

# 2024

## Environmental, Social, and Governance Report

Good things happen when we work together.



Personal Banking • Business Banking • Wealth Management

*Over 50 locations in Maine, New Hampshire & Vermont*

# TABLE OF CONTENTS

	PAGE
A MESSAGE FROM OUR CEO	1
INTRODUCTION PAGE	2
ENVIRONMENTAL REPORT	4
SOCIAL REPORT	6
GOVERNANCE REPORT	14
LEADERSHIP	19
SASB INDEX	20

# A MESSAGE FROM OUR CEO

We understand the vital role we play as a corporate citizen in shaping a sustainable and inclusive future. This ESG report showcases our transparency and accountability, not only within our organization but also in the communities we serve. We are proud to report that we continue to strengthen our alignment with essential frameworks and standards, including the Sustainability Accounting Standards Board (SASB), and will continue to work toward aligning with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). This alignment has allowed us to enhance our ESG disclosure and reporting, providing you with comprehensive insights into our progress, risks, and opportunities.

We strive to embed our commitment to ESG in every facet of our business. Over the past year, we have continued to expand the accessibility of our financial solutions to meet the diverse needs of our customers. Our dedication to financial inclusion is reflected in our efforts to introduce financial products that offer greater convenience to our clients. These initiatives exemplify our commitment to fostering financial well-being for all, regardless of background or challenges.

While we celebrate our achievements, we also recognize that the journey towards sustainable and responsible banking is ever-evolving. As we move forward, we remain focused on key

priorities for the ongoing development of our ESG program. Over the rest of 2024, we aim to deepen our understanding and management of our climate impact. We are committed to identifying and mitigating climate-related risks across our operations. Furthermore, we will continue to engage with our stakeholders to understand their evolving expectations and concerns.

As we reflect on the progress made over the past year and set our sights on the future, I am incredibly proud of our collective achievements and the positive impact we are making in our communities. Our commitment to ESG is a testament to our dedication to creating long-term value for all our stakeholders while upholding our responsibility as a sustainable and ethical Corporation.

I would like to extend my gratitude to our employees, customers, shareholders, and communities for their unwavering support on this transformative journey. Together, we will continue to drive positive change and shape a better and more sustainable future for generations to come.

*Curtis C. Simard*



# INTRODUCTION PAGE

## About Bar Harbor Bank & Trust

Bar Harbor Bank & Trust is an independent community banking organization committed to helping our customers achieve their financial goals. We provide exceptional commercial, retail, and wealth management services to the people, businesses, and communities we serve. We focus on driving success through a combination of accessible banking and financial products and support, unparalleled customer service, generous philanthropic giving, thoughtful employee volunteerism, and affording meaningful experiences and opportunities for our employees. Our employees are critical to the success of the Company, and we have made it our promise to recognize, appreciate, and support the unique people and cultures in the places we call home.

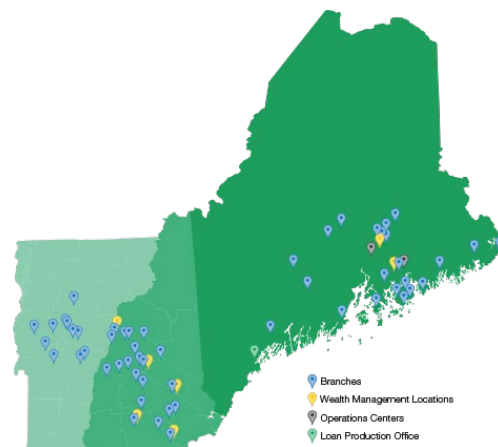
Bar Harbor Bank & Trust (NYSE American: BHB) is the parent Company of its wholly-owned subsidiary, Bar Harbor Bank & Trust. Bar Harbor Bank & Trust wholly owns the New Hampshire-based subsidiary, Bar Harbor Wealth Management, with offices in Maine and New Hampshire. Bar Harbor Financial Services (a branch of Osaic Institutions is an independent third-party broker).

### Our Company

- Over 50 locations spanning Northern New England
- 450+ employees
- \$3 billion in assets under management (AUM) in wealth management and brokerage, as of March 31, 2024

### Recognitions & Awards

- Named one of the World's Best Banks 2024 by Forbes and Statista
- Named one of America's Best Regional Banks 2024 by Newsweek
- Named one of the World's Best Banks 2023 by Forbes and Statista
- Named one of the Best-In-State Banks 2023 by Forbes and Statista
- Recognized as one of America's Best Banks 2022 by Newsweek
- Recipient of Doing Well by Doing Good 2022 by MasterCard



## Our ESG Approach

Our core values drive our culture, actions, and behaviors. They are not just words on paper, but the guiding principles that underpin everything we do at Bar Harbor Bank & Trust. Our approach to ESG is deeply rooted in our six core values, each of which plays a crucial role in informing our ESG strategy.

### 1. Positivity: Be all-in

We are dedicated to having a positive impact on our customers, communities, and the world around us. We recognize the importance of being fully committed to environmental stewardship, social responsibility, and good corporate governance. By integrating ESG into our everyday business practices, we strive to reduce our environmental footprint, create a rewarding and exciting place to work, and uphold the highest degree of integrity.

### 2. Communication: Talk straight

Transparency and open communication with our stakeholders are fundamental aspects of our ESG strategy. We understand that engaging with our customers, employees, communities, and shareholders and reporting on our ESG program is essential to building trust and credibility. We aim to share the right information about our ESG priorities, initiatives, and progress clearly and quickly to build great relationships.

### 3. Teamwork: Actively share

We strive to build great teams to make positive things happen. But our commitment to teamwork extends beyond our internal operations and includes active collaboration with external partners, local communities, and industry peers. We recognize that addressing ESG challenges requires collective efforts, so we aim to foster a culture of collaboration to accelerate progress towards achieving our goals.

#### 4. Initiative: Embrace change

As an organization, we value innovation and fresh thinking and actively seek opportunities to improve our services, customer experience, and team development. We have built a culture of diverse attitudes, beliefs, and behaviors to encourage a creative workplace. Through ongoing training and an environment of continuous learning, we empower our teams to adapt to an ever-changing business landscape.

#### 5. Professionalism: Show respect

Treating others with care and respect is paramount to our organization. We are committed to upholding the dignity and rights of all individuals, both within our organization and in the communities we operate. We prioritize diversity, inclusion, and fair treatment for all, fostering a workplace culture that empowers employees and promotes their well-being. We expect our team members to maintain a professional manner to build real trust with our customers and communities.

#### 6. Quality: Build the best

Our pursuit of excellence extends beyond financial performance to include the quality of our ESG initiatives. We believe that building the best sustainability practices involves setting ambitious goals, adhering to internationally recognized ESG standards, and measuring our progress diligently. By setting high standards for our ESG performance, we seek to create lasting value for our stakeholders, maintain a positive impact on the environment, and be accountable for our actions.

By integrating these values into our ESG strategy, we strive to create a more sustainable and responsible organization that positively contributes to the well-being of our customers, communities, and the environment while delivering long-term value to our stakeholders.



# ENVIRONMENTAL REPORT

## Climate Change

We recognize that climate change is a critical challenge with global impacts. Despite limited exposure in the companies and industries we invest in, we understand that climate-related risks can have far-reaching implications for our Company and portfolios. We are committed to continue understanding our carbon footprint and what impacts we have on the climate.

