



Bar Harbor

82 Main Street
288-3314

Blue Hill

21 Main Street
374-5600

Deer Isle

25 Church Street
348-2319

Ellsworth

137 High Street
667-7194

Lubec

68 Washington Street
733-4931

Machias

41 Main Street
255-3372

Milbridge

2 Bridge Street
546-7323

Northeast Harbor

111 Main Street
276-3314

Rockland

245 Camden Street
594-9557

Somesville

1055 Main Street
244-4417

Southwest Harbor

314 Main Street
244-3314

Winter Harbor

385 Main Street
963-5800

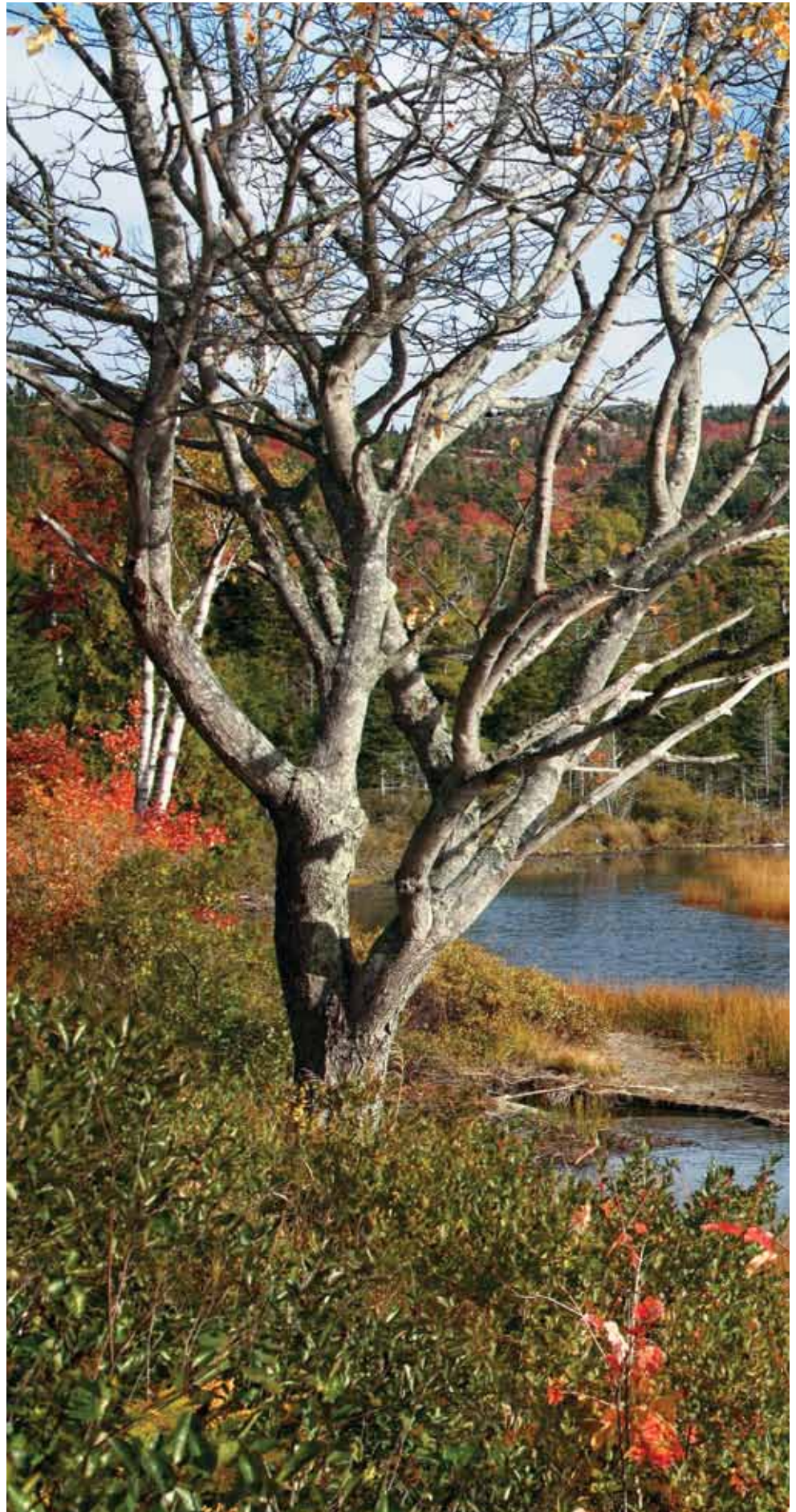
**Business Banking, Trust &
Financial Services Offices**

