



## **Part I: CRA Disclosure**

# CRA Disclosure

## COMMUNITY REINVESTMENT ACT INFORMATION SHEET

### **\*\*DISCLOSURE STATEMENT\*\***

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

### ***Content of CRA Disclosure Statements***

The Disclosure Statement may contain up to eight tables as follows:

TABLE 1-1 Small Business Loans by County - Originations  
TABLE 1-2 Small Business Loans by County - Purchases  
TABLE 2-1 Small Farm Loans by County - Originations  
TABLE 2-2 Small Farm Loans by County - Purchases  
TABLE 3 Assessment Area/Non-Assessment Area Activity - Small Business Loans  
TABLE 4 Assessment Area/Non-Assessment Area Activity - Small Farm Loans  
TABLE 5 Community Development/Consortium Third-Party Activity  
TABLE 6 Assessment Area(s) by Tract

In addition, the Disclosure Statement will contain a Notes Table (N-1) and an Error Status Information table (E-1). An institution's disclosure statement will only contain records that are free of validity errors. The Federal Reserve Board provides an error report to institutions whose data contains validity errors. These institutions are expected to return an error-free submission of their data prior to the release of the data to the public. Errors that remain at the time the data are released will be displayed on the Error Status table.

### ***Public Availability***

The Community Reinvestment Act requires that the CRA Disclosure Statement be made available to the public as part of an institution's CRA public file. The entire disclosure statement must be available at the main office and, if an interstate institution, at one branch office in each state within three business days of its receipt from the Federal Reserve Board. In addition, a report must be made available at a branch office within five calendar days of a request being made at that branch.

### ***Notice of Availability***

Lending institutions are required to post a notice in the public lobby of their offices informing the public of the availability of the CRA public file. Suggested text for the poster is provided in the appendix to the regulation.

### ***Questions***

If you have any questions about the Disclosure Statements or MSA Aggregate tables, contact the CRA Assistance Line at (202) 872-7584 or send an e-mail to [crahelp@frb.gov](mailto:crahelp@frb.gov).

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	865	1	865	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	268	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,133	1	865	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,133	1	865	0	0
STATE TOTAL	0	0	0	0	2	1,133	1	865	0	0

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	53	0	0	0	0	1	53	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	287	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	287	0	0	0	0
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	378	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	378	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	2	665	1	53	0	0
STATE TOTAL	1	53	0	0	2	665	1	53	0	0

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	33	1	200	1	387	3	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	33	1	200	1	387	3	33	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME 2/										
MSA 38860										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	105	1	106	0	0	5	211	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	105	1	106	0	0	5	211	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	117	0	0	2	1,382	3	1,117	0	0
Middle Income	2	25	3	644	1	777	4	501	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	142	3	644	3	2,159	7	1,618	0	0
Totals For County: (005) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	117	0	0	2	1,382	3	1,117	0	0
Middle Income	6	130	4	750	1	777	9	712	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	247	4	750	3	2,159	12	1,829	0	0

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (009), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	197	0	0	0	0	6	137	0	0
Middle Income	229	5,955	29	4,634	16	7,742	224	12,387	0	0
Upper Income	114	3,606	13	2,146	14	6,847	111	6,440	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	350	9,758	42	6,780	30	14,589	341	18,964	0	0

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENNEBEC COUNTY (011), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	519	1	117	1	814	19	396	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	519	1	117	1	814	19	396	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	538	1	538	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	538	1	538	0	0
Totals For County: (011) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	519	1	117	1	814	19	396	0	0
Upper Income	0	0	0	0	1	538	1	538	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	519	1	117	2	1,352	20	934	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (013), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	54	2	280	1	295	5	499	0	0
Upper Income	4	77	0	0	0	0	3	71	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	131	2	280	1	295	8	570	0	0
LINCOLN COUNTY (015), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	2	369	0	0	2	45	0	0
Upper Income	1	49	0	0	1	638	1	49	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	94	2	369	1	638	3	94	0	0
OXFORD COUNTY (017), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENOBSCOT COUNTY (019), ME 2/										
MSA 12620										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	77	2	337	0	0	4	189	0	0
Middle Income	36	1,235	5	802	5	1,997	30	2,159	0	0
Upper Income	28	1,157	9	1,359	0	0	26	1,293	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	68	2,469	16	2,498	5	1,997	60	3,641	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	110	0	0	0	0	1	80	0	0
Middle Income	11	319	1	160	1	515	9	269	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	429	1	160	1	515	10	349	0	0
Totals For County: (019) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	187	2	337	0	0	5	269	0	0
Middle Income	47	1,554	6	962	6	2,512	39	2,428	0	0
Upper Income	28	1,157	9	1,359	0	0	26	1,293	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	2,898	17	2,658	6	2,512	70	3,990	0	0

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Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PISCATAQUIS COUNTY (021), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	311	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	1	311	0	0	0	0
SAGadahoc COUNTY (023), ME 2/										
MSA 38860										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	193	0	0	1	400	7	593	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	193	0	0	1	400	7	593	0	0

Footnote:

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Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (025), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	0	0	2	750	2	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	2	750	2	42	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	124	2	400	1	800	5	466	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	124	2	400	1	800	5	466	0	0
Totals For County: (025) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	166	2	400	3	1,550	7	508	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	166	2	400	3	1,550	7	508	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALDO COUNTY (027), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	100	1	215	3	1,644	7	744	0	0
Upper Income	3	227	0	0	0	0	2	127	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	327	1	215	3	1,644	9	871	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (029), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	234	0	0	0	0	12	206	0	0
Middle Income	45	1,067	6	979	0	0	42	1,376	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,301	6	979	0	0	54	1,582	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	0	0	1	47	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0
Totals For County: (029) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	234	0	0	0	0	12	206	0	0
Middle Income	46	1,114	6	979	0	0	43	1,423	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,348	6	979	0	0	55	1,629	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	2	5	0	0	0	0	1	3	0	0
Moderate Income	1	2	1	106	0	0	1	2	0	0
Middle Income	2	112	1	102	1	596	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	119	2	208	1	596	2	5	0	0
TOTAL INSIDE AA IN STATE	528	14,939	71	11,344	44	21,127	508	26,964	0	0
TOTAL OUTSIDE AA IN STATE	33	988	9	1,612	9	5,306	30	3,126	0	0
STATE TOTAL	561	15,927	80	12,956	53	26,433	538	30,090	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	81	0	0	0	0	2	81	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	13	0	0	0	0	1	13	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	94	0	0	0	0	3	94	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	34	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	0	0	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	52	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	14	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	40	0	0	0	0	1	40	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	79	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	77	0	0	0	0	1	77	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	262	0	0	0	0	2	117	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	18	0	0	0	0	1	18	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	72	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	480	0	0	1	500	6	229	0	0
STATE TOTAL	11	480	0	0	1	500	6	229	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELKNAP COUNTY (001), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	58	0	0	0	0	3	58	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	58	0	0	0	0	3	58	0	0
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	96	3	409	0	0	8	505	0	0
Upper Income	0	0	2	306	0	0	2	306	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	96	5	715	0	0	10	811	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAFTON COUNTY (009), NH 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	611	3	379	4	2,345	20	795	0	0
Upper Income	23	728	5	762	5	3,357	24	1,228	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,339	8	1,141	9	5,702	44	2,023	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	1	107	0	0	2	152	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	1	107	0	0	3	155	0	0
Totals For County: (009) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	1	107	0	0	2	152	0	0
Middle Income	20	614	3	379	4	2,345	21	798	0	0
Upper Income	23	728	5	762	5	3,357	24	1,228	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,387	9	1,248	9	5,702	47	2,178	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0001										
Low Income	15	576	5	795	0	0	14	846	0	0
Moderate Income	36	1,396	5	850	2	1,208	36	1,736	0	0
Middle Income	74	2,318	10	1,895	9	4,184	71	4,508	0	0
Upper Income	18	595	2	288	4	2,032	15	1,614	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	143	4,885	22	3,828	15	7,424	136	8,704	0	0

Footnote:

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Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERRIMACK COUNTY (013), NH 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	236	1	120	0	0	2	171	0	0
Middle Income	63	1,194	9	1,372	7	4,301	57	1,124	0	0
Upper Income	36	1,329	12	2,177	5	2,459	37	3,143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	102	2,759	22	3,669	12	6,760	96	4,438	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	226	1	198	1	273	4	107	0	0
Upper Income	4	61	4	740	5	2,380	4	181	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	287	5	938	6	2,653	8	288	0	0
Totals For County: (013) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	236	1	120	0	0	2	171	0	0
Middle Income	70	1,420	10	1,570	8	4,574	61	1,231	0	0
Upper Income	40	1,390	16	2,917	10	4,839	41	3,324	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	113	3,046	27	4,607	18	9,413	104	4,726	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	185	3	515	4	1,509	7	891	0	0
Upper Income	1	13	0	0	1	281	2	294	0	0
Income Not Known	0	0	0	0	1	350	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	198	3	515	6	2,140	9	1,185	0	0
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	37	0	0	0	0	3	37	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	37	0	0	0	0	3	37	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	138	2	277	0	0	2	52	0	0
Middle Income	38	827	2	450	8	4,648	37	936	0	0
Upper Income	16	413	3	568	1	300	15	357	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,378	7	1,295	9	4,948	54	1,345	0	0
TOTAL INSIDE AA IN STATE	345	10,361	59	9,933	45	24,834	330	16,510	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	30	724	14	2,275	12	4,793	36	2,534	0	0
STATE TOTAL	375	11,085	73	12,208	57	29,627	366	19,044	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	8	0	0	0	0	1	8	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	698	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	698	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	538	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	538	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	2	1,236	1	8	0	0
STATE TOTAL	1	8	0	0	2	1,236	1	8	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	170	0	0	1	170	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	1	170	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	170	0	0	1	170	0	0
STATE TOTAL	0	0	1	170	0	0	1	170	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCONEE COUNTY (073), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADDISON COUNTY (001), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	117	0	0	0	0	3	69	0	0
Upper Income	2	100	1	154	0	0	3	254	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	217	1	154	0	0	6	323	0	0
BENNINGTON COUNTY (003), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	144	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	0	0	0	0	0	0
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	0	0	0	0	1	28	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAMOILLE COUNTY (015), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (017), VT 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	56	1,432	3	515	3	1,488	56	2,206	0	0
Upper Income	2	83	0	0	0	0	2	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,515	3	515	3	1,488	58	2,289	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	39	0	0	0	0	3	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	39	0	0	0	0	3	39	0	0
Totals For County: (017) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	59	1,471	3	515	3	1,488	59	2,245	0	0
Upper Income	2	83	0	0	0	0	2	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,554	3	515	3	1,488	61	2,328	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTLAND COUNTY (021), VT										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	264	1	146	2	768	6	264	0	0
Middle Income	42	1,231	11	1,998	3	1,827	40	1,269	0	0
Upper Income	4	75	0	0	0	0	3	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	1,570	12	2,144	5	2,595	49	1,583	0	0
WASHINGTON COUNTY (023), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	120	0	0	0	0	3	29	0	0
Upper Income	1	7	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	127	0	0	0	0	4	36	0	0
WINDHAM COUNTY (025), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINDSOR COUNTY (027), VT 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	250	0	0	0	0	2	137	0	0
Middle Income	57	1,343	6	974	1	290	54	1,444	0	0
Upper Income	33	1,151	5	812	1	282	37	1,992	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	2,744	11	1,786	2	572	93	3,573	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
Totals For County: (027) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	250	0	0	0	0	2	137	0	0
Middle Income	58	1,364	6	974	1	290	55	1,465	0	0
Upper Income	33	1,151	5	812	1	282	37	1,992	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	2,765	11	1,786	2	572	94	3,594	0	0
TOTAL INSIDE AA IN STATE	204	5,829	26	4,445	10	4,655	200	7,445	0	0
TOTAL OUTSIDE AA IN STATE	18	532	2	298	0	0	16	468	0	0
STATE TOTAL	222	6,361	28	4,743	10	4,655	216	7,913	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,077	31,129	156	25,722	99	50,616	1,038	50,919	0	0
TOTAL OUTSIDE AA	97	2,828	27	4,605	29	14,133	95	7,496	0	0
TOTAL INSIDE & OUTSIDE	1,174	33,957	183	30,327	128	64,749	1,133	58,415	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
CUMBERLAND COUNTY (005), ME 2/										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	102	0	0	0	0	4	102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	102	0	0	0	0	4	102	0	0
HANCOCK COUNTY (009), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	55	0	0	0	0	3	55	0	0
Middle Income	180	2,857	6	993	2	900	185	4,719	0	0
Upper Income	34	619	2	313	0	0	35	922	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	217	3,531	8	1,306	2	900	223	5,696	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (013), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	264	0	0	0	0	9	212	0	0
Upper Income	8	194	0	0	0	0	8	194	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	458	0	0	0	0	17	406	0	0
PENOBSCOT COUNTY (019), ME 2/										
MSA 12620										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
PISCATAQUIS COUNTY (021), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	1	19	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (029), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	90	0	0	0	0	5	90	0	0
Middle Income	87	1,682	2	310	3	1,106	88	2,975	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	1,772	2	310	3	1,106	93	3,065	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	10	0	0	0	0	2	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	10	0	0	0	0	2	10	0	0
Totals For County: (029) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	100	0	0	0	0	7	100	0	0
Middle Income	87	1,682	2	310	3	1,106	88	2,975	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	1,782	2	310	3	1,106	95	3,075	0	0
TOTAL INSIDE AA IN STATE	328	5,777	10	1,616	5	2,006	334	9,183	0	0
TOTAL OUTSIDE AA IN STATE	8	140	0	0	0	0	8	140	0	0
STATE TOTAL	336	5,917	10	1,616	5	2,006	342	9,323	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	1	220	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	1	220	0	0	2	225	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	0	0	0	0	2	78	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	0	0	0	0	3	108	0	0
TOTAL INSIDE AA IN STATE	4	113	1	220	0	0	5	333	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4	113	1	220	0	0	5	333	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (017), VT 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	214	0	0	2	235	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	214	0	0	2	235	0	0
RUTLAND COUNTY (021), VT										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0
WINDSOR COUNTY (027), VT 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	80	0	0	0	0	3	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	80	0	0	0	0	3	80	0	0
TOTAL INSIDE AA IN STATE	5	103	1	214	0	0	6	317	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Farm Loans - Originations