As part of our ongoing commitment to sustainability and responsible investing, we are dedicated to proactively managing climate-related risks and opportunities. As part of this commitment, we are taking concrete steps to enhance our climate strategy. We are actively analyzing our greenhouse gas emissions, enabling us to better understand our impacts on climate change. This measurement will allow us to identify areas for improvement with the intent to help reduce our carbon footprint.

We will also strive to better understand the climate-related risks and opportunities across our operations and investment portfolios. By assessing potential impacts comprehensively, we can develop a cohesive strategy that not only safeguards our business but also aligns with global efforts to address climate change.

We have strengthened our Board and management's oversight of climate-related risks and opportunities and will work to formalize this moving forward. As we continue to develop our climate approach, we will aim to strengthen our reporting in line with the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations.

- TCFD aligned disclosures
  - Climate oversight
  - Climate risk & opportunities
  - Climate-related strategies
  - Metrics & targets (*if available*)

## Energy Use & Efficiency

We are committed to reducing our direct environmental footprint by managing the impacts from our offices and branches. In 2021, we enrolled all qualified Maine properties into local community solar programs demonstrating our desire to source green renewable power vs. brown fossil fuel power. In 2023, we benefited from additional community solar programs coming online and delivering power to the grid, we were able to benefit through consumption of renewable energy vs. fossil fuel generated energy.

Our use of energy sourced from Community Solar programs has resulted in Carbon offset of 116,000 lbs. of CO<sub>2</sub>.

We also plan on expanding the use of community solar programs in New Hampshire and Vermont as those states introduce similar programs. We also aim to reduce power consumption throughout our sites and have both initiated HVAC conversion to high efficiency boilers/heat pumps, where applicable, and have expanded the use of LED lighting in our facilities to further reduce energy usage.

	2022	2023
Total Energy Consumption	11,829 GJ	11,225 GJ
Grid Energy Used	91.3%	88.85%
Renewable Energy Consumed	8.7%	11.15%
Locations Equipped with LED light fixtures	58.7%	69.8%

## Waste Management

We continue to manage waste from our day-to-day operations by reducing our dependency on paper documents and expanding our recycling programs.

We practice both environmentally and socially conscious technology disposal practices through our partnership with Give IT. Get IT a 501c3 Nonprofit. In addition to a commitment to reduce land fill environmental impacts our partnership also benefits digital inclusion by providing refurbished equipment to individuals who historical may have not had access to personal computers. In 2023, we provided nearly 7 tons of electronics and technology equipment to Give IT. Get IT with nearly 1.7 tons of that equipment successfully refurbished/reused.

## Environmental Management Risks

Our policy is to avoid lending against real estate collateral where environmental hazards are such that they could impair the financial condition of the borrower, diminish the value of the Bank's real estate collateral or subject the Bank to environmental liability. To avoid these risks, real estate held or proposed as collateral for a new or existing commercial loans must be evaluated for existing and or potential environmental risks. Environmental risk must be assessed as part of the underwriting of any commercial transaction that is secured by real estate or if the borrower's business handles hazardous substances, or is exposed to environmental risks. This is conducted through the use of approved third-party environmental vendors and consultants in the lending process.

## Technology Infrastructure

Our strategic investments in both cloud infrastructure and server virtualization has helped to both shrink our physical footprint and reduce data center technology operating cost. 62% of our applications have been successfully transitioned to managed cloud computing platforms while 51% of the remaining bank data center server architecture has been virtualized.

We deepened our commitment to reducing our dependency on employee travel while at the same time enhancing our employee's ability to collaborate with both peers and customers. In 2023, we leveraged our cloud based conferencing system to host 30,790 meetings, supporting 86,709 meeting participants with an associated accumulative 42,071 hours of meeting time.

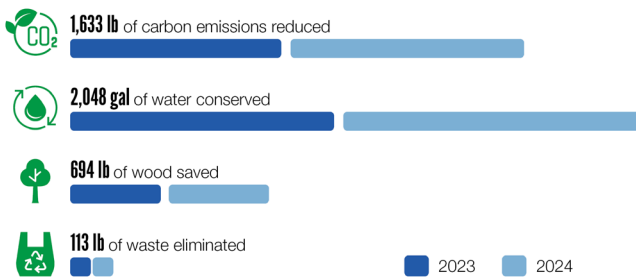


## Paper Usage

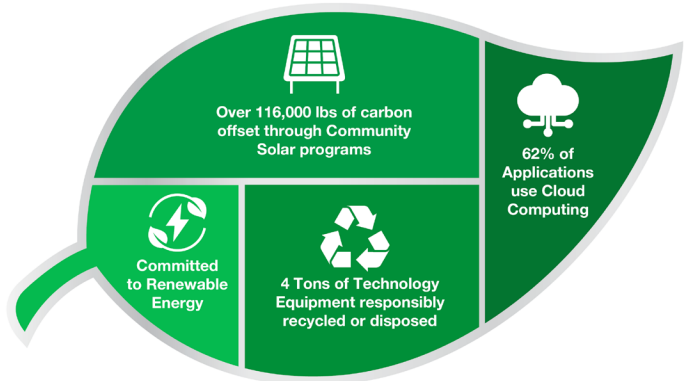
The bank continues with its pursuit of reducing dependency on paper documents, new applications that emphasize digital first technologies are prioritized over systems that rely on paper output. In 2023, we added 345.9 thousand digital documents to our cloud document archive totaling over 2.7 terabytes of electronically stored documents. Additionally, in 2023 our AP system digitally processed 42% of vendor payments based on transaction and 93% of employee expense reports based on transaction. In addition, all employees receive electronic pay statements and have elected direct deposit.

The below chart is related to reductions linked in to DocuSign and decreasing our reliance on paper. We expect this trend to continue as we expand our usage of digital delivery of documents.

### Environmental Savings



and environmental impacts. We feel ESG principles are at the forefront of successful sustainable growth investing. Our wealth management employees are also at the forefront of this movement. Among the numerous credentials our wealth management employees possess is the Chartered SRI Counselor™ designation. This extensive training gives investment professionals the knowledge of history, definitions, trends, portfolio construction principles, fiduciary responsibilities, ethical and responsible business practices, and best practices for sustainable, responsible, and impact (SRI) investments. The SRI designation is difficult to achieve with few individuals in our-markets reaching this pinnacle.



## ESG Investment Capabilities

Our wealth management subsidiary provides expert guidance to a wide array of clients. Our central investment process aligns with sustainable investing as it focuses on investing in quality, well-managed companies that illustrate leadership over their peers. ESG analysis helps uncover both additional investment opportunities and hidden risks, which is why we incorporated ESG performance ratings into our investment process. We recognize that ESG can generate competitive financial returns while having a positive societal impact. We offer ESG strategies to our clients, including institutional clients and individual investors. These strategies include investing in companies fostering positive social



# SOCIAL REPORT

## Our People

We recognize, appreciate, and support the unique people and culture in the places we call home. When people bank with us, they can expect superior service from bankers who are as passionate about their goals as they are. We believe: Good things happen when we work together.

Bar Harbor Bank & Trust encourages and supports the personal and professional development of its employees, and recognizes its responsibility to be an active participant and advocate for community growth and prosperity.

