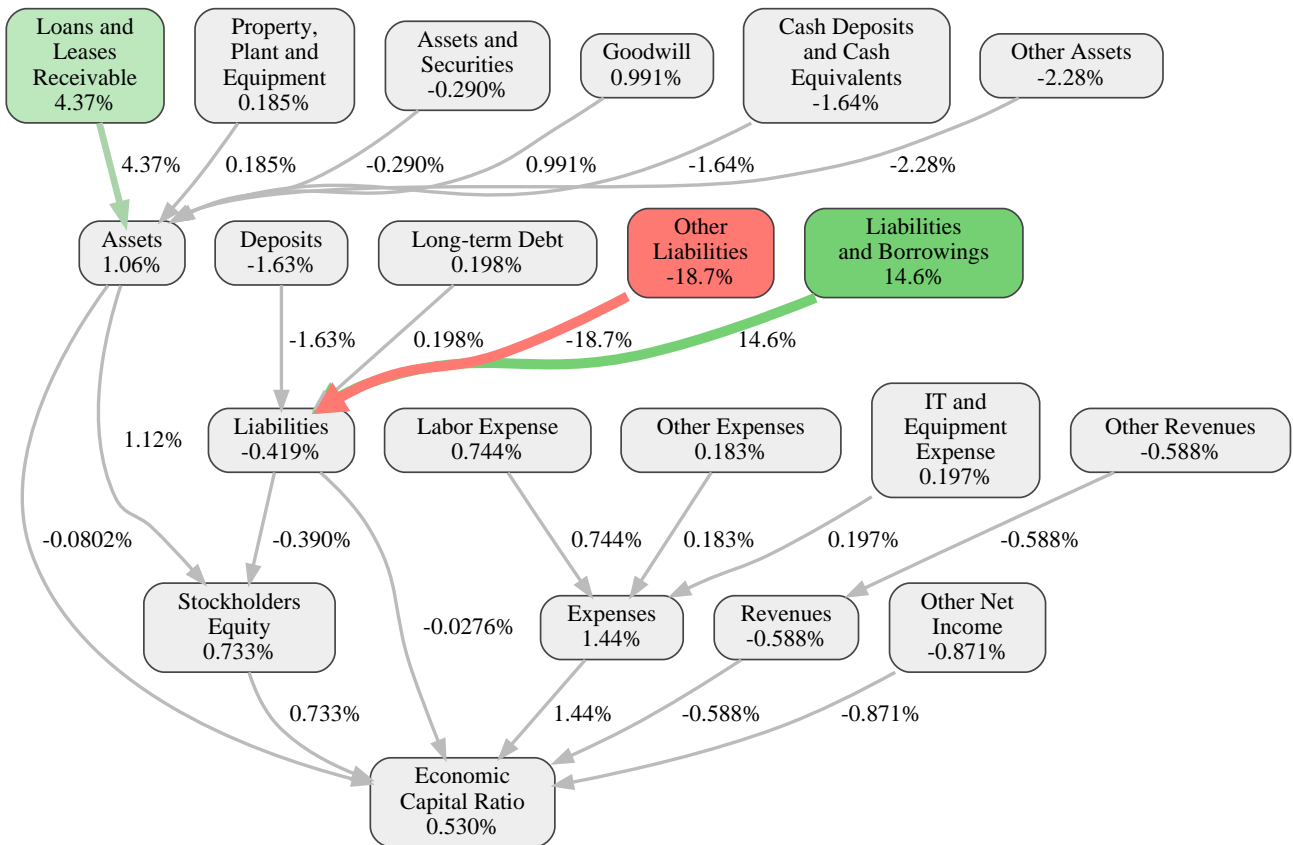




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The relative strengths and weaknesses of BAR HARBOR BANKSHARES are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 0.53% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	683,970
Cash Deposits and Cash Equivalents	250,389
Deposits	3,048,544
Fees	0
Goodwill	119,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	58,018
Loans and Leases Receivable	2,514,715
Long-term Debt	0
Occupancy	0
Other Assets	91,300
Other Compr. Net Income	-4,437
Other Expenses	9,329
Other Liabilities	178,524
Other Net Income	48,628
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	49,382

Output Variable	Value in 1000 USD
Liabilities	3,285,086
Assets	3,709,233
Expenses	9,329
Revenues	0
Stockholders Equity	424,147
Net Income	39,299
Comprehensive Net Income	34,862
Economic Capital Ratio	7.1%