Bangor

One Cumberland Place
Suite 100
945-5244

Ellsworth

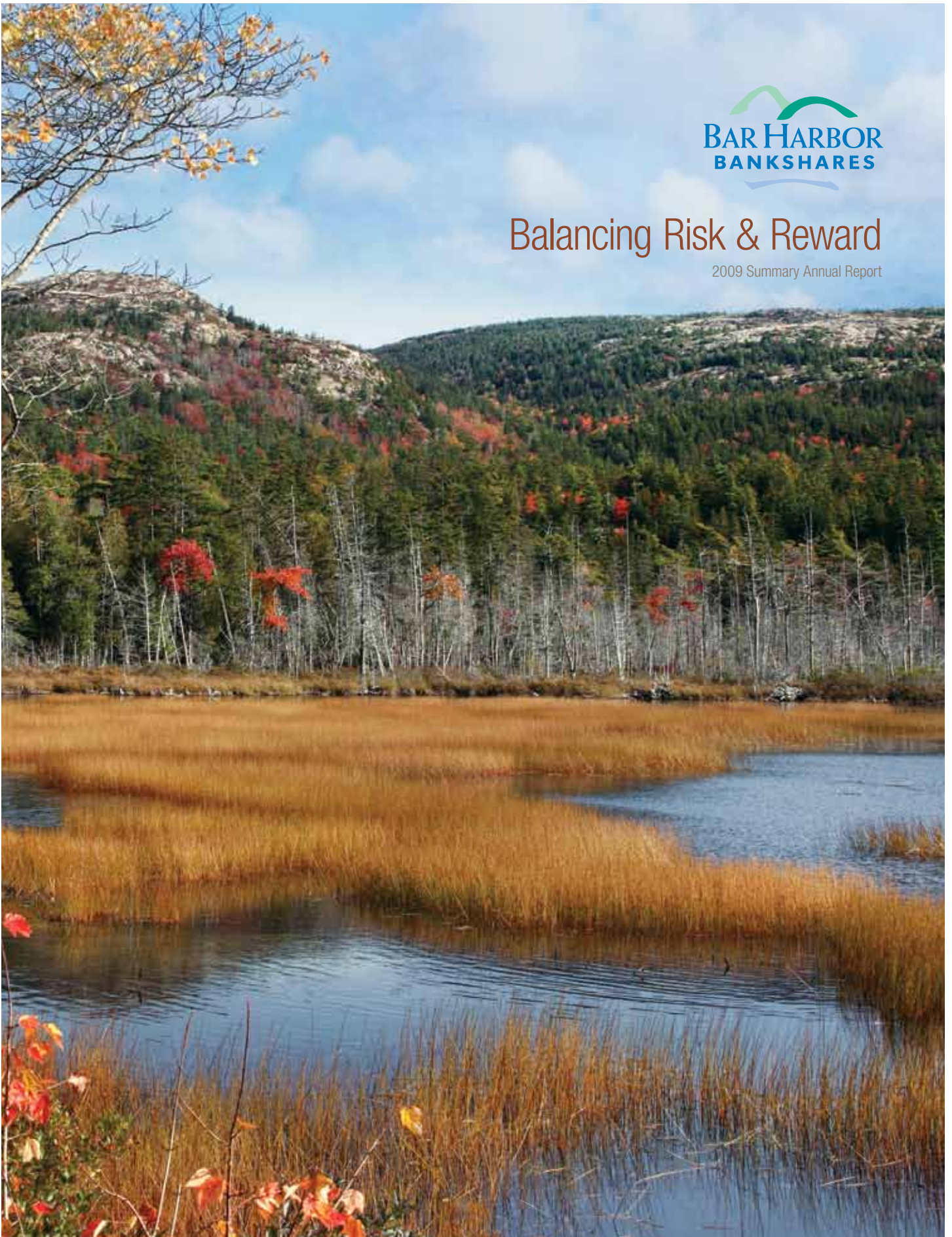
135 High Street
667-3883





Balancing Risk & Reward

2009 Summary Annual Report

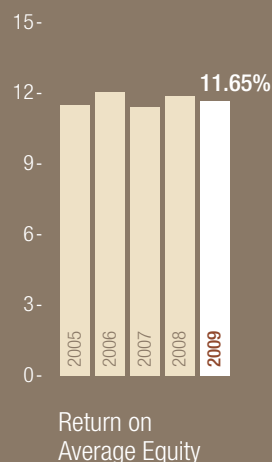
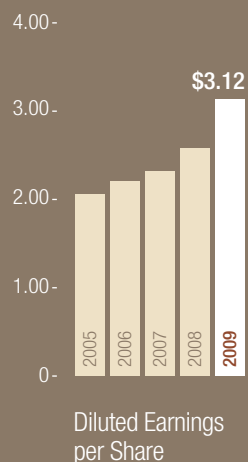
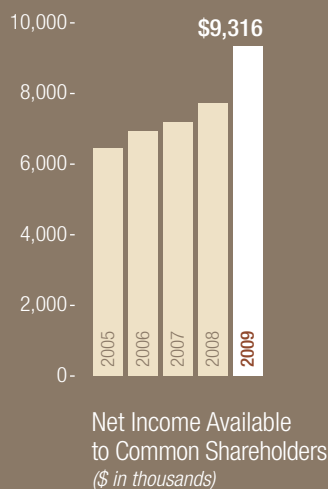


Founded in 1887, Bar Harbor Bank & Trust is a community bank with 12 locations along the coast of Maine, and offers a full range of financial products and services for families, businesses, municipalities and non-profit organizations. Bar Harbor Trust Services, a subsidiary of the Bank, and Bar Harbor Financial Services, a branch of Infinex Investments, Inc., provide retirement planning, investment management, brokerage and insurance services to meet the needs of a wide variety of individual, non-profit and municipal clients. Bar Harbor Bankshares (“BHB” or the “Company”) is the parent company of Bar Harbor Bank & Trust (the “Bank”).

Year-Over-Year Financial Highlights

(dollars in thousands)

	2009	2008	% Change
Net Income Available to Common Shareholders	\$ 9,316	\$ 7,731	20.5%
Diluted Earnings Per Share	\$ 3.12	\$ 2.57	21.4%
Tax-equivalent Net Interest Income	\$ 34,786	\$ 28,090	23.8%
Non-interest Income	\$ 6,022	\$ 6,432	- 6.4%
Non-interest Expense	\$ 21,754	\$ 20,513	6.0%
Total Assets	\$1,072,381	\$972,288	10.3%
Total Securities	\$ 347,026	\$290,502	19.5%
Total Loans	\$ 669,492	\$633,603	5.7%
Total Deposits	\$ 641,173	\$578,193	10.9%
Total Shareholders' Equity	\$ 113,514	\$ 65,445	73.4%



Corporate Information

Annual Meeting

The Annual Meeting of shareholders of Bar Harbor Bankshares will be held at 11:00 a.m. on Tuesday May 18, 2010 at the Bar Harbor Club located on West Street in Bar Harbor, Maine.

Financial Information