Institution: Bar Harbor Bank &amp; Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	5	103	1	214	0	0	6	317	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	337	5,993	12	2,050	5	2,006	345	9,833	0	0
TOTAL OUTSIDE AA	8	140	0	0	0	0	8	140	0	0
TOTAL INSIDE & OUTSIDE	345	6,133	12	2,050	5	2,006	353	9,973	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	180	16,137	136	8,704	0	0
ME - HANCOCK COUNTY (009) - MSA NA 2/	422	31,127	341	18,964	0	0
ME - KENNEBEC COUNTY (011) - MSA NA 2/	23	1,450	19	396	0	0
ME - KNOX COUNTY (013) - MSA NA 2/	10	706	8	570	0	0
ME - LINCOLN COUNTY (015) - MSA NA 2/	6	1,101	3	94	0	0
ME - SOMERSET COUNTY (025) - MSA NA 2/	4	792	2	42	0	0
ME - WALDO COUNTY (027) - MSA NA	13	2,186	9	871	0	0
ME - WASHINGTON COUNTY (029) - MSA NA 2/	64	2,280	54	1,582	0	0
NH - GRAFTON COUNTY (009) - MSA NA 2/	59	8,182	44	2,023	0	0
NH - MERRIMACK COUNTY (013) - MSA NA 2/	136	13,188	96	4,438	0	0
NH - SULLIVAN COUNTY (019) - MSA NA	74	7,621	54	1,345	0	0
VT - ORANGE COUNTY (017) - MSA NA 2/	64	3,518	58	2,289	0	0
VT - RUTLAND COUNTY (021) - MSA NA	69	6,309	49	1,583	0	0
VT - WINDSOR COUNTY (027) - MSA NA 2/	107	5,102	93	3,573	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860 2/	5	211	5	211	0	0
ME - SAGadahoc COUNTY (023) - MSA 38860 2/	7	593	7	593	0	0
ME - PENOBSCOT COUNTY (019) - MSA 12620 2/	89	6,964	60	3,641	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	2	225	2	225	0	0
ME - HANCOCK COUNTY (009) - MSA NA 2/	227	5,737	223	5,696	0	0
ME - KNOX COUNTY (013) - MSA NA 2/	18	458	17	406	0	0
ME - WASHINGTON COUNTY (029) - MSA NA 2/	97	3,188	93	3,065	0	0
NH - SULLIVAN COUNTY (019) - MSA NA	3	108	3	108	0	0
VT - ORANGE COUNTY (017) - MSA NA 2/	2	235	2	235	0	0
VT - RUTLAND COUNTY (021) - MSA NA	1	2	1	2	0	0
VT - WINDSOR COUNTY (027) - MSA NA 2/	3	80	3	80	0	0
ME - PENOBSCOT COUNTY (019) - MSA 12620 2/	1	16	1	16	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	31,928	0	0
Purchased	0	0	0	0
Total	11	31,928	0	0
Consortium/Third Party Loans (optional)				



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

ASSESSMENT AREA - 0001

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Low Income

0014.00\* 0015.00\* 0020.00\* 0021.00 0105.00 0106.00 0107.00 0108.00

Moderate Income

0002.02\* 0002.03\* 0002.04\* 0003.00\* 0006.00 0008.00 0012.00\* 0013.00\* 0016.00\* 0017.00\* 0018.00\*