Strengthening the communities we call home is an essential part of our business model. By bolstering the social and economic health and well-being of the communities we serve, we help our customers and colleagues thrive and deliver better results as an organization. Bar Harbor Bank & Trust recognizes, and is committed to, our duty to ensure equal employment opportunity for all employees and applicants for employment.

## Community Reinvestment Act (CRA)

As part of our community commitment, we provide the financial expertise and support our communities need, especially individuals and families with low-to-moderate incomes and businesses in low to moderate-income areas. Our positive history of CRA ratings dates back more than three decades. These consistent ratings speak to:

- Our dedication to meeting the credit needs of our low- to moderate-income customers
- Our commitment to ensuring our financial products are accessible to all
- Our support and investment in community development projects

We work to provide creative solutions for our most vulnerable customers as this type of support is critical to our communities and our organization's vitality. As an example, over the years, we have:

- Provided available space to AARP to conduct free income tax preparation sessions for low-income families and seniors during tax season. In addition, we have a dedicated employee who is IRS certified and completes over 60 returns a year for these families.
- Contributed free office space to an Economic Development Company that specializes in housing programs for seniors and vulnerable populations
- Partnered with Granite United Way to provide loans to people in their Working Bridges (out of poverty) program
- Purchased tax credits issued to non-profits who use the funds to support community infrastructure improvements including low-income housing in our footprint

## Our Commitment to Community Giving

Making thoughtful and generous philanthropic donations is a key way that we positively contribute to our communities. We work hard to enact a charitable giving strategy that has a significant impact and also aligns with our Company's values.

Our charitable mission is to *improve the economic prosperity and health of our communities through our commitment to impactful philanthropy and volunteer service engagement*. We believe that nonprofits provide crucial services for those in need and know that they require a broad base of community support. We are proud to provide financial support to nonprofits making a difference in our footprint.

\$686,055 in charitable contributions made to 446 organizations

**\$686K**

**446+**  
community  
organizations

## Volunteerism

We recognize that every one of our employees has an opportunity to make a difference in their community, and we have chosen to make volunteerism a crucial part of our Company culture. We provide all full-time employees with 24 hours of paid volunteer time per year to spend serving their community. Our employees have contributed over 21,000 hours of volunteer time and expertise through board service, financial literacy training, and other direct services in the past four years.

## Robust Complaint Management Program

In an effort to continuously drive improvement and be responsive to our community, we centrally capture all complaints, allowing us to stay abreast of any trends or potential emerging issues as well as improving and refining our products and services.

- Complaints centrally managed by the Chief Compliance Officer who reviews and follows up with applicable business lines and analyzes cause and effect.
- Monthly, the Board Risk Committee receives a scorecard from Compliance and Enterprise Risk Management to review any trending and key highlights.

## Financial Inclusion

Meeting the needs of our diverse customers and communities is critical to our communities' well-being and our success as an organization. We are passionate about ensuring that a comprehensive suite of banking products and services is accessible to all, including consumers and businesses. We believe good things happen when we work together, and we offer a variety



of financial products aimed at meeting varied customer needs, including:

### Mobile and Online Banking

We provide a robust suite of remote banking options, including online and mobile banking with mobile deposit, to increase the accessibility of banking services. This allows customers to access their accounts anytime, anywhere without mobility or transportation barriers. The Bank actively promotes the features, benefits, and enhanced security of Online and Mobile Banking to our customers. We have developed short educational videos and step-by-step guides to help customers best leverage the available tools to keep them informed about the activity in their accounts.

Online usage continues to increase on a year-over-year basis as customers continue to embrace our full suite of self-service banking products (Web, Mobile, and ATM) to conduct remote electronic transactions. In 2023, our enrolled online/mobile banking customers grew by 12% over 2022 and our digital banking logon activity increased to approximately 19.4 million a 6% growth over 2022. We also continued our efforts to educate customers on the benefits of receiving statements electronically and saw increases in enrollments; consumer customer use of eStatements increased to 43% (+5%) while business customer use of eStatements increased to 54% (+14%).

### Access for Underserved and Low-Income Groups

Our commitment to ensuring our financial products are accessible to all and we are meeting the credit needs of our low- to moderate-income customers is reflected in our positive history of Community Reinvestment Act (CRA) ratings over more than three decades.

We have designed and offer various financial products designed to increase access to banking services for underserved groups, including:

- Accounts with no or low monthly fees for those just getting started or looking to re-establish a banking relationship after past challenges. Our Simple Checking product is available with no Monthly Service Charge and also makes Free Online Banking and Free Bill Pay available.
- A variety of overdraft protection options to help customers lessen the financial impact
- An offsite banking program where we bring the opportunity to open accounts to the workplace; this program allows our bankers to work with businesses to host account-opening events where employees can easily open an account without leaving their workplace
- A branch and ATM network of over 50 locations in three state

In addition to making banking accessible for all customers, we are committed to ensuring that product and service information is accurate, comprehensive, and easy to understand. All materials and disclosures are reviewed to ensure that they comply with legal and regulatory requirements.

As a risk management-focused organization, we are attentive to the changes and challenges our customers face. By working together, we help customers achieve their financial goals. Our collaborative approach to banking relationships helps our customers understand we are working 100 percent on their behalf.

### Financial Literacy

Providing free financial education is an important part of the Bank's contributions to its community. Bank employees actively volunteer their time providing financial literacy programs to local schools and other non-profits. In 2023 Bank employees conducted more than 46 onsite educational seminars in the community. Additionally, the Bank provides robust educational content on the Bank's website and social media sites. The tools available include written articles, worksheets, interactive videos, and resources for non-English speakers.

### Supporting Education and Workforce Development

Since 2018, we have also been heavily focused on education and workforce development as we believe these initiatives make for successful communities. One way we support this is through providing scholarships for graduating high school seniors. Scholarships are awarded to students in low- to middle-income brackets who plan to attend a career or technical education program. Our scholarship program focuses on supporting students with the greatest financial need, especially those who are the first in their family to attend college. Over the past three years, 39 students were selected for scholarship awards totaling \$78,000.



BHBT Community Giving (2018-2023)

BHBT Community Giving (2018-2023)



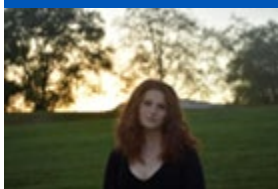
*I would like to give my thanks to Bar Harbor Bank & Trust for their kindness and generosity. The support is greatly appreciated and will be put to good use. I am beyond excited to start working towards my educational and career goals. Thank you again! - Alaska Marzilli, Orono, Maine*



*Thank you for the generous Career & Technical Education Scholarship. I am attending Eastern Maine Community College to study Business. Thanks to you, I am one step further in pursuing my education. By awarding me the scholarship, you have lightened my financial burden which allows me to focus more on the most important aspect of school - learning. I hope one day I will be able to help students achieve their goals, just as you have helped me. - Rachel Endre, Lamoine, Maine*



*Thank you so much for this scholarship. This will help me greatly with pushing me further with my education. I am so thankful for this opportunity and it has changed my future and has taken financial weight off of my shoulders. I am forever grateful. – Hannah Edwards, Washington, New Hampshire*



*Thank you so much again for this amazing opportunity. I wouldn't have been able to do it without the help of your scholarship. - Emilee Mayotte, Grantham, New Hampshire*





*Thank you for the Bar Harbor Bank & Trust CTE Scholarship award. This will help me to attend the Rochester Institute of Technology where I will pursue my dream of becoming a professional illustrator. It means so much to me to have received this award. Thank you for your generosity. – Colin Gagner, Fairlee, Vermont*

## Employee Philanthropic Engagement

Our focus on giving back is ingrained in our employees. Since April 2018, our employees have participated in our Casual for a Cause community giving program. Through this program, employees contribute to a dedicated fund, and their contributions are celebrated by the opportunity to wear casual attire on Fridays. The pooled funds are used to award grants to local non-profits, and grant recipients are selected quarterly through an employee vote. Since the program's inception, nearly \$271,164 in donations have been awarded to 128 nonprofits throughout Maine, New Hampshire, and Vermont.

