



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.

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:

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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)
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:

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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)
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:

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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	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 & 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

Memo Item: Loans by Affiliates

	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

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

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

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:

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

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:

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

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

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

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:

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

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:

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

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:

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

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:

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 E-1

Error Status Information

Respondent ID: 0000011971

Institution: Bar Harbor Bank & Trust

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ 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.

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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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	1	143	0	0	1	143	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	1	143	0	0	1	143	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	143	0	0	1	143	0	0
STATE TOTAL	0	0	1	143	0	0	1	143	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	150	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	1	95	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	95	1	150	0	0	1	95	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	0	0	1	203	3	1,600	1	203	0	0
Middle Income	1	75	2	428	2	1,000	3	503	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	3	631	5	2,600	4	706	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	32	968	6	843	7	4,350	30	3,292	0	0
Upper Income	13	622	3	545	0	0	9	551	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	45	1,590	9	1,388	7	4,350	39	3,843	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)
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	2	250	0	0	0	0	0	0
Middle Income	4	139	0	0	0	0	3	77	0	0
Upper Income	1	80	1	140	0	0	2	220	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	219	3	390	0	0	5	297	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	1	9	0	0	0	0	0	0	0	0
Upper Income	1	57	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	2	66	1	250	0	0	0	0	0	0
PENOBSCOT COUNTY (019), ME										
MSA 12620										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	74	2	303	0	0	1	31	0	0
Middle Income	21	832	3	508	2	811	13	460	0	0
Upper Income	15	669	3	565	5	2,071	10	1,713	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	38	1,575	8	1,376	7	2,882	24	2,204	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)
PISCATAQUIS COUNTY (021), 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	1	50	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	50	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	2	750	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	750	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: 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	0	0	0	0	1	300	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	300	0	0	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	1	400	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	400	0	0	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	0	0	0	0	2	700	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	700	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: 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	1	62	0	0	0	0	1	62	0	0
Middle Income	1	5	0	0	1	750	1	5	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	67	0	0	1	750	2	67	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	85	0	0	0	0	1	85	0	0
Middle Income	20	921	3	494	3	925	19	1,587	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	1,006	3	494	3	925	20	1,672	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	1	50	1	194	0	0	2	244	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	194	0	0	2	244	0	0
TOTAL INSIDE AA IN STATE	114	4,598	27	4,529	26	12,557	94	8,789	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	3	195	2	344	1	400	3	339	0	0
STATE TOTAL	117	4,793	29	4,873	27	12,957	97	9,128	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	0	0	1	200	2	804	2	550	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	2	804	2	550	0	0
CARROLL COUNTY (003), 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	0	0	1	151	0	0	1	151	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	151	0	0	1	151	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	3	147	0	0	1	420	4	567	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	147	0	0	1	420	4	567	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)
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	1	13	2	259	5	3,650	1	13	0	0
Upper Income	2	85	0	0	3	1,330	3	465	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	98	2	259	8	4,980	4	478	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0004										
Low Income	1	50	1	218	1	300	1	50	0	0
Moderate Income	6	276	0	0	2	1,150	6	966	0	0
Middle Income	27	1,252	9	1,699	5	2,624	27	2,385	0	0
Upper Income	9	438	2	251	2	1,100	3	250	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	43	2,016	12	2,168	10	5,174	37	3,651	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	13	727	4	853	4	2,600	9	1,117	0	0
Upper Income	12	762	11	2,145	7	2,728	7	1,421	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	26	1,529	15	2,998	11	5,328	16	2,538	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	2	139	0	0	0	0	2	139	0	0
Upper Income	0	0	2	362	2	850	1	350	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	2	139	2	362	3	1,200	3	489	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	225	3	1,054	0	0	0	0
Middle Income	11	483	3	417	2	675	12	783	0	0
Upper Income	2	12	2	325	1	500	3	137	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	495	6	967	6	2,229	15	920	0	0
TOTAL INSIDE AA IN STATE	85	4,138	35	6,392	35	17,711	72	7,587	0	0
TOTAL OUTSIDE AA IN STATE	5	286	4	713	6	2,424	10	1,757	0	0
STATE TOTAL	90	4,424	39	7,105	41	20,135	82	9,344	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)
QUEENS COUNTY (081), 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	1	500	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	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