0019.00 0024.00\* 0025.00\* 0109.00\* 0111.02 0115.00 0162.01 0185.01\* 0255.00 2004.00

Middle Income

0001.02\* 0009.01\* 0009.02\* 0010.00\* 0011.00\* 0022.00\* 0023.00\* 0026.00 0027.01\* 0027.02 0028.00

0101.00 0102.00 0103.02 0104.00 0110.00 0111.01\* 0114.02 0122.00 0141.00 0142.02\* 0161.00

0162.02 0185.02\* 0190.00 0195.01\* 0210.00 0215.00 0220.00 0225.00 0230.00 0240.00 0250.00

2002.00

Upper Income

0001.01\* 0007.00 0029.01 0029.02 0029.03 0103.01\* 0112.00 0113.00\* 0114.01\* 0121.00 0123.00

0131.00\* 0142.01\* 0143.00 0151.00 0152.00 0171.00 0180.00 0195.02\* 0200.00 2001.00\* 2003.00\*

Income Not Known

9801.01\*

ASSESSMENT AREA - 0002

HANCOCK COUNTY (009), ME 2/

MSA: NA

Moderate Income

9657.00

Middle Income

9651.00 9653.00 9654.00 9655.03 9655.04 9658.00 9661.00 9662.00 9663.00 9664.00 9666.00

9667.00

Upper Income

9652.00 9659.00 9660.00 9665.00

KENNEBEC COUNTY (011), ME 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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MSA: NA

Middle Income

0101.00 0102.00\* 0103.00\* 0104.00 0105.00\* 0106.00 0107.00\* 0108.02 0109.00\* 0110.00\* 0180.00  
0190.00\* 0200.00 0205.00 0210.00\* 0220.00\* 0230.01\* 0241.01 0241.02 0242.00\*

Upper Income

0170.00\* 0230.02\*

KNOX COUNTY (013), ME 2/

MSA: NA

Middle Income

9703.00 9704.00 9706.00\* 9707.00 9708.00 9709.00\* 9710.00

Upper Income

9702.00 9705.00 9711.00

LINCOLN COUNTY (015), ME 2/

MSA: NA

Middle Income

9751.00\* 9752.00 9753.00 9755.00 9757.00\*

Upper Income

9754.00\* 9756.00 9758.00\* 9762.00

SOMERSET COUNTY (025), ME 2/

MSA: NA

Middle Income

9658.00 9660.00

WALDO COUNTY (027), ME

MSA: NA

Middle Income

0420.00 0430.00 0450.00 0460.01 0460.02 0470.00\*

Upper Income

0410.00 0440.00

WASHINGTON COUNTY (029), ME 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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MSA: NA

Moderate Income

9558.00

Middle Income

9561.00 9562.00 9563.00 9564.00 9565.00

ASSESSMENT AREA - 0003

GRAFTON COUNTY (009), NH 2/

MSA: NA

Middle Income

9613.00\* 9614.00 9615.00 9617.00

Upper Income

9609.00 9616.01 9616.02 9618.00

MERRIMACK COUNTY (013), NH 2/

MSA: NA

Moderate Income

0322.00 0430.01\* 0430.02\* 0441.00

Middle Income

0323.00 0324.00 0326.00\* 0327.01\* 0327.06\* 0329.00 0385.00 0400.00 0405.00 0415.00 0425.00

0443.00\*

Upper Income

0321.00 0325.00 0328.00\* 0390.00 0410.00

SULLIVAN COUNTY (019), NH

MSA: NA

Moderate Income

9757.00 9759.01 9759.02

Middle Income

9752.00 9754.00 9755.00 9756.00 9758.00

Upper Income

9751.00 9753.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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ASSESSMENT AREA - 0004

ORANGE COUNTY (017), VT 2/

MSA: NA

Middle Income

9592.00 9593.00 9594.00 9595.00

Upper Income

9596.00

RUTLAND COUNTY (021), VT

MSA: NA

Moderate Income

9631.00 9632.00\* 9633.00

Middle Income

9621.00 9622.00 9623.00 9624.00 9625.00 9626.00 9628.00 9630.00 9634.00 9635.00 9637.00\*

9638.00 9640.00 9642.00\* 9643.00\*

Upper Income

9627.00 9636.00

WINDSOR COUNTY (027), VT 2/

MSA: NA

Moderate Income

9653.00

Middle Income

9651.00 9652.00 9654.00 9656.00 9657.00 9659.00 9660.00

Upper Income

9650.00 9655.01 9655.02 9658.00

ASSESSMENT AREA - 0005

CUMBERLAND COUNTY (005), ME 2/

MSA: 38860

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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0111.00\*

Middle Income

0112.01 0112.02 0113.00

SAGADAHOC COUNTY (023), ME 2/

MSA: 38860

Moderate Income

9705.00\* 9706.00\*

Middle Income

9701.00\* 9702.00 9703.01 9703.02 9704.00\* 9707.00\*

ASSESSMENT AREA - 0006

PENOBSCOT COUNTY (019), ME 2/

MSA: 12620

Moderate Income

0002.00 0006.00 0009.00

Middle Income

0003.00 0005.00 0041.00 0090.00 0100.00 0110.00 0120.00\* 0125.00 0130.00 0135.00 0311.00

Upper Income

0004.00\* 0007.00 0020.00 0030.00 0042.00 0043.00 0050.00\* 0061.00\* 0062.00 0313.00

Income Not Known

0063.00\*

OUTSIDE ASSESSMENT AREA

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 80-90%

1103.01

Median Family Income >= 120%

2452.00

BREVARD COUNTY (009), FL

MSA: 37340

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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Median Family Income >= 120%