**\$270,188** | **128**  
non-profits

## Commitment to Workplace Culture and Employee Engagement

Our Company culture defines who we are, our success, and the results we deliver to customers and shareholders. We are committed to making a difference in the communities we serve, as well as running an efficient, profitable organization. Following through on these commitments begins with our employees, and we believe investing in our employees and our culture is critical to our success.

## Engagement & Culture

Enhancing the employee experience remains an essential part of our long-term strategic plan. We believe by having more engaged employees, we can positively impact the communities we serve and deliver better results to our shareholders. We understand that recognizing employees who have made outstanding contributions in the workplace is a meaningful way to say 'thank you' and develop role models within our Company. The majority of our employee recognition programs are employee driven, with the intent to enhance employee engagement and permeate throughout the company. For example, each year, we select recipients for our coveted Brand Behavior Awards. Annually, employees submit hundreds of nominations that highlight their colleagues who go above and beyond to help customers as well as each other. Recipients live our core values each and every day and perform consistently at a high level throughout the year. In addition to the employee driven programs, we also host various events throughout the year including an annual Employee Appreciation Week, summer pizza parties, team holiday celebrations, and various dress-up

days throughout the year. Additionally, each year the Board of Directors award Chairman Awards to individuals who not only perform to high standards but also lead and mentor in ways that greatly enhance our Company, our culture, our communities, and our shareholders. Our Brand Ambassadors are continually developing new ideas for recognition and celebration of our employees' contributions.

A critical component in reinforcing engagement on a day-to-day basis is Bar Harbor Connect (BHC) BHC is an online employee engagement platform built on a rewards and recognition model. Employees exchange recognition with one another, comment, and high five while earning points for being recognized. Points earned may be used in exchange for logo items, experiences, gift cards and more. In 2023, 18,200 recognitions were exchanged, and over 85,000 high fives were given.

# Bar Harbor CONNECT

## Two Way Communication

Communication at all levels is crucial to our success. By ensuring that our internal and external communications are clear, thoughtful, and pertinent, we can fortify relationships and increase relationship value. We drive a culture of communication by setting good examples internally through consistent communications such as frequent updates from the senior executive team, departmental spotlights, and health and wellness bulletins. Company-wide emails and memos are sent on a regular basis to create consistent messaging, and employees are consistently encouraged and welcomed to ask questions and provide feedback. In addition, the Bank's internal news dashboard is available to employees at any time. This communication culture is just one of the reasons we have earned a reputation for providing exceptional customer service.

## Engaging employees in Company-wide strategic goals

Each year, our senior executive team develops short and long-range goals. These goals are shared with all employees and departments, who then create team and individual goals that align with and support organization-wide initiatives. This allows every employee to understand our corporate objectives and how



they can contribute to reaching these goals. This is a crucial element of our pay for performance model that provides transparency and goal alignment, paving the way for a high level of employee engagement and success in achieving our strategic goals.

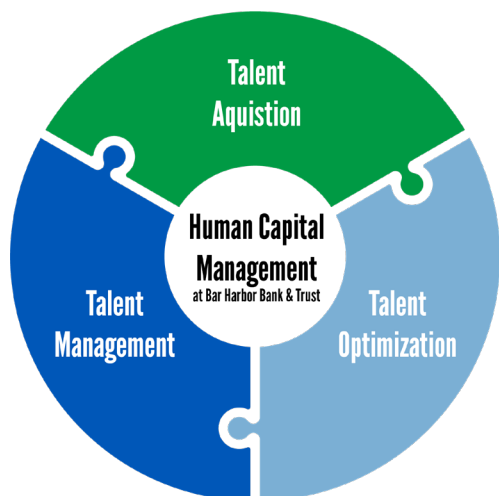
### Safety and respect in the workplace

One of our top priorities is affirming that our workforce feels safe and respected in the workplace. Our Safety Committee meets regularly to discuss safety issues, offer training, and create communications that capture improvement opportunities. Additionally, we offer employees safe and confidential avenues to report any perceived issues and incidents. Ensuring that employees feel safe communicating and are heard is an essential aspect of our culture.

In our Employee Handbook and Employment Policies, which all employees review and acknowledge annually, we outline our Harassment and Retaliation Policy. In our workplace we prohibit firearms and have a zero tolerance policy on threats and violence. We also have a confidential whistleblower program that immediately forwards complaints to the Audit Committee and the Board of Directors once reported, and we work to take the necessary action as quickly as possible after a complaint is received. An Employee Assistance Program is also available to provide confidential support for employees seeking counseling.

To ensure workplace safety, preparedness, and respect and all employees participate in several online training sessions covering workplace safety, harassment prevention and awareness, and several of our worksites have employee badge access. Our branch employees also receive training on best practices in procedures for opening and closing a banking facility, robberies, hostage situations, bomb threats, alarm responses, and evacuations. In our continued efforts to support our work from home employees, we utilize an e-Ergonomics program, as well as home worksite safety checklists.

### Human Capital Management



Our ability to attract and retain the best diverse talent while sustaining and deepening our current employees' relationship is critical to maintaining our best-in-class customer experience. We are also committed to supporting, developing, and encouraging employees to engage within our communities.

We invest in our employees and continuously encourage them to build the skills they need to become even more valuable team members. We also identify opportunities for employees to take on challenging and intriguing work to advance their career goals and transition into new roles as the banking industry evolves. Developing programs aligned with employee skills and capabilities is critical to our organization's success and creates robust development opportunities supported by our leaders at every level. To facilitate the promotion of diverse talent internally, we guarantee equal access to training, development opportunities, and tuition reimbursement. As a result of the development of our workforce had 83 promotions in 2023.

### Diversity & Inclusion

We strive to ensure that our teams reflect the communities we serve. Each employee shares responsibility for creating and maintaining an environment of mutual respect and support. We maintain a culturally competent work force that demonstrates respect for the individuality of employees, customers, and visitors.

We are committed to providing equal employment opportunity for all employees and applicants for employment in all terms and all personnel activities, such as the recruitment, selection, training, compensation, benefits, discipline, promotion, transfer, layoff, and termination processes.