Shareholders, analysts and other investors seeking financial information about Bar Harbor Bankshares should contact Gerald Shencavitz, Executive Vice President, Chief Financial Officer and Treasurer, at 207-288-3314.

Internet

Bar Harbor Bank & Trust information, as well as Bar Harbor Bankshares Form 10-K, is available at www.BHBT.com.

Shareholder Assistance

Questions concerning your shareholder account, including change of address forms, records or information about lost certificates or dividend checks, should be directed to our transfer agent:

American Stock Transfer & Trust Company
59 Maiden Lane, Plaza Level
New York, NY 10038
800-937-5449 / www.amstock.com

Stock Exchange Listing

Bar Harbor Bankshares common stock is traded on the NYSE Amex Exchange (www.nyse.com), under the symbol BHB.

Form 10-K Annual Report

The Company refers you to its Annual Report on Form 10-K for fiscal year ended December 31, 2009 and appended to this report for detailed financial data, management's discussion and analysis of financial condition and results of operations, disclosures about market risk, market information including stock graphs, descriptions of the business of the Company and its products and services, and a listing of its executive officers.

Mailing Address

If you need to contact our corporate headquarters office, write:

Bar Harbor Bankshares
Post Office Box 400
82 Main Street
Bar Harbor, Maine 04609-0400
207-288-3314 • 888-853-7100

Printed Financial Information

We will provide, without charge, and upon written request, a copy of the Bar Harbor Bankshares Annual Report to the Securities and Exchange Commission on Form 10-K. The Bank will also provide, upon request, Annual Disclosure Statements for Bar Harbor Bank & Trust as of December 31, 2009. Please contact Marsha C. Sawyer, Bar Harbor Bankshares Clerk, at 207-288-3314 or the above address.

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