

2026

SUSTAINABILITY

REPORT



Personal Banking • Business Banking • Wealth Management

Over 60 locations in Maine, New Hampshire & Vermont

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A MESSAGE FROM OUR CEO

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

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

While we celebrate our achievements, we also recognize that sustainability in its purist sense and responsible banking is ever-evolving and takes time to properly implement. As we move forward, we remain focused on key priorities as set by our Board of Directors for the ongoing development of our sustainability program. Over the rest of 2026, we aim to deepen our understanding and role in managing our climate impact. We are committed to identifying and mitigating climate-related risks across our operations. Furthermore, we will continue to engage with our stakeholders to understand their evolving expectations and concerns.

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

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

Curtis C. Simard

Curtis C. Simard
President & Chief Executive Officer

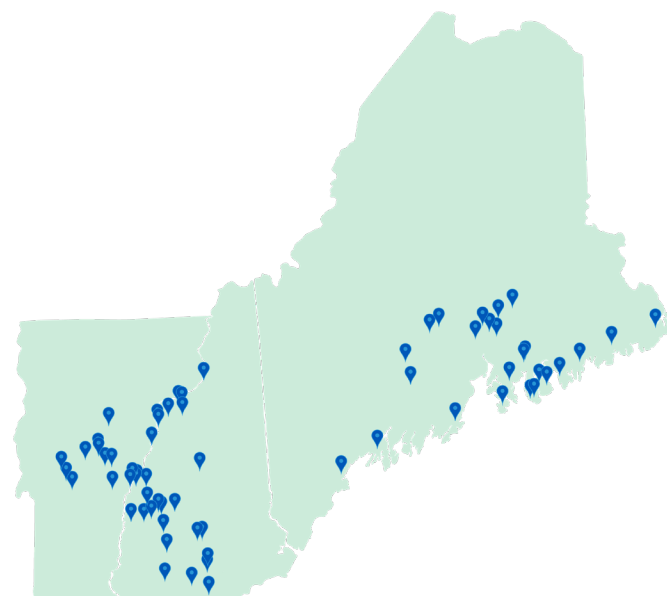


INTRODUCTION PAGE

About Bar Harbor Bank & Trust

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

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



Our Company

- Over 50 locations spanning Northern New England
- 450+ employees
- \$2.8 billion in assets under management (AUM) in wealth management and brokerage, as of March 31, 2025

Recognitions & Awards

- Named one of America's Best Regional Banks 2026 by Newsweek
- Named one of the Best-In-State Banks 2025 by Forbes and Statista
- Named one of America's Best Regional Banks 2025 by Newsweek
- Named one of the World's Best Banks 2024 by Forbes and Statista
- Named one of America's Best Regional Banks 2024 by Newsweek
- Named one of the World's Best Banks 2023 by Forbes and Statista
- Named one of the Best-In-State Banks 2023 by Forbes and Statista
- Recognized as one of America's Best Banks 2022 by Newsweek
- Recipient of Doing Well by Doing Good 2022 by MasterCard

Our Sustainability Approach

At Bar Harbor Bank & Trust, our core values shape our culture, guide our decisions, and influence the way we serve our customers, employees, shareholders, and communities. It is our PACT. These values are more than guiding principles—they are the foundation of our approach to sustainability and reflect our commitment to responsible and sustainable business practices. By instilling these values into our strategy and daily operations, we strive to create long-term value while making a positive impact in the communities we serve.



1. Positivity: Be all-in

We are committed to making a meaningful and lasting impact on our customers, communities, and the environment. Our “Be All-In” mindset reflects our dedication to environmental stewardship, social responsibility, and strong corporate governance. By integrating ESG considerations into our business practices, we seek to reduce our environmental footprint, foster an engaging and rewarding workplace, and conduct business with the highest standards of ethics and integrity.