0631.07

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 80-90%

0046.00

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0001.01

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Middle Income

0106.00 0205.00 0302.00

CUMBERLAND COUNTY (005), ME 2/

MSA: 38860

Moderate Income

0003.00 0033.00 0160.00

Middle Income

0047.02 0048.01 0115.00 0150.00 0171.02 0173.01

KENNEBEC COUNTY (011), ME 2/

MSA: NA

Upper Income

0160.00

OXFORD COUNTY (017), ME

MSA: NA

Moderate Income

9665.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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PENOBSCOT COUNTY (019), ME 2/

MSA: 12620

Moderate Income

0150.00 0300.00

Middle Income

0071.00 0080.01 0155.00 0205.00 0215.00 0280.00

PISCATAQUIS COUNTY (021), ME

MSA: NA

Moderate Income

9606.00 9608.00

Middle Income

9607.00

SOMERSET COUNTY (025), ME 2/

MSA: NA

Middle Income

9657.00 9661.00 9663.00 9668.00

WASHINGTON COUNTY (029), ME 2/

MSA: NA

Moderate Income

9551.00

Middle Income

9557.00

YORK COUNTY (031), ME

MSA: 38860

Low Income

0252.02

Moderate Income

0052.00 0061.02

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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0200.00 0340.01

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0139.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 90-100%

2105.00

Median Family Income >= 120%

2544.01

HAMPDEN COUNTY (013), MA

MSA: 44140

Upper Income

8106.02

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 70-80%

3271.02

Median Family Income 80-90%

3334.00

Median Family Income 90-100%

3701.02

Median Family Income 110-120%

3151.00

Median Family Income >= 120%

3612.00

NORFOLK COUNTY (021), MA

MSA: 14454

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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Median Family Income >= 120%

4006.00

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income >= 120%

7001.00

BELKNAP COUNTY (001), NH

MSA: NA

Middle Income

9655.98 9656.00 9658.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9704.00 9705.00 9708.00

Upper Income

9706.00

GRAFTON COUNTY (009), NH 2/

MSA: NA

Moderate Income

9601.00

Middle Income

9608.00

MERRIMACK COUNTY (013), NH 2/

MSA: NA

Middle Income

0031.00 0330.00 0350.00 0360.00

Upper Income

0030.01 0030.06 0032.00 0300.00 0310.01 0340.00 0442.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0036.01 0037.01 0040.00 1002.00 1041.02 1071.00 1075.00

Upper Income

0039.02 1061.01

Income Not Known

9800.11

STRAFFORD COUNTY (017), NH

MSA: 40484

Moderate Income

0841.00 0842.00 0880.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0030.02

SARATOGA COUNTY (091), NY

MSA: 10580

Upper Income

0610.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 100-110%

0057.01

DURHAM COUNTY (063), NC

MSA: 20500

Upper Income

0020.17

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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CENTRE COUNTY (027), PA

MSA: 44300

Upper Income

0117.02

WASHINGTON COUNTY (009), RI

MSA: 39300

Upper Income

0513.02

OCONEE COUNTY (073), SC

MSA: NA

Upper Income

0306.02

MINNEHAHA COUNTY (099), SD

MSA: 43620

Moderate Income

0005.00

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9606.00 9610.00

Upper Income

9601.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9704.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

---

Moderate Income

0036.00

LAMOILLE COUNTY (015), VT

MSA: NA

Upper Income

9536.00

ORANGE COUNTY (017), VT 2/

MSA: NA

Middle Income

9590.00 9591.01 9598.00

WASHINGTON COUNTY (023), VT

MSA: NA

Middle Income

9551.00 9552.00 9555.00

Upper Income

9544.00

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9686.00

WINDSOR COUNTY (027), VT 2/

MSA: NA

Middle Income

9661.00

ALBEMARLE COUNTY (003), VA

MSA: 16820

Upper Income

0111.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000011971

Institution: Bar Harbor Bank & Trust

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	295	295	0	0.00%
Small Farm Loans	38	38	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	273	273	0	0.00%
Total	608	608	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	715	1	715	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	715	1	715	0	0
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	769	1	769	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	769	1	769	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,484	2	1,484	0	0
STATE TOTAL	0	0	0	0	2	1,484	2	1,484	0	0

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	3	1,800	1	7	0	0
Middle Income	1	75	0	0	5	3,371	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	82	0	0	8	5,171	2	82	0	0
FRANKLIN COUNTY (007), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (009), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	41	1,834	11	1,969	15	8,012	45	4,772	0	0
Upper Income	29	1,314	7	1,489	4	1,961	32	3,829	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	3,148	18	3,458	19	9,973	77	8,601	0	0
KENNEBEC COUNTY (011), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	1	500	0	0	0	0
Middle Income	8	279	1	221	0	0	7	453	0	0
Upper Income	1	50	1	240	0	0	2	290	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	329	3	611	1	500	9	743	0	0
KNOX COUNTY (013), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	106	1	150	0	0	1	6	0	0
Upper Income	0	0	0	0	1	700	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	1	150	1	700	1	6	0	0



Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENOBSCOT COUNTY (019), ME										
MSA 12620										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	575	3	525	0	0	6	311	0	0
Middle Income	17	698	1	175	3	1,070	6	294	0	0
Upper Income	17	827	2	361	5	2,715	13	1,111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	2,100	6	1,061	8	3,785	25	1,716	0	0
PISCATAQUIS COUNTY (021), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	84	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0
SAGadahoc COUNTY (023), ME										
MSA 38860										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	280	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	0	0	0	0

