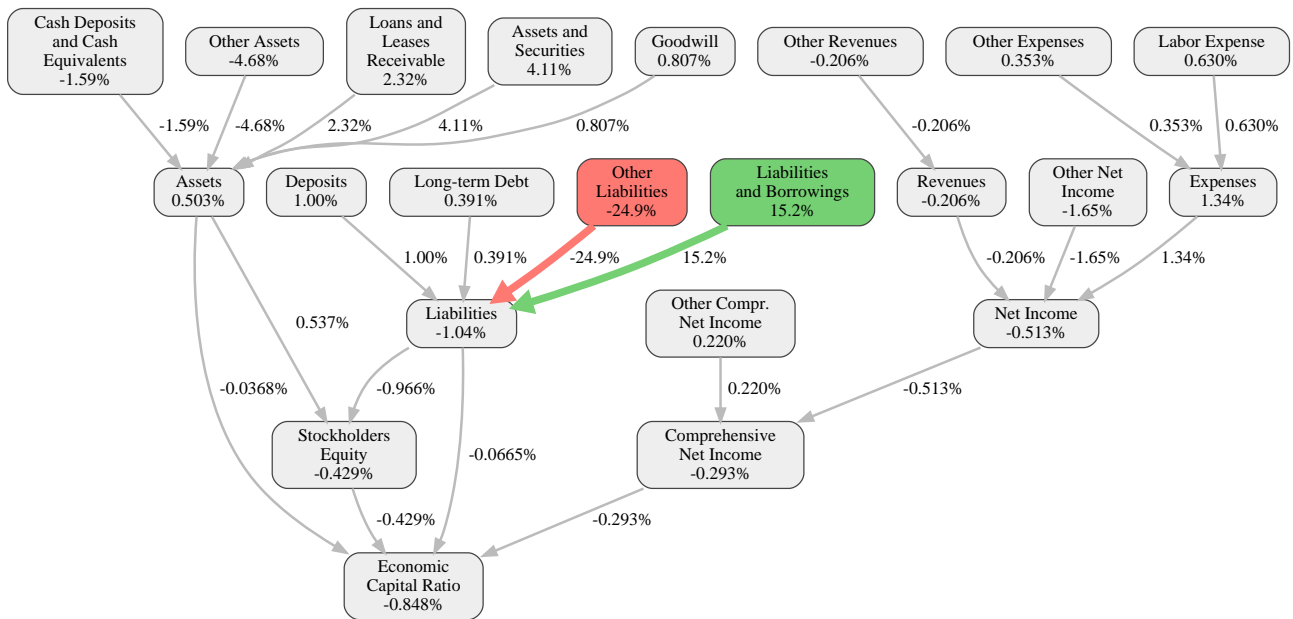




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The relative strengths and weaknesses of BAR HARBOR BANKSHARES are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.85% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	726,020
Cash Deposits and Cash Equivalents	56,910
Deposits	2,695,751
Fees	0
Goodwill	118,649
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	45,654
Loans and Leases Receivable	2,625,739
Long-term Debt	0
Occupancy	0
Other Assets	90,605
Other Compr. Net Income	15,713
Other Expenses	4,209
Other Liabilities	531,316
Other Net Income	26,829
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,205

Output Variable	Value in 1000 USD
Liabilities	3,272,721
Assets	3,669,128
Expenses	4,209
Revenues	0
Stockholders Equity	396,407
Net Income	22,620
Comprehensive Net Income	38,333
Economic Capital Ratio	6.8%