2. Accountability: Take Ownership

Accountability is fundamental to earning and maintaining the trust of our stakeholders. We take ownership of our actions, decisions, and outcomes—both individually and collectively—and hold ourselves to high standards of responsibility and transparency. Through our sustainability initiatives, we aim to ensure that our actions consistently align with our values, support sound governance, and contribute to a more sustainable and resilient future.

3. Communication: Talk straight

Open, honest, and transparent communication is central to our sustainability strategy. We recognize the importance of engaging with our customers, employees, shareholders, and communities to better understand their perspectives and expectations. By clearly communicating our sustainability priorities, initiatives, and progress, we strengthen relationships, build trust, and reinforce our commitment to accountability and responsible business practices.

4. Teamwork: Show Respect

We believe respect, collaboration, and inclusion are essential to achieving meaningful progress. Our commitment to teamwork extends beyond our

organization and includes partnerships with community organizations, industry peers, and other stakeholders. By fostering a culture of mutual respect and collaboration, we strengthen our ability to address sustainability opportunities and challenges while creating positive outcomes for the people and communities we serve.

By integrating these core values into our sustainability strategy, Bar Harbor Bank & Trust remains committed to building a more sustainable, responsible, and inclusive organization that creates long-term value for our employees, customers, and the communities we call home.



POSITIVITY
Be All-In



ACCOUNTABILITY
Take Ownership



COMMUNICATION
Talk Straight



TEAMWORK
Show Respect



ENVIRONMENTAL REPORT

Climate Change

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

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

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

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

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

Our Commitment to Sustainability

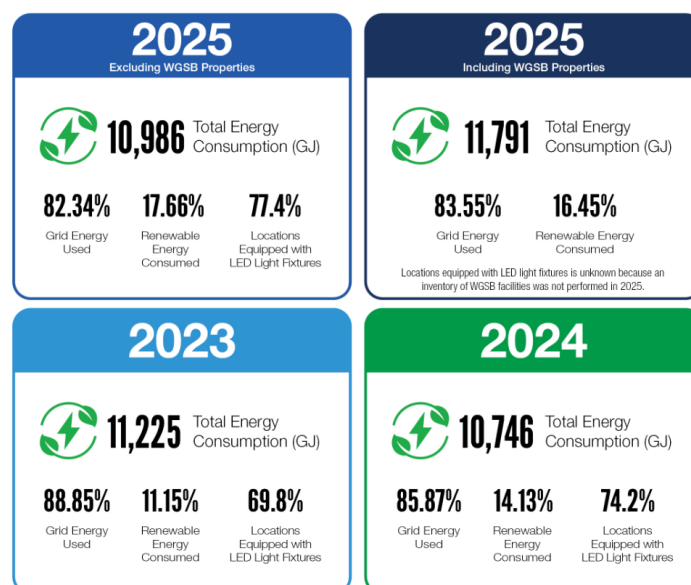
Our company is committed to minimizing our environmental impact through thoughtful and disciplined management of our operations. We continuously implement energy conservation measures, including equipment upgrades related to lighting, heating, ventilation, and air conditioning systems.

Where appropriate, we replace aging infrastructure with high-efficiency alternatives such as LED lighting, high-efficiency boilers, electric heat pumps, and energy recovery systems. These initiatives not only reduce our overall energy consumption but also decrease our reliance on fossil fuels. Additionally, we are transitioning from oil-fired heating systems to more efficient propane, natural gas, or electric alternatives where feasible.

Since 2022, we have actively participated in Community Solar programs to offset grid-sourced electricity with renewable solar energy. To date, we have offset nearly 532,000 pounds of carbon dioxide (CO₂)—equivalent to the amount of emissions sequestered by approximately 3,990 trees or 242 acres of forest.

We don't just talk about sustainability—we demonstrate it every day. Since 2021, we have reduced our company-wide electricity consumption by 14.6% and increased our use of renewable solar energy by 17%.