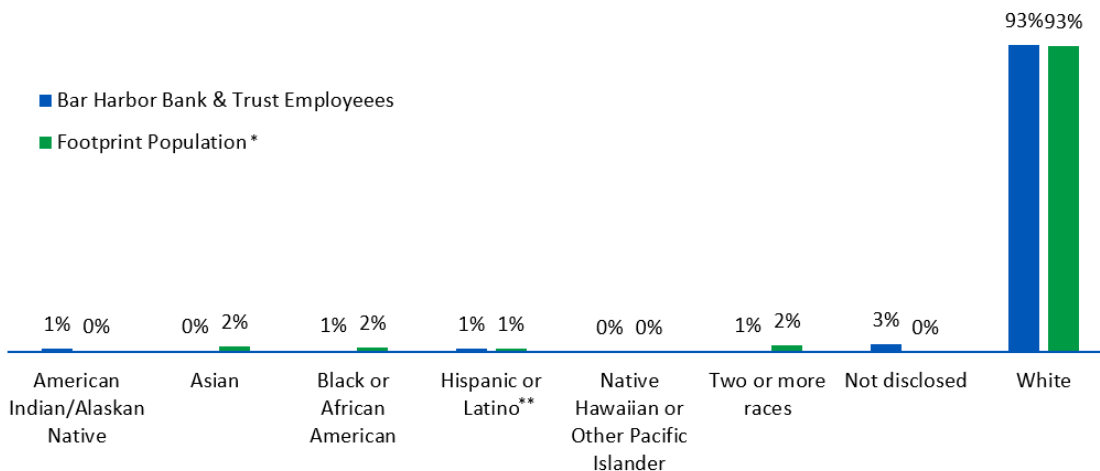
Human Resources partners with management work together on making pay and promotional decisions to ensure that decisions are made based on job responsibilities, qualifications, and experience. Annually BHBT conducts an analysis of its compensation systems to evaluate the impact of those systems on women and minorities. This analysis includes two tailed t-test, anova, and cohort methods and evaluates based on job title and job group.



Diversity & Inclusion (continued)

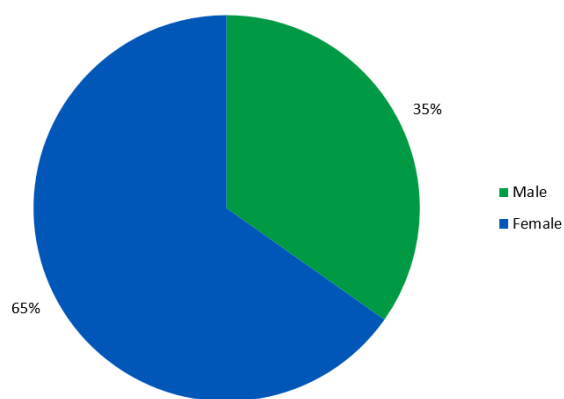
Data provided as of 12/31/2023

Detailed Racial Diversity Information

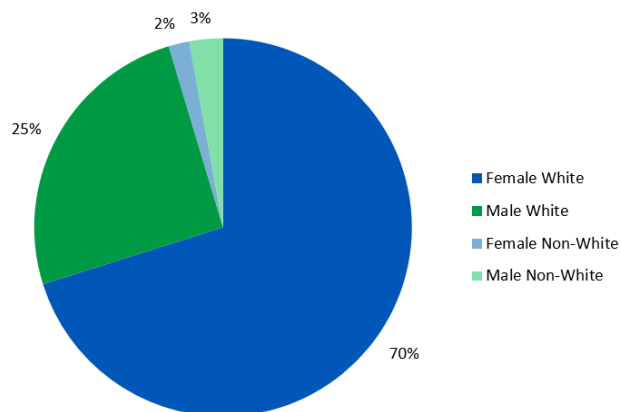


\*Footprint is defined as Maine, New Hampshire, and Vermont. Source: [www.census.gov](http://www.census.gov)  
 \*\*Hispanics may be of any race, so also are included in applicable race categories.

Gender Representation in Leadership



Gender and Racial Diversity at a Glance



All employment decisions are based on talent and potential for growth. We value a diverse workforce to ensure different perspectives and ideas are considered and part of our day to day operation. In 2023, 40% of our Board members and 33% of the executive management team were female. Our goal is to promote an inclusive culture and foster cultural awareness.



As part of our commitment to equal employment opportunities, we seek to ensure affirmative action to provide equality of opportunity in all aspects of employment and that all personnel activities, such as the recruitment, selection, training, compensation, benefits, discipline, promotion, transfer, layoff, and termination processes remain free of illegal discrimination and harassment based upon race, color, religion, sex, sexual orientation, gender identity, and national origin.

Through the ongoing development of our Affirmative Action Plan, we warrant compliance with appropriate government regulations and strengthen our efforts to make the best possible personnel decisions while contributing to society and the community's betterment.

**Total Rewards**

We recognize that attracting, retaining, and rewarding high performing talent is key to our Company's success. Our total rewards program is designed to recognize and reward top talent and keep employees engaged effectively. Our compensation program aligns with our Pay for Performance philosophy and guarantees that every employee knows their contribution to the success of the organization. We participate in several market studies, including peers in the banking industry, to ensure competitive pay, benefits, and programs are offered to validate that we are an employer of choice. Annual merit increases align with market data and are tied to our performance review process to ensure fair and equitable practices are adhered to.

Our commitment to our employees' health and well-being is evidenced through our comprehensive benefits package, including medical, dental, vision, life and disability offerings, and several other voluntary programs. We contribute to employee owned health savings accounts and have a robust wellness program to encourage our employees to stay fit physically and mentally. Our retirement savings programs include a 401k plan with a generous Company match that vests immediately, along with an Employee Stock Purchase Plan that allows employees to be owners of the Bank at a reduced price. We feel this plan encourages employees to think and make decisions like shareholders while mitigating risk-taking behavior. We recognize providing good work-life balance choices results in our employees' making more meaningful contributions in the workplace. We have a generous Paid Time Off policy to support employees' time management and paid volunteer time to

support this. We also offer Flexible Work Arrangements (FWA) to include options such as fully remote, partially remote, condensed workweeks, and flexible hours. The flexibility these various FWAs offer allows employees to manage their work-life needs while continuing to deliver stellar results in the workplace.

**Employees utilized over 124,086 hours of paid time off** (includes holiday, PTO, bereavement, etc.)

**\$602,000** deferred by employees in 2023 to purchase discounted BHB stock through our ESPP program.

In addition to offering a **Health Reimbursement Account** for employees to utilize towards their deductible, in 2023 we contributed **\$327,371** to employee owned Health Savings Accounts.

As of 12.31.2023 over 95% of employees were contributing to their 401k account, with BHT matching **\$1,400,353** in 2023.