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (025), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	71	0	0	0	0	3	71	0	0
Middle Income	2	114	1	107	0	0	1	107	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	185	1	107	0	0	4	178	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,250	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,250	0	0	0	0
Totals For County: (025) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	71	0	0	0	0	3	71	0	0
Middle Income	2	114	1	107	2	1,250	1	107	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	185	1	107	2	1,250	4	178	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALDO COUNTY (027), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,000	0	0	0	0
Upper Income	1	11	0	0	0	0	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	2	1,000	1	11	0	0
WASHINGTON COUNTY (029), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	1	33	0	0
Middle Income	16	819	8	1,375	4	1,500	21	2,154	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	852	8	1,375	4	1,500	22	2,187	0	0
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	199	1	715	1	199	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	199	1	715	1	199	0	0
TOTAL INSIDE AA IN STATE	150	6,813	37	6,762	44	22,909	141	13,524	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	184	2	399	3	1,965	2	299	0	0
STATE TOTAL	152	6,997	39	7,161	47	24,874	143	13,823	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	1	861	2	881	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	861	2	881	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	843	1	843	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	843	1	843	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	840	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	840	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	3	2,544	3	1,724	0	0
STATE TOTAL	1	20	0	0	3	2,544	3	1,724	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	289	2	272	2	1,394	8	839	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	289	2	272	2	1,394	8	839	0	0
GRAFTON COUNTY (009), NH										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	241	1	239	5	3,050	7	1,314	0	0
Upper Income	0	0	0	0	2	1,132	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	241	1	239	7	4,182	7	1,314	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0004										
Low Income	1	35	0	0	0	0	1	35	0	0
Moderate Income	6	262	1	250	0	0	6	262	0	0
Middle Income	20	861	11	2,075	4	2,133	28	3,867	0	0
Upper Income	12	573	3	450	3	1,445	6	1,434	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,731	15	2,775	7	3,578	41	5,598	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	483	6	1,061	5	2,123	12	1,617	0	0
Upper Income	12	789	9	1,736	6	2,400	8	1,005	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,272	15	2,797	11	4,523	20	2,622	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	122	0	0	1	122	0	0
Middle Income	3	145	1	150	1	418	3	553	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	2	272	1	418	4	675	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	960	0	0	0	0
Middle Income	7	222	2	340	5	1,866	9	938	0	0
Upper Income	1	10	1	200	4	2,280	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	232	4	790	10	5,106	9	938	0	0
TOTAL INSIDE AA IN STATE	76	3,476	35	6,601	35	17,389	77	10,472	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	10	434	4	544	3	1,812	12	1,514	0	0
STATE TOTAL	86	3,910	39	7,145	38	19,201	89	11,986	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	510	1	510	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	510	1	510	0	0
WASHINGTON COUNTY (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	170	0	0	1	170	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	1	170	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	170	1	510	2	680	0	0
STATE TOTAL	0	0	1	170	1	510	2	680	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADDISON COUNTY (001), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	1	200	0	0	3	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	1	200	0	0	3	255	0	0
BENNINGTON COUNTY (003), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	827	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	827	0	0	0	0
ORANGE COUNTY (017), VT										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	468	0	0	1	400	12	418	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	548	0	0	1	400	13	498	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTLAND COUNTY (021), VT										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	0	0	1	276	1	40	0	0
Middle Income	10	207	6	1,200	3	1,800	10	207	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	262	6	1,200	4	2,076	11	247	0	0
WASHINGTON COUNTY (023), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
WINDHAM COUNTY (025), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	268	1	268	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	268	1	268	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

Respondent ID: 0000011971

## Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank &amp; Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINDSOR COUNTY (027), VT										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	319	7	1,242	0	0	15	1,002	0	0
Upper Income	3	93	0	0	0	0	3	93	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	412	7	1,242	0	0	18	1,095	0	0
TOTAL INSIDE AA IN STATE	40	1,222	13	2,442	5	2,476	42	1,840	0	0
TOTAL OUTSIDE AA IN STATE	3	105	1	200	2	1,095	5	573	0	0
STATE TOTAL	43	1,327	14	2,642	7	3,571	47	2,413	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	266	11,511	85	15,805	84	42,774	260	25,836	0	0
TOTAL OUTSIDE AA	16	743	9	1,563	14	9,410	26	6,274	0	0
TOTAL INSIDE & OUTSIDE	282	12,254	94	17,368	98	52,184	286	32,110	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	165	0	0	2	215	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	165	0	0	2	215	0	0
HANCOCK COUNTY (009), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	537	2	314	0	0	17	851	0	0
Upper Income	8	338	5	775	1	495	13	1,597	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	875	7	1,089	1	495	30	2,448	0	0
LINCOLN COUNTY (015), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0



Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (029), ME										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	617	6	956	2	764	26	2,337	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	617	6	956	2	764	26	2,337	0	0
TOTAL INSIDE AA IN STATE	43	1,617	14	2,210	3	1,259	59	5,075	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	43	1,617	14	2,210	3	1,259	59	5,075	0	0

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	2	51	0	0	0	0	2	51	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	51	0	0	0	0	2	51	0	0

Loans by County

Respondent ID: 0000011971

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (017), VT										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	222	0	0	1	460	6	682	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	222	0	0	1	460	6	682	0	0
WINDSOR COUNTY (027), VT										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	6	272	0	0	1	460	7	732	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	6	272	0	0	1	460	7	732	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	51	1,940	14	2,210	4	1,719	68	5,858	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	51	1,940	14	2,210	4	1,719	68	5,858	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ME - PENOBSCOT COUNTY (019) - MSA 12620	58	6,946	25	1,716	0	0
ME - HANCOCK COUNTY (009) - MSA NA	107	16,579	77	8,601	0	0
ME - KENNEBEC COUNTY (011) - MSA NA	13	1,440	9	743	0	0
ME - KNOX COUNTY (013) - MSA NA	4	956	1	6	0	0
ME - SOMERSET COUNTY (025) - MSA NA 2/	6	292	4	178	0	0
ME - WALDO COUNTY (027) - MSA NA	3	1,011	1	11	0	0
ME - WASHINGTON COUNTY (029) - MSA NA	29	3,727	22	2,187	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860	10	5,253	2	82	0	0
ME - SAGADAHOC COUNTY (023) - MSA 38860	1	280	0	0	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	61	8,084	41	5,598	0	0
NH - GRAFTON COUNTY (009) - MSA NA	15	4,662	7	1,314	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	48	8,592	20	2,622	0	0
NH - SULLIVAN COUNTY (019) - MSA NA	22	6,128	9	938	0	0
VT - ORANGE COUNTY (017) - MSA NA	15	948	13	498	0	0
VT - RUTLAND COUNTY (021) - MSA NA	22	3,538	11	247	0	0
VT - WINDSOR COUNTY (027) - MSA NA	21	1,654	18	1,095	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ME - HANCOCK COUNTY (009) - MSA NA	31	2,459	30	2,448	0	0
ME - LINCOLN COUNTY (015) - MSA NA	1	75	1	75	0	0
ME - WASHINGTON COUNTY (029) - MSA NA	26	2,337	26	2,337	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860	2	215	2	215	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	1	30	1	30	0	0
NH - SULLIVAN COUNTY (019) - MSA NA	1	21	1	21	0	0
VT - ORANGE COUNTY (017) - MSA NA	6	682	6	682	0	0
VT - WINDSOR COUNTY (027) - MSA NA	1	50	1	50	0	0