**(Sources: EPA Greenhouse Gas Equivalencies Calculator)*



Waste Management

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

We practice both environmentally and socially conscious technology disposal practices through our partnership with Give IT. Get IT a 501c3 Nonprofit. In addition to a commitment to reduce land fill environmental impacts our partnership also benefits digital inclusion by providing refurbished equipment to individuals who historically may have not had access to personal computers. In 2025, we provided approx. 15 tons of electronics and technology equipment to Give IT. Get IT with nearly 38% of that equipment successfully refurbished/reused.

Environmental Management Risks

Our policy is to avoid lending against real estate collateral where environmental hazards are such that they could impair the financial condition of the borrower, diminish the value of the Bank's real estate collateral or subject the Bank to environmental liability. To avoid these risks, real estate held or proposed as collateral for a new or existing commercial loans must be evaluated for existing and or potential environmental risks. Environmental risk must be assessed as part of the underwriting of any commercial transaction that is secured by real estate or if the borrower's

business handles hazardous substances, or is exposed to environmental risks. This is conducted through the use of approved third-party environmental vendors and consultants in the lending process.

Technology Infrastructure

Our strategic investments in both cloud infrastructure and server virtualization has helped to both shrink our physical footprint and reduce data center technology operating cost. 67% of our applications have been successfully transitioned to managed cloud computing platforms while 60% of the remaining bank data center server architecture has been virtualized.

We deepened our commitment to reducing our dependency on employee travel while at the same time enhancing our employee's ability to collaborate with both peers and customers. Over the last 12 months, we leveraged our cloud-based conferencing system to host 42,153 meetings, supporting 108,485 meeting participants with an associated cumulative 50,457 hours of meeting time.

As of April 2025, 100% of our non-Retail employees have the technology to support hybrid or full-time remote work, with 17% of that workforce considered full-time remote workers. Our investment in technology provides employees with enhanced flexibility while helping to reduce office energy and commute emissions.

Paper Usage

The bank continues with its pursuit of reducing dependency on paper documents; new applications that emphasize digital-first technologies are prioritized over systems that rely on paper output. In 2025, we added 420.6 thousand digital documents to our cloud document archive totaling over 3.1 terabytes of electronically stored documents. Additionally, in 2025, our AP system digitally processed 62% of vendor payments and 88% of employee expense reports, measured by transaction count. In addition, all employees receive electronic pay statements and have elected direct deposit.

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

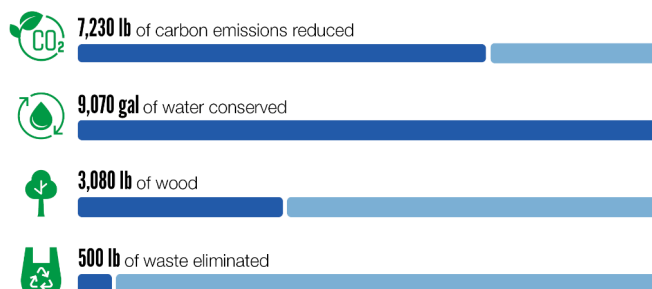
ESG Investment Capabilities

Our wealth management subsidiary provides expert guidance to a wide array of clients. Our central investment process aligns with sustainable investing as it focuses on investing in quality, well-managed companies that illustrate leadership over their peers. ESG analysis helps uncover both additional investment opportunities and hidden risks, which is why we incorporated ESG performance ratings into our investment process. We recognize that ESG can generate competitive financial returns while having a positive societal impact. We offer custom ESG strategies to our clients, including institutional clients and individual investors. These strategies include investing in companies fostering positive social and environmental impacts aligned with the client's mission or values, and screening out companies that do not. Our wealth management employees are also at the forefront of this movement. Among the numerous credentials our wealth management employees possess is the Chartered SRI Counselor™ designation. This extensive training gives investment professionals the knowledge of history, definitions, trends, portfolio construction principles, fiduciary responsibilities, ethical and responsible business practices, and best practices for sustainable, responsible, and impact (SRI) investments. The SRI designation is difficult to achieve with few individuals in our-markets reaching this pinnacle.