**Employee Education and Development**

Strong leaders create an environment that engages employees while simultaneously driving improved results and performance. All of our development and leadership programs, both in-house and external, focus on the critical skills needed to lead in an evolving environment. Our Learning & Development offerings help employees maintain and improve job-related skills and enhance employees' ability to advance within the organization. We encourage our employees to continually learn and build on their skills and knowledge and offer the following programs to support their personal development:

- Tuition reimbursement up to IRS annual limits— Supporting our employees in pursuit of higher education expands their skill set and ability to advance their career within the organization
- Professional development / designations — These opportunities aid our employees in offering superior service and products to our customers while providing our employees with continuous learning and networking opportunities
- Banking specific skills—We partner with local banking associations, the ICBA and the Center for Financial Training Education Alliance (CFTEA) to provide employees with access to a catalog of classes that are taught locally and online to help increase banking knowledge; in 2023, many employees participated in external skill development opportunities (college courses and other training programs), and we provided \$155,574 in financial support
- In-house training programs—Specialty courses and career development paths are designed to train and advance our employees in various technical and soft skills including management training courses to develop management and leadership skills; In 2023, employees accumulated 10,585 training hours through on—demand classes and 3,165 hours through live BHBT trainings to enhance their skills

We require our employees to complete mandatory training to ensure they know rules and regulations that safeguard themselves and our customers. There are a wide range of topics included in our annual program such as the Community Reinvestment Act, information privacy, fraud, Bank Secrecy Act/ Anti-Money Laundering, Office of Foreign Assets Control, sexual harassment, diversity, fairness in lending and other relevant topics. We also require harassment, diversity, and other employment-related training to keep our workplace compliant and free from discrimination or other unlawful practices.

### Leadership Development

We know strong leaders create an environment that engages employees while simultaneously driving better results and performance. All of our development and leadership programs, both in-house and external, focus on the critical skills needed to lead in an evolving environment. We leverage our technological capabilities to keep us nimble and efficient while providing a superior employee experience.

As part of our employee development plans, we have a designated group of leaders, chosen by management for their contributions to the organization, to help advise the senior executive team on strategic initiatives, messaging, and keeping a finger on the pulse of organizational culture. These employees are given opportunities to participate in activities outside of their normal work scope, which allows them to build cross-department relationships that would not be formed otherwise. This approach helps us cultivate leaders within our Company while strengthening Company culture.

As the foundation of our future leadership team, this group is provided with many developmental opportunities to advance through education, exposure, and experiential learning, which will prepare them for their next roles within our organization. This group also supports readiness for succession opportunities within the organization.

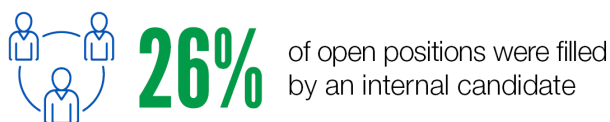
### Our Customers

As a community bank, we recognize that we are successful when our customers prosper and understand the importance of maintaining the trust and confidence of our customers and clients. We build this priority in our culture and every decision we make, but we have introduced a variety of policies and procedures to ensure the protection of our customers.

### Bank Secrecy and Anti-Money Laundering

We maintain strict compliance with all anti-money laundering laws, including the Bank Secrecy Act (BSA), and have established a system of internal controls to ensure ongoing compliance. We have implemented a robust Bank Secrecy Act and Anti-Money Laundering (BSA & AML) Compliance Program. The cornerstone of this program is our comprehensive Customer Due Diligence (CDD) policies, procedures, and processes for all customers, particularly those that present a higher risk for money laundering and terrorist financing. Our Know Your Customer (KYC) program includes policies and procedures to ensure that the Company verifies the identity of any person seeking to open an account. Our expectations regarding anti-money laundering are outlined within our Code of Business Conduct and Ethics.

## Leadership Development



# GOVERNANCE REPORT

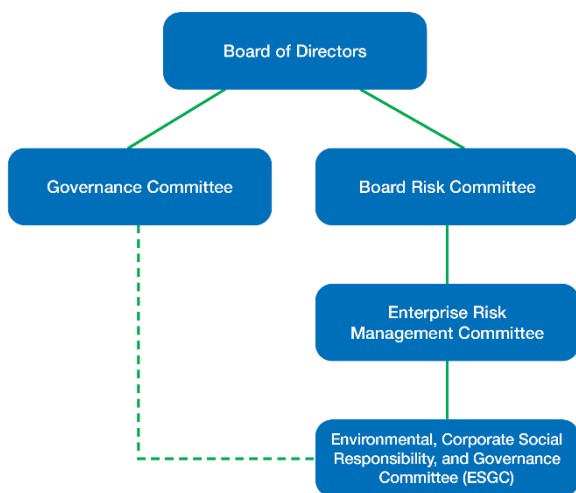
## Oversight of ESG

Our senior executive team and Board of Directors recognize the importance of their roles in setting the organization's tone, paving the way for responsible growth, and ensuring effective oversight of ESG. Our Board has five standing committees—Executive, Audit, Compensation and Human Resources, Governance, and Board Risk. Solid Board leadership is key to our success, and through their critical guidance and oversight, we continue to be a stable and competitive institution.

We maintain strong management and risk oversight at the Board level, but the Governance Committee of our Board of Directors provides the ultimate oversight and direction of all ESG related matters. At the executive level, our Environmental, Corporate Social Responsibility, and Governance Committee (ESGC) is responsible for providing leadership, oversight, and guidance around all ESG matters, including key strategic areas, such as:

- Environmental Management
- Climate Change
- Health and Safety
- Diversity, Equity, & Inclusion
- Community Engagement
- Data Privacy & Information Security
- Corporate Governance

The ESG committee provides periodic reports to the Board regarding the activities of the committee. This is achieved through minutes of the Governance Committee, Board Risk Committee and updates from the Governance Committee chair to the full Board.



## Governance

We are committed to a philosophy of transparent governance through best practices, which we continually review and improve. We maintain strong management and risk oversight at the Board level, and we value maintaining an ongoing dialogue with our shareholders, regulators, customers, and employees. Our Board embodies the mutual respect, diversity, in-depth business expertise, and communication that is the foundation of our Company culture.

We believe operating our business responsibly and ethically puts us in a position to support our stakeholders' interests while creating long-term value for our shareholders. We remain focused on ensuring sound and effective governance to make a positive, sustainable impact on the communities where we live and work.

## Board Composition and Diversity

Our Board oversees the business and affairs of our Company and provides active and independent oversight of management. To carry out Board responsibilities, we seek candidates who possess:

- Strong business judgment
- High personal integrity
- Demonstrated achievement in public or private companies
- Proven leadership and management ability
- Ability to devote the necessary time to oversight
- Free of potential conflicts of interests

Our Board seeks directors whose knowledge, experience, and skills provide a broad range of perspectives and leadership expertise in financial services and other highly complex and regulated industries. Additionally, Directors possess valuable skills like strategic planning and business development, business operations, marketing and distribution, technology, cybersecurity, risk management and financial controls, human capital management, corporate governance, public policy, and other areas critical to our business strategy and oversight. Our Board ensures a balance in directors' age, tenure, and Board continuity in order to achieve an equilibrium between the perspectives of new directors and longer-serving directors with industry and institutional insights.

Our Board views diversity as a priority and seeks representation across various attributes, including gender, race, ethnicity, and professional experience. It regularly assesses our Board's diversity when identifying and evaluating director candidates. Our current Board, composed of 10 directors, reflects the Board's commitment to nominating candidates who possess personal qualities, qualifications, skills, and diversity of backgrounds and provide a mix of tenures that, when combined best serve our Company and our shareholders.





