CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bar Harbour Bankshares (Bar Harbor Bank & Trust)
Person to be contacted about this report: Michael W. Bonsey
Submission date: 5.1.09

RSSD Number: 1115385
Holding Docket Number:
FDIC Certificate Number (for depository institutions): 11971

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$306,910	$308,741	Includes residential real estate loans (both primary mortgages and home equities), installment loans and overdraft protection lines of credit.	**These totals do not contain VISA outstandings. Because of techonological and risk management competencies, that portfolio was sold prior to this reporting date.**
b. Average Commercial Loans	$328,305	$332,893	Includes commercial mortgages, commercial term loans, commercial time notes, letters of credit and municipal loans.	**Municipal loan average balances were $$7,586,360 in February and $9,026,200 in March.**
c. Total Loans (sum of lines a and b)	$635,215	$641,634		

2. General Market Commentary (optional)

The bank is experiencing a very strong residential refinance pipeline. That pipeline has been sustained for approximately 2 months, and reflects the very low rate environment. In part to respond to that volume the bank has hired an additional staff member in its Consumer Lending Support function. Overall commercial demand has been less than prior years. However, because of the additional lending availability made possible by the CPP funds, the bank has won some large new loans to existing relationships that had previously been capped due to legal lending limit considerations.