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	73,609	1	4,100
Purchased	0	0	0	0
Total	11	73,609	1	4,100
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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ASSESSMENT AREA - 0001

PENOBSCOT COUNTY (019), ME

MSA: 12620

Moderate Income

0006.00\* 0009.00\* 0041.00 0063.00\* 0071.00\* 0125.00 0215.00 0225.00 0245.00\* 0255.00\* 0265.00\*  
0270.00\* 0290.00\* 0300.00 9400.00\*

Middle Income

0002.00 0003.00\* 0005.00 0007.00 0043.00 0072.00\* 0080.01\* 0090.00 0120.00 0130.00 0135.00\*  
0140.00\* 0150.00 0155.00 0205.00 0280.00\* 0285.00\* 0310.00\* 0311.00 0312.00\* 0313.00\*

Upper Income

0004.00\* 0020.00 0030.00 0042.00 0050.00\* 0061.00\* 0062.00 0100.00 0110.00\* 0180.00\*

ASSESSMENT AREA - 0002

HANCOCK COUNTY (009), ME

MSA: NA

Middle Income

9651.00 9653.00\* 9654.00 9655.03 9655.04 9657.00 9658.00 9661.00 9662.00 9663.00 9664.00\*  
9665.00 9667.00

Upper Income

9652.00\* 9659.00 9660.00 9666.00

Income Not Known

9900.00\*

KENNEBEC COUNTY (011), ME

MSA: NA

Low Income

0109.00\*

Moderate Income

0104.00 0241.02 0242.02\*

Middle Income

0102.00\* 0103.00 0105.00\* 0106.01\* 0106.02\* 0107.00\* 0130.00\* 0140.01\* 0145.00\* 0155.00\* 0170.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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0180.00\* 0190.00 0205.00\* 0210.00 0220.00\* 0230.01\* 0230.02 0241.01\*

Upper Income

0101.00\* 0108.01\* 0108.03\* 0108.04\* 0110.00\* 0120.00\* 0140.02\* 0150.00\* 0160.00 0200.00\* 0242.01\*

0250.01\* 0250.02\*

KNOX COUNTY (013), ME

MSA: NA

Middle Income

9703.01\* 9703.02\* 9704.01\* 9704.02 9706.00\* 9707.00 9708.00\* 9709.00\* 9710.00\*

Upper Income

9702.00 9705.00\* 9711.00\*

Income Not Known

9900.00\*

LINCOLN COUNTY (015), ME

MSA: NA

Middle Income

9751.00 9752.00\* 9753.00\* 9755.00\* 9756.00\* 9758.00\*

Upper Income

9754.00\* 9757.00\* 9762.00\*

Income Not Known

9900.00\*

SOMERSET COUNTY (025), ME 2/

MSA: NA

Moderate Income

9660.00

Middle Income

9658.00

WALDO COUNTY (027), ME

MSA: NA

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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0470.00\*

Middle Income

0410.00\* 0420.00 0430.00\* 0450.00\* 0460.01\* 0460.02\*

Upper Income

0440.00

WASHINGTON COUNTY (029), ME

MSA: NA

Moderate Income

9551.00 9554.00\*

Middle Income

9553.00\* 9555.00\* 9556.00\* 9557.00\* 9558.00 9559.00\* 9561.00 9562.00 9563.00 9564.00 9565.00

Income Not Known

9900.00\*

ASSESSMENT AREA - 0003

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0002.00\* 0005.00\* 0006.00\* 0011.00\* 0021.02 0029.01\* 0030.02\* 0031.00\* 0111.00 0112.05 0120.02\*

0140.02\* 0150.00\* 0160.01\* 0160.02\*

Middle Income

0001.00\* 0003.00 0010.00\* 0012.00\* 0015.00\* 0017.00\* 0018.00\* 0020.01\* 0020.02\* 0022.00\* 0023.00\*

0024.00\* 0027.00\* 0028.00\* 0029.02\* 0030.01\* 0032.00\* 0033.00 0034.00\* 0040.01\* 0041.00\* 0044.01\*

0045.01\* 0047.01\* 0047.02\* 0048.02\* 0048.03\* 0048.04\* 0112.04 0113.00\* 0115.00\* 0120.01\* 0130.01\*

0130.02\* 0140.01\* 0165.00\* 0170.02\* 0170.03\* 0170.04\* 0171.01\* 0171.02

Upper Income

0013.00\* 0019.00\* 0021.01\* 0025.01\* 0025.03\* 0025.04\* 0026.00\* 0035.00\* 0037.01\* 0037.02\* 0040.02\*

0042.01\* 0042.02\* 0044.02\* 0045.02\* 0046.00\* 0048.05\* 0112.03\* 0112.06\* 0173.03\* 0173.05\* 0173.06\*

0173.07\* 0173.08\*

Income Not Known

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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9900.00\*

SAGADAHOC COUNTY (023), ME

MSA: 38860

Moderate Income

9701.00\* 9706.00\*

Middle Income

9702.00\* 9703.01\* 9703.02\* 9704.00\* 9705.00 9707.00\*

Income Not Known

9900.00\*

ASSESSMENT AREA - 0004

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Low Income

0003.00\* 0006.00\* 0014.00\* 0015.00\* 0016.00\* 0020.00\* 0105.00\* 0107.00 0108.02\*

