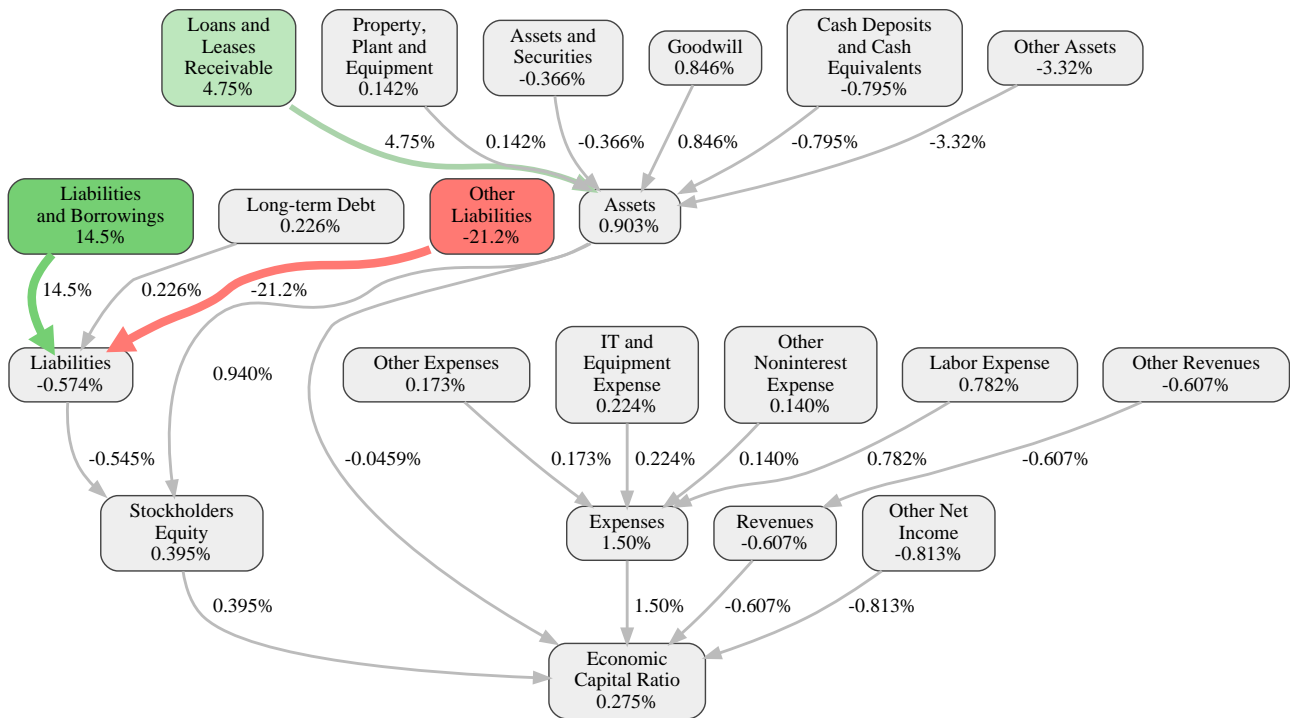




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# STATE BANKS 2023

## BAR HARBOR BANKSHARES Rank 69 of 165





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# STATE BANKS 2023

## BAR HARBOR BANKSHARES Rank 69 of 165



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 14% points. The greatest weakness of BAR HARBOR BANKSHARES is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 0.28% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	662,138
Cash Deposits and Cash Equivalents	92,295
Deposits	3,043,431
Fees	0
Goodwill	119,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	78,676
Loans and Leases Receivable	2,876,830
Long-term Debt	0
Occupancy	0
Other Assets	111,441
Other Compr. Net Income	-60,643
Other Expenses	11,288
Other Liabilities	394,246
Other Net Income	54,845
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	47,622

Output Variable	Value in 1000 USD
Liabilities	3,516,353
Assets	3,909,803
Expenses	11,288
Revenues	0
Stockholders Equity	393,450
Net Income	43,557
Comprehensive Net Income	-17,086
Economic Capital Ratio	4.8%