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: 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	1	22	1	140	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	22	1	140	0	0	0	0	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	815	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	815	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	7	276	1	150	3	1,513	10	1,539	0	0
Upper Income	1	30	0	0	1	325	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	8	306	1	150	4	1,838	11	1,569	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	0	0	0	0	0	0	0	0	0	0
Middle Income	11	341	7	1,276	3	1,895	9	876	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	11	341	7	1,276	3	1,895	9	876	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	2	97	1	150	0	0	3	247	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	97	1	150	0	0	3	247	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	10	433	5	889	1	321	10	517	0	0
Upper Income	4	175	0	0	0	0	4	175	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	608	5	889	1	321	14	692	0	0
TOTAL INSIDE AA IN STATE	33	1,255	13	2,315	8	4,054	34	3,137	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)
TOTAL OUTSIDE AA IN STATE	3	119	2	290	1	815	3	247	0	0
STATE TOTAL	36	1,374	15	2,605	9	4,869	37	3,384	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	232	9,991	75	13,236	69	34,322	200	19,513	0	0
TOTAL OUTSIDE AA	11	600	10	1,740	9	4,139	17	2,486	0	0
TOTAL INSIDE & OUTSIDE	243	10,591	85	14,976	78	38,461	217	21,999	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	2	45	1	135	0	0	3	180	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	45	1	135	0	0	3	180	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	18	641	4	709	1	284	22	1,625	0	0
Upper Income	8	331	1	140	0	0	9	471	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	26	972	5	849	1	284	31	2,096	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	3	140	0	0	0	0	3	140	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	140	0	0	0	0	3	140	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	10	427	3	563	0	0	13	990	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	10	427	3	563	0	0	13	990	0	0
TOTAL INSIDE AA IN STATE	41	1,584	9	1,547	1	284	50	3,406	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	41	1,584	9	1,547	1	284	50	3,406	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)
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	0	0	0	0	1	335	1	335	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	335	1	335	0	0
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	1	87	0	0	0	0	1	87	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	87	0	0	0	0	1	87	0	0
TOTAL INSIDE AA IN STATE	1	87	0	0	0	0	1	87	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	335	1	335	0	0
STATE TOTAL	1	87	0	0	1	335	2	422	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	2	95	0	0	0	0	2	95	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	95	0	0	0	0	2	95	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	2	115	1	104	0	0	3	219	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	115	1	104	0	0	3	219	0	0
TOTAL INSIDE AA IN STATE	4	210	1	104	0	0	5	314	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4	210	1	104	0	0	5	314	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	46	1,881	10	1,651	1	284	56	3,807	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	335	1	335	0	0
TOTAL INSIDE & OUTSIDE	46	1,881	10	1,651	2	619	57	4,142	0	0

2023 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	53	5,833	24	2,204	0	0
ME - HANCOCK COUNTY (009) - MSA NA	61	7,328	39	3,843	0	0
ME - KENNEBEC COUNTY (011) - MSA NA	8	609	5	297	0	0
ME - KNOX COUNTY (013) - MSA NA	3	316	0	0	0	0
ME - SOMERSET COUNTY (025) - MSA NA 2/	1	300	0	0	0	0
ME - WALDO COUNTY (027) - MSA NA	3	817	2	67	0	0
ME - WASHINGTON COUNTY (029) - MSA NA	27	2,425	20	1,672	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860	9	3,306	4	706	0	0
ME - SAGADAHOC COUNTY (023) - MSA 38860	2	750	0	0	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	65	9,358	37	3,651	0	0
NH - GRAFTON COUNTY (009) - MSA NA	13	5,337	4	478	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	52	9,855	16	2,538	0	0
NH - SULLIVAN COUNTY (019) - MSA NA	25	3,691	15	920	0	0
VT - ORANGE COUNTY (017) - MSA NA	13	2,294	11	1,569	0	0
VT - RUTLAND COUNTY (021) - MSA NA	21	3,512	9	876	0	0
VT - WINDSOR COUNTY (027) - MSA NA	20	1,818	14	692	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.

2023 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	32	2,105	31	2,096	0	0
ME - KNOX COUNTY (013) - MSA NA	3	140	3	140	0	0
ME - WASHINGTON COUNTY (029) - MSA NA	13	990	13	990	0	0
ME - CUMBERLAND COUNTY (005) - MSA 38860	3	180	3	180	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	1	87	1	87	0	0
VT - ORANGE COUNTY (017) - MSA NA	2	95	2	95	0	0
VT - WINDSOR COUNTY (027) - MSA NA	3	219	3	219	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	8,791	0	0
Purchased	0	0	0	0
Total	6	8,791	0	0
Consortium/Third Party Loans (optional)				

2023 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

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

2023 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

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.

2023 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

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:

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.

2023 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

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:

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.

2023 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 - 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

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.

2023 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

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

PALM BEACH COUNTY (099), FL

MSA: 48424

Footnote:

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2023 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

Median Family Income 80-90%

0003.04

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Moderate Income

0205.00

Middle Income

0302.00

PISCATAQUIS COUNTY (021), ME

MSA: NA

Middle Income

9604.00

SOMERSET COUNTY (025), ME 2/

MSA: NA

Middle Income

9661.00

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0061.06 0280.01

BELKNAP COUNTY (001), NH

MSA: NA

Middle Income

9653.00 9654.00 9656.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

9556.02

Footnote:

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2023 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

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9704.01 9706.00 9708.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0037.01 0040.00

Upper Income

0039.02 1075.00

Income Not Known

9800.11

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 80-90%

0189.00

CENTRE COUNTY (027), PA

MSA: 44300

Upper Income

0117.02

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9606.00

BENNINGTON COUNTY (003), VT

MSA: NA

Upper Income

9704.02

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.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Bar Harbor Bank & Trust

Respondent ID: 0000011971

Agency: FDIC - 3

WASHINGTON COUNTY (023), VT

MSA: NA

Middle Income

9541.00

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.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000011971

Institution: Bar Harbor Bank & Trust

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	158	158	0	0.00%
Small Farm Loans	21	21	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	546	546	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.