Environmental Savings

■ 2025



SOCIAL REPORT

Our People

At Bar Harbor Bank & Trust we believe our employees are critical to the success of our company and those we serve, and we work hard to make sure our employees are supported, appreciated, and rewarded for their contributions.

We have built a unique culture where employees bring heart and passion to life every day. We know that our people are our most important differentiator. Our culture is a collection of different attitudes, beliefs, and behaviors that come together to create an exceptionally collaborative and creative place to work. We work towards the common goal of creating a healthy work environment to satisfy all employees by keeping them engaged, happy and productive, while striving to create and keep a culture that continuously promotes professional growth and development.

When people bank with us, they can expect superior service from bankers who are as passionate about their goals as they are. We believe: Good things happen when we work together.

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

Community Reinvestment Act (CRA)

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

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

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

- We have an employee who is IRS certified and completes over 100 tax returns a year for low income families through a partnership with a community action agency and the IRS.
- Contributed free office space to an Economic Development Company that specializes in housing programs for seniors and vulnerable populations

- Branch staff coordinate with local nonprofits to lend a bank parking lot out during concerts so the nonprofit can fundraise
- Purchased tax credits issued to nonprofits who use the funds to support community infrastructure improvements including low-income housing in our footprint
- Our employees provided over 310 hours of service to local food shelves during 2025

Our Commitment to Community Giving

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

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

There were \$845,499 in charitable contributions made to 406 community organizations in 2025.

\$845K

**406+
community
organizations**

Volunteerism

We recognize that every one of our employees has an opportunity to make a difference in their community, and we have chosen to make volunteerism a crucial part of our Company culture. We provide all full-time employees with 24 hours of paid volunteer time per year to spend serving their community. Our employees contributed approximately 8,000 hours of volunteer time and expertise through board service, financial literacy training, and other direct services in 2025.

Robust Complaint Management Program

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

- Complaints centrally managed by the Chief Compliance Officer who reviews and follows up with applicable business lines and analyzes root causes and effects.



- Monthly, the Board Risk Committee receives a complaint scorecard from Compliance and Enterprise Risk Management to review any trending and key highlights.

Financial Inclusion

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

Mobile and Online Banking

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

Online usage continues to increase on a year-over-year basis as customers continue to embrace our full suite of self-service banking products (Web, Mobile, and ATM) to conduct remote electronic transactions. In 2025, our enrolled online/mobile banking customers grew by 21% over 2024 and our digital banking logon activity increased to approximately 23.6 million a 19% growth over 2024. We also continued our efforts to educate customers on the benefits of receiving statements electronically and saw increases in enrollments; consumer customer use of eStatements increased to 59.7% (+24%) while business customer use of eStatements increased to 70% (+13%).

Access for Underserved and Low-Income Groups

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

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

- Accounts with no or low monthly fees for those just getting started or looking to re-establish a banking relationship after past challenges. Our Simple Checking product is available with no Monthly Service Charge and

also makes Free Online Banking and Free Bill Pay available.

- A variety of overdraft protection options to help customers lessen the financial impact
- An offsite banking program where we bring the opportunity to open accounts to the workplace; this program allows our bankers to work with businesses to host account-opening events where employees can easily open an account without leaving their workplace. In 2025 the Bank hosted 363 events.
- A similar account opening program is offered at local colleges. In 2025 the Bank hosted 33 events.
- A branch and ATM network of over 50 locations in our three-state footprint. In addition to making banking accessible for all customers, we are committed to ensuring that product and service information is accurate, comprehensive, and easy to understand. All materials and disclosures are reviewed to ensure that they comply with legal and regulatory requirements.

As a risk management-focused organization, we are attentive to the changes and challenges our customers face. By working together, we help customers achieve their financial goals.

Financial Literacy

Providing free financial education is an important part of the Bank's contributions to its community. Bank employees actively volunteer their time providing financial literacy programs to local schools and other nonprofits. In 2025 Bank employees conducted more than 158 hours of onsite educational seminars in the community. Additionally, the Bank provides robust educational content on the Bank's website and social media sites. The tools available include written articles, worksheets, interactive videos, and resources for non-English speakers.