Moderate Income

0002.02\* 0002.03\* 0008.00\* 0013.00\* 0017.00\* 0019.00\* 0021.00\* 0022.00\* 0023.00\* 0024.00\* 0025.00

0028.02 0106.00\* 0108.01\* 0109.00 0111.01\* 0111.02\* 0141.01\* 0162.03 0250.00 0255.01\*

Middle Income

0001.03\* 0002.04\* 0007.00\* 0009.01\* 0009.02\* 0010.00 0011.00 0012.00\* 0018.00\* 0026.00 0028.01\*

0101.00\* 0102.01\* 0102.02\* 0103.01\* 0103.02\* 0110.00\* 0113.00\* 0114.02\* 0115.00\* 0122.01\* 0122.02

0131.01\* 0142.02\* 0143.01\* 0161.00\* 0162.02 0162.04 0185.01\* 0185.02\* 0190.00\* 0195.01\* 0210.01\*

0210.02 0215.00 0220.00 0225.01\* 0225.02 0230.01 0230.02\* 0240.00 0255.02 2001.01\* 2002.01\*

2004.00

Upper Income

0001.04\* 0027.01\* 0027.02\* 0029.01 0029.02 0029.03 0104.00\* 0112.00\* 0114.01\* 0121.01 0121.02

0123.01\* 0123.02\* 0131.02\* 0141.02 0142.01\* 0143.02\* 0151.00 0152.00 0171.01\* 0171.02 0180.01\*

0180.02\* 0195.02\* 0200.00\* 2003.00\* 2005.00\*

Income Not Known

9801.01\*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

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Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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ASSESSMENT AREA - 0005

GRAFTON COUNTY (009), NH

MSA: NA

Moderate Income

9601.01\* 9604.02\* 9605.00\* 9610.01\* 9610.02\* 9611.01\*

Middle Income

9601.02\* 9602.00\* 9603.00\* 9604.01\* 9606.00\* 9607.00\* 9608.02\* 9609.00\* 9611.02\* 9612.01\* 9612.02\*

9613.00\* 9614.00 9615.00 9617.01 9617.02 9618.01

Upper Income

9608.01\* 9616.01\* 9616.03\* 9616.04\* 9618.02

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00\* 0329.00\* 0441.00\*

Middle Income

0030.01 0030.06 0031.00\* 0032.01\* 0321.00\* 0323.00\* 0324.00\* 0326.00\* 0327.01 0327.06\* 0350.00\*

0360.00\* 0380.00 0385.00 0405.01 0415.00 0425.00 0430.01\* 0430.02\* 0440.00\* 0443.00\*

Upper Income

0032.02\* 0300.00\* 0310.01 0310.02\* 0325.00\* 0328.00\* 0330.00\* 0340.00\* 0370.00\* 0390.00\* 0400.00

0405.02 0410.01 0410.02 0442.00

SULLIVAN COUNTY (019), NH

MSA: NA

Moderate Income

9754.01 9757.00\* 9758.00 9759.02\*

Middle Income

9751.00 9753.00 9754.02 9755.00 9756.00\* 9759.01

Upper Income

9752.00

ASSESSMENT AREA - 0006

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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ORANGE COUNTY (017), VT

MSA: NA

Moderate Income

9591.01\* 9591.02\*

Middle Income

9590.00\* 9593.00 9594.00 9595.00 9596.00\* 9597.00\* 9598.00\*

Upper Income

9592.00

RUTLAND COUNTY (021), VT

MSA: NA

Moderate Income

9633.00 9642.00\* 9643.00\*

Middle Income

9622.00 9623.00\* 9624.00 9625.00\* 9626.00\* 9628.00 9630.00 9631.00 9632.00\* 9634.00\* 9635.00\*

9636.00 9637.00\* 9638.00 9640.00

Upper Income

9621.00\* 9627.00\*

WINDSOR COUNTY (027), VT

MSA: NA

Moderate Income

9663.00\* 9666.00\*

Middle Income

9651.00 9654.00 9655.01 9655.02\* 9656.00 9657.00\* 9659.01\* 9659.02 9660.00\* 9661.00 9662.00\*

9667.00\* 9668.00

Upper Income

9650.00\* 9658.00 9665.01\* 9665.02\*

OUTSIDE ASSESSMENT AREA

FAIRFIELD COUNTY (001), CT

MSA: 14860

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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Median Family Income >= 120%

0451.02

NEW LONDON COUNTY (011), CT

MSA: 35980

Upper Income

7151.00

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Moderate Income

0205.00

FRANKLIN COUNTY (007), ME

MSA: NA

Upper Income

9701.01

PISCATAQUIS COUNTY (021), ME

MSA: NA

Moderate Income

9608.00

SOMERSET COUNTY (025), ME 2/

MSA: NA

Middle Income

9657.00 9661.00

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0061.06 0200.01

ESSEX COUNTY (009), MA

MSA: 15764

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

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Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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Median Family Income 90-100%

2105.00 2603.01

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 90-100%

3011.02

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 80-90%

7161.02

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9702.00 9704.01 9704.02 9705.00 9706.00 9707.00 9708.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Moderate Income

0034.00

Middle Income

0036.01 0037.01 0040.00 1051.00

CENTRE COUNTY (027), PA

MSA: 44300

Upper Income

0117.02

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 80-90%

0140.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011971

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Agency: FDIC - 3

Institution: Bar Harbor Bank & Trust

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WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

0513.02

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9606.00 9610.00

BENNINGTON COUNTY (003), VT

MSA: NA

Upper Income

9704.02

WASHINGTON COUNTY (023), VT

MSA: NA

Upper Income

9550.00

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9674.00

Footnote:

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2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000011971

Institution: Bar Harbor Bank & Trust

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	175	175	0	0.00%
Small Farm Loans	18	18	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	365	365	0	0.00%
Total	560	560	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.