

ENVIRONMENTAL POLICY STATEMENT



Bar Harbor Bank & Trust's Commitment to the Environment

Bar Harbor Bank & Trust (the “Bank” or the “Company”) recognizes the importance of embedding environmental sustainability in our operational plans and processes. By striving to reduce our direct carbon footprint and decrease energy consumption, we continually investigate improvements to our environmental management practices. The Company recognizes our potential to impact the environment, and it will continue to make improvements and review our environmental programs twice annually, as overseen by our Director of ESG.

Commitment to Address Climate Change

The Bank recognizes that addressing climate change is crucial to our customers, employees, communities, and the shareholders of Bar Harbor Bankshares (“BHB”), the bank holding company of the Bank. Our commitment to reducing the impacts of climate change includes the following activities:

- Adoption of environmentally friendly design standards, including the use of IBC standards (related to new construction and/or where feasible to implement) related to energy efficiency, smart technology, and the protection of public health, safety, and welfare.
- Continued focus in our overall capital improvement planning to maximize energy efficiency, utilizing strict predictive and preventative maintenance programs for our building operating systems.
- Our technology strategy leverages the latest technology advancements to maximize computing performance while also decreasing energy consumption. This strategy also includes leveraging eco-friendly technologies such as remote management and virtual meeting/conferencing applications to further decrease our corporate carbon footprint.
- Continued emphasis on the reduction of both paper based waste and e-waste through the continued use of established enterprise-wide recycling programs.

Commitment to Address Environmental Risk

The Bank recognizes our potential impact to the environment and is committed to the following:

- The Company will continue to evaluate our potential impact to the environment, make improvements, and review our environmental programs twice annually.
- The BHB Board of Directors & BHBT Management will continue to monitor shareholder related concerns regarding climate change.
- The Bank will regularly evaluate energy-efficient design practices to ensure we continue to reduce our carbon footprint.

The Company's commitment to environmental sustainability practices embody our commitment to the people and places we serve. Through these purposeful and principled business practices, we remain committed and connected to our recognized corporate culture of positively impacting society.