

BAR HARBOR BANKSHARES

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1115385	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$971	\$1,072	10.3%	
Loans	\$634	\$669	5.7%	
Construction & development	\$38	\$36	-6.1%	
Closed-end 1-4 family residential	\$276	\$253	-8.5%	
Home equity	\$44	\$50	14.8%	
Credit card	\$0	\$0		
Other consumer	\$4	\$4	-8.4%	
Commercial & Industrial	\$33	\$33	1.3%	
Commercial real estate	\$194	\$246	26.9%	
Unused commitments	\$106	\$134	25.7%	
Securitization outstanding principal	\$0	\$4		
Mortgage-backed securities (GSE and private issue)	\$246	\$279	13.5%	
Asset-backed securities	\$3	\$2	-27.0%	
Other securities	\$42	\$66	57.9%	
Cash & balances due	\$9	\$10	8.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$906	\$957	5.7%	
Deposits	\$579	\$641	10.8%	
Total other borrowings	\$319	\$307	-3.8%	
FHLB advances	\$298	\$266	-10.6%	
Equity				
Equity capital at quarter end	\$66	\$114	73.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$39	NA	
Performance Ratios				
Tier 1 leverage ratio	6.7%	10.4%	--	
Tier 1 risk based capital ratio	10.0%	15.5%	--	
Total risk based capital ratio	11.7%	17.3%	--	
Return on equity ¹	9.8%	8.0%	--	
Return on assets ¹	0.7%	0.8%	--	
Net interest margin ¹	3.2%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	123.7%	85.2%	--	
Loss provision to net charge-offs (qtr)	326.0%	464.3%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.1%	1.2%	0.0%	0.0%
Closed-end 1-4 family residential	0.8%	1.4%	0.0%	0.0%
Home equity	0.2%	0.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.3%	0.0%
Other consumer	0.4%	0.1%	0.3%	0.0%
Commercial & Industrial	0.7%	0.7%	0.1%	0.3%
Commercial real estate	0.8%	1.1%	0.0%	0.0%
Total loans	0.7%	1.4%	0.0%	0.0%