## Board Independence and Qualifications

Under NYSE American corporate governance standards a majority of the Board must be “independent directors” as defined in Section 803A of the NYSE American Rules. According to Section 803A, “independent director” means a person other than an executive officer or employee of our Company. In addition, for a director to qualify as “independent” the Board must affirmatively determine that the director does not have a relationship that would interfere with the exercise of independent judgment in carrying out the responsibilities of a director. The Board has determined that all current director-nominees meet the applicable independence standards except for Curtis Simard, our President and Chief Executive Officer. Mr. Simard is not a member of the Audit, Compensation and Human Resources, or Governance Committee.

## Code of Conduct and Business Ethics

Ethical conduct is the cornerstone of our governance philosophy. Our Code of Conduct and Business Ethics applies to all our directors, executive officers, employees, contractors, and consultants and articulates our philosophy regarding ethical conduct in the workplace. The Code of Conduct establishes standards for behavior, including standards with respect to compliance with laws and regulations, conflicts of interest, fairness, insider trading, use of our customers’ information, and public and financial disclosure. Additionally, we have adopted a Code of Ethics for Senior Financial Officers that supplements the more general Code of Conduct and conforms to the requirements of the Sarbanes-Oxley Act of 2002 and NYSE American listing standards. Any substantive changes in or waivers of the Code of Conduct granted to our principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions, must be disclosed within four business days by a posting on our website. In the case of a waiver of our Code of Conduct for any executive officer or director, the required disclosure will also be made available on our website within four business days of the date of such waiver. Both the Code of Conduct and the Code of Ethics for Senior Financial Officers are available on our website at <https://www.barharbor.bank/about-us/shareholder-relations/governance>

In addition, our Board of Directors are required to complete the following training annually: GLBA, Information Security, Cybersecurity & Identity Theft, and Regulatory Compliance including CRA, Reg. O, Fair Lending & UDAAP, BSA, AML & Patriot Act, and Sexual Harassment.

## Whistleblower Policy

We strive to conduct business with the highest standards of ethics, honesty, fairness, and professionalism, in compliance with all federal, state, and local laws. If an employee believes that the Company is not meeting these standards, our Whistleblower Policy asks that the colleague promptly report the issue to a supervisor, the Human Resources team, or any other member of management with whom the employee feels comfortable.

When we receive a report under this policy, we, to the extent possible, investigate the allegations in a prompt and objective manner. Confidentiality is maintained to the extent possible and information only shared with persons who have a need to know. Retaliation against an individual who has raised concerns, filed a report, or who has cooperated in an investigation, is impermissible and will not be tolerated.

Our Employment Policies also outline the Confidential Audit Alert Policy which includes our confidential contact procedure. This procedure is for an employee to use if that person believes BHB has inappropriate, illegal, or inadequate accounting practices in place. To encourage employee reporting of any such activities, Bar Harbor Bankshares has established two means by which an employee can raise such an issue without fear of identification or retribution. For employees with access to e-mail, a confidential e-mail box has been established. To ensure anonymity of the employee, this e-mail box resides outside of the Company’s internal network and is only accessible by the Chairperson of the Corporation’s Audit Committee. For persons without access or who would prefer not to use email for this type of communication, a special Post Office Box has been established. The only person who may access this box is the Audit Committee Chairperson. Upon receipt of any such communication, the Audit Committee’s Chairperson will promptly initiate an investigation into the matter.

To encourage employee reporting of any such activities, Bar Harbor Bankshares has established two means by which an employee may raise such an issue without fear of identification or retribution. For employees with access to e-mail, a confidential e-mail box has been established. To ensure anonymity of the employee, this e-mail box resides outside of the Company’s internal network and is accessible only by the Chairperson of the Corporation’s Audit Committee. The e-mail address is: [dcolter@gacchemical.com](mailto:dcolter@gacchemical.com)

For persons without access to or who would prefer not to use e-mail for this type of communication, a special Post Office Box has been established. The only person who may access this box is the Audit Committee Chairperson. Anyone wishing to take advantage of this medium needs only address a letter to: Audit BHBT c/o David Colter, Chair PO Box 881 Ellsworth, ME 04605-0881.

In 2023 we received no Whistleblower or Confidential Audit Alert complaints.

## Lobbying & Political Contributions

Our Code of Conduct and Ethics outlines the requirements for political activities in accordance with applicable laws and regulations. Directors, officers, and employees are prohibited from making personal political contributions in the name of or on behalf of the Company, except for donations made through recognized political action committees approved by the Company.



## Board Risk Oversight

Our Board recognizes the importance of maintaining the trust and confidence of our customers, clients and employees. The Board actively manages key risks facing our Company and devotes significant time and attention to data and systems protection, including cybersecurity and information security risks, reputation risk, credit risk, financial oversight and strategy management, regulatory and legal risks. Our Board effectively monitors and manages risks through Board committee activities and by collaborating with our management, internal audit, our independent registered public accounting firm, and other specialized independent advisors. Specialized audits include Information Technology and Security, Bank Secrecy Act, Loan Review, and Trust Operations. The Board regularly reviews these audits and maintains an open dialogue about risk management with senior management.

## Board Risk Committee

Committee members are appointed by the Board and provide oversight of the following functions:

- Oversight for internal controls over financial reporting, credit risk, interest rate risk, liquidity risk, operational risk, cybersecurity risk, compensation risk, reputational risk, and compliance risk
- Reviews presentations and reports that address a broad range of topics including updates on technology trends, regulatory developments, legal issues, policies and practices, the threat of environmental and vulnerability assessments, and specific and ongoing efforts to prevent, detect, and respond to internal and external critical threats
- Reviews and discusses on an annual basis bank-wide risk assessment.
- Sets loan policy, establishes credit authorities, and approves or ratifies all extensions of credit to borrowers
- Reviews credit trends, delinquencies, non-performing loans, charged-off loans, and management's quarterly assessment of the adequacy of the Allowance for Credit Loss.
- In conjunction with the Audit Committee, reviews reports prepared by an independent loan review firm, as well as those issued by our Internal Audit to assist in their on-going assessment of credit risk

## Board Committees

Our Board has five standing committees—Executive, Audit, Compensation and Human Resources, Governance, and Board Risk. Charters describing the responsibilities of the Audit, Compensation and Human Resources, and Governance

Committees can be found on our website at [www.barharbor.bank](http://www.barharbor.bank) under the Shareholder Relations page.

Our Board committees regularly make recommendations and report on their activities to the full Board. Each committee may obtain advice from internal or external financial, legal, accounting, or other advisors at their discretion. Our Board, considering the recommendations of our Governance Committee, reviews our committee charters and committee membership at least annually.

## Cybersecurity Oversight

As a publicly traded Company and a bank entrusted with the privacy of our customers, we take Cybersecurity and Information Security extremely seriously. We maintain a robust, independent Information Security program, with a dedicated Information Security Officer and an in-house Information Security team that monitors ever-changing developments. This team collaborates with our Information Technology team to ensure the Bank remains protected. Key elements of our program include, but are not limited to:

- Weekly vulnerability scanning and follow-up collaboration meetings between Information Security and Information Technology management to track and remediate vulnerabilities as they are identified.
- Monthly Information Security Committee meetings between senior-level Risk Management Information Security and Information Technology staff to discuss emerging threats and strategies to harden the Bank's environment.
- Ongoing monitoring of assets through internal resources and via use of trusted third-parties.
- Internally-run phishing campaigns to assess our employees' risk level; allows for targeted re-training as applicable.
- Annual required training for all directors, officers, and employees to maintain familiarity with the requirements of the law and the Company's Information Security program
- Customer Identification Program that requires customer authentication to ensure protection of customer data.
- Formal Incident Response plans that are tested annually.
- Detailed entitlement and access reviews for key high-risk and SOX applications.
- Annual internal and external penetration tests conducted by independent third-parties to validate our vulnerability management program.
- Monthly reporting to the Board of Directors' Board Risk Committee on key emerging Cybersecurity topics.