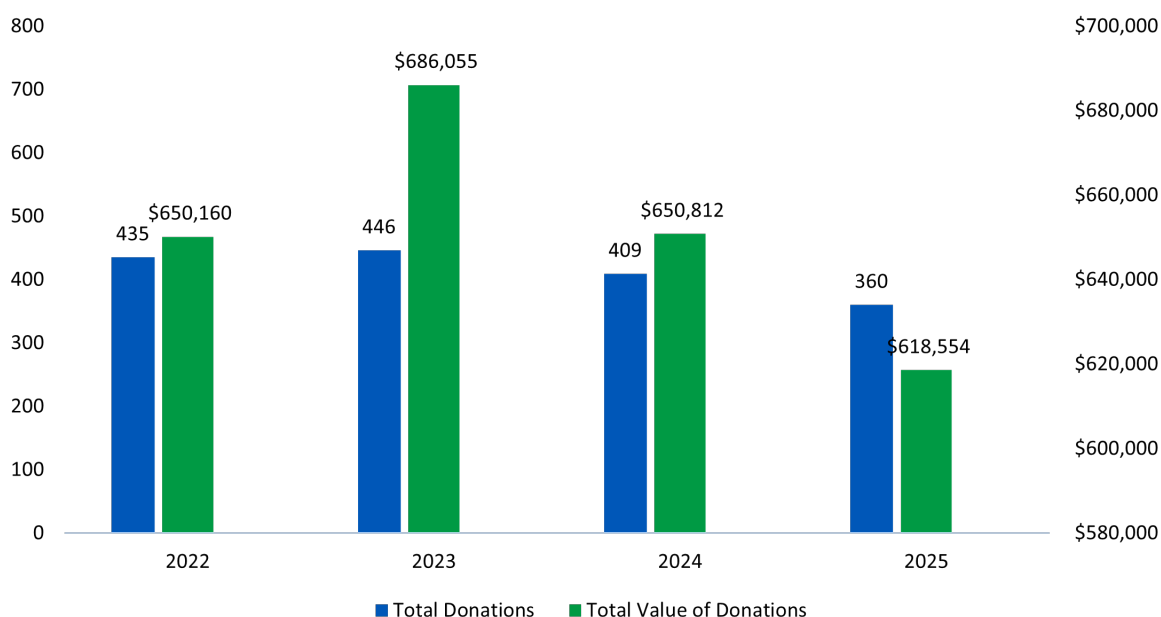
Supporting Education and Workforce Development

Since 2018, we have also been heavily focused on education and workforce development as we believe these initiatives make for successful communities. One way we support this is through providing scholarships for graduating high school seniors. Scholarships are awarded to students in low- to middle-income brackets who plan to attend a career or technical education program. Our scholarship program focuses on supporting students with the greatest financial need, especially those who are the first in their family to attend college. Over the past three years, 31 students were selected for scholarship awards totaling \$34,000.



BHBT Community Giving (2022-2025)

Bar Harbor Bank & Trust Community Giving (2022 - 2025)



Thank you for selecting me for the scholarship. Receiving this is significant, by helping me remove the financial burden as I am responsible for paying for my education. It is a positive investment in my future which I am dedicated to pursuing a career in medicine. – Brennan Beattie, Birch Harbor, ME



Thank you so much to Bar Harbor Bank & Trust for this generous scholarship! Your investment in my future is easing my financial burden and helping me focus on my education. I am grateful for the opportunities I've had to lead and serve my community, and I plan to continue building on these skills in college and beyond. – Makenzie Ramos, Orrington, ME



I am so grateful to be one of the Bar Harbor Bank & Trust Career and Technical Education Scholarship recipients. As someone who comes from an underprivileged background, scholarships like this make the price of college more and more manageable. – Jonathan Reyes Santos, Hillsborough, NH