### Other Risk Oversight Committees

To assist our Board in fulfilling its risk management responsibilities, a network of management oversight committees has been established. These oversight committees have the delegated authority and specific duties to execute our risk management policy. Specifically, the committees listed below are responsible for the ongoing identification, measurement, monitoring, and management of risk.

Ensures our Company has an appropriate balance between business development objectives, risk tolerances, cost of internal control, operational efficiency, regulatory requirements and customer experiences



Manages credit risk related to the lending portfolio of the Bank and associated activities, including credit quality, loan production, credit delivery activities, credit policies, problem loan management, and the collection processes

Manages operational risk management practices, assures the quality and performance of the Bank's project management practices, and ensures the organization's operational objectives are achieved in a safe and sound manner

Manages interest rate risk, liquidity risk, market risk, and capital adequacy levels, as well as develops strategies for effective management of our balance sheet and income statement



### Bar Harbor Bank & Trust Internal Committees

- IT & Operations Committee (ITOC)
- Operational Application Focus Committee
- Real Estate Planning Committee
- Digital Banking Oversight Committee
- Management Loan Committee
- Asset & Liability Committee (ALCO)
- Deposit Pricing Committee
- Secondary Market Committee
- Community Reinvestment Act Committee (CRA)
- Model Risk Management Committee
- Enterprise Risk Management Committee (ERM)
- Information Security Committee
- Safety Committee
- UDAAP Committee
- SAR Committee
- ESG Committee
- Retirement Investment Committee
- Disclosures, Controls & Procedures Committee
- Trust Investment Committee
- Non-deposit Investment Products Committee
- Trust Administrative Committee

We believe our risk management activities and detailed reports provide clear and concise information to our senior management team and the Board to properly and adequately evaluate our compliance with our risk management programs and policies.

### Additional ESG Information

For more information on ESG please visit our dedicated ESG section of our web page, <https://www.barharbor.bank/about-us/esg>

### Additional Corporate Governance Information

More information about our corporate governance can be found on our website at [www.barharbor.bank](http://www.barharbor.bank).



# LEADERSHIP

## Board of Directors



Matthew L. Caras – Chairman  
Arrowsic, ME  
Owner and Managing Director of Leaders LLC



Daina H. Belair  
Iva, SC  
Former Owner of Inn at Sunrise Point



David M. Colter  
Hampden, ME  
President, GAC Chemical Corporation



Lauri E. Fernald  
Mt. Desert, ME  
President and an Owner in Jordan–Fernald Funeral Home



Heather D. Jones  
Mount Desert, ME  
Owner – Jones Business Services, LLC



Debra B. Miller  
Londonderry, NH  
Former Vice President of External Relations at NH Community Loan Fund



Brian D. Shaw  
Bar Harbor, ME  
Real Estate Contracting & Development



Curtis C. Simard  
Mt. Desert, ME  
President and Chief Executive Officer of the Company and the Bank



Kenneth E. Smith  
Bar Harbor, ME  
Former Owner and Innkeeper of Manor House Inn



Scott G. Toothaker  
Nashua, NH  
Office Managing Partner of Marcum, LLP

## Executive Management



Curtis C. Simard  
President & CEO  
Bar Harbor Bank & Trust and Bar Harbor Bank & Trust



Josephine Iannelli  
Executive Vice President  
Chief Financial Officer and Treasurer



Marion Colombo  
Executive Vice President  
Director of Retail Delivery



John M. Mercier  
Executive Vice President  
Chief Lending Officer



Jason Edgar  
President of Bar Harbor Wealth Management



Joseph Scully  
Senior Vice President  
Chief Information Officer & Director of Operations



John Williams  
Senior Vice President  
Chief Risk Officer



Alison DiPaola  
Senior Vice President  
Chief Human Resources Officer



Joseph Schmitt  
Senior Vice President  
Director of Communications & Chief Marketing Officer



# SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX (SASB)

Accounting Metric	Code	Description
<b>Data Security</b>		
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	<b>FN-CB-230a.1</b>	(1) In the event Bar Harbor Bank & Trust experiences a data security incident, Bar Harbor Bank & Trust will comply with its obligations under United States securities and banking laws and regulations and other applicable law regarding public disclosure of such incident. (2) N/A (3) N/A
Description of approach to identifying and addressing data security risks	<b>FN-CB-230a.2</b>	[See Data Privacy & Information Security section of Report]
<b>Financial Inclusion &amp; Capacity Building</b>		
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<b>FN-CB-240a.1</b>	[See Responsible Investment section of Report]
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	<b>FN-CB-240a.2</b>	At 12/31/2023, there were 25 small business loans totaling \$1.3MM that were past due or on non-accrual. There were no past due community development loans.
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	<b>FN-CB-240a.3</b>	Reflects number of accounts opened in 2023 by category Personal: 5,328 Non-personal: 1,500
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<b>FN-CB-240a.4</b>	[See Financial Literacy section of the Report]
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>		
Commercial and industrial credit exposure, by industry	<b>FN-CB-410a.1</b>	See the information in the Form 10-K as to industry concentrations and commercial loan exposure.
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	<b>FN-CB-410a.2</b>	[See Environmental Management Risks section of report]
<b>Business Ethics</b>		
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	<b>FN-CB-510a.1</b>	The company did not have any material losses to disclose as of December 31, 2023
Description of whistleblower policies and procedures	<b>FN-CB-510a.2</b>	[See Business Ethics section of report]
<b>Systemic Risk Management</b>		
Global Systemically Important Bank (G-SIB) score, by category	<b>FN-CB-550a.1</b>	Not applicable. Bar Harbor Bank & Trust is not classified as a Globally Systemically Important Bank and therefore does not have a G-SIB score to report.
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<b>FN-CB-550a.2</b>	[See Risk Management section of report]
<b>Activity Metrics</b>		
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<b>FN-CB-000.A</b>	<b>A. Personal:</b> <ul style="list-style-type: none"> <li>Checking: 64,754 \$563,322,549</li> <li>Savings: 37,176 \$556,427,344</li> </ul> <b>B. Small Business:</b> <ul style="list-style-type: none"> <li>Checking: 15,506 \$923,999,438</li> <li>Savings: 3,037 \$229,319,093</li> </ul>
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<b>FN-CB-000.B</b>	<b>A. Personal</b> <sup>1</sup> : 1072 ; \$155,841 million <b>B. Small Business</b> <sup>2</sup> : 440; \$76,970 million <b>C. Corporate</b> <sup>3</sup> : \$247,174 million

<sup>(1)</sup> Personal loans include: MTG, HELOC, and other consumer loans

<sup>(2)</sup> Small business loans are based on FFIEC CRA Reporting

<sup>(3)</sup> Corporate loans are all other commercial loans based on the Commercial Production Report, minus small business and community development loans.