Receiving this scholarship helps to ease my financial burden and allow me to focus on my studies, community initiatives, and softball. I want to show young girls that, despite challenges, they can achieve their goals if they work hard. I believe I can turn my aspirations into reality and help others facing difficult times. Thank you for considering my application. – Anastase Bourgeois, Bradford, VT



Employee Philanthropic Engagement

Our focus on giving back is ingrained in our employees. Our employees have participated in our Casual for a Cause community giving program since 2018. Through this program, employees contribute to a dedicated fund, and their contributions are celebrated by the opportunity to wear casual attire on Fridays. The pooled funds are used to award grants to local nonprofits, and grant recipients are selected quarterly through an employee vote. Since the program's inception, \$376,213 in donations have been awarded to 213 nonprofits throughout Maine, New Hampshire, and Vermont.

\$376,213 | **213**
nonprofits

Commitment to Workplace Culture and Employee Engagement

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

Enhancing the employee experience remains a central component of our long-term strategic vision. We believe that highly engaged employees contribute directly to stronger organizational performance, deeper community impact, and increased value for our shareholders. Recognizing employees who make exceptional contributions is an important way to express appreciation while also reinforcing the behaviors and values that define our culture. Many of our recognition initiatives are employee-driven, designed to strengthen engagement and foster a culture of appreciation across the organization.

One example is our annual PACT Awards program, through which employees submit hundreds of nominations recognizing colleagues who consistently go above and beyond in serving customers and supporting one another. Award recipients exemplify our core values in their daily actions and sustained performance throughout the year. In addition to these peer-driven programs, we host a variety of events and activities that promote employee connection and appreciation, including Employee Appreciation Week, holiday celebrations, and themed engagement activities throughout the year.

Our commitment to recognizing leadership and excellence also extends to awards presented annually by the Board of Directors, including the Chairman and Emerging Leader Awards. These honors recognize individuals who not only achieve exceptional results, but also lead, mentor, and inspire others in ways that positively impact our Company, culture, communities, and shareholders. Additionally, our Brand Ambassadors continually develop new and creative ways to

celebrate employee achievements and reinforce a positive workplace culture.

A key component of our day-to-day employee engagement strategy is Bar Harbor Connect (BHC), our online employee recognition and engagement platform. Built around a rewards and recognition model, BHC enables employees to recognize one another, exchange feedback, comment, and celebrate accomplishments through "high fives" and peer acknowledgements. Employees earn points through recognition activities, which may be redeemed for branded merchandise, experiences, gift cards, and other rewards. In 2025 alone, employees exchanged 13,448 recognitions and shared over 77,000 high fives, reflecting the strong culture of appreciation and engagement across our organization.

Bar Harbor
CONNECT

In 2025, a subcommittee of the Brand Ambassadors was formed to focus on Colleague Well-being. This subcommittee collaborates with our Human Resources department to promote wellness initiatives, educate colleagues about healthy practices, and elevate awareness of important well-being-related causes, such as emotional well-being, cancer, and heart health. This subcommittee is tasked with collaborating with Human Resources to develop and execute upon activities and communications that foster a culture of well-being across the organization.



Two Way Communication

Communication at all levels is crucial to our success. By ensuring that our internal and external communications are clear, thoughtful, and pertinent, we can fortify relationships and increase relationship value. We drive a culture of communication by setting good examples internally through consistent communications such as frequent updates from the senior executive team, departmental spotlights, and health and wellness bulletins. Company-wide emails and memos are sent

on a regular basis to create consistent messaging, and employees are consistently encouraged and welcomed to ask questions and provide feedback. In addition, the Bank's internal news dashboard is available to employees at any time. This communication culture is just one of the reasons we have earned a reputation for providing exceptional customer service.

Engaging employees in Company-wide strategic goals

Each year, our senior executive team develops short and long-range goals. These goals are shared with all employees and departments, who then create team and individual goals that align with and support organization-wide initiatives. This allows every employee to understand our corporate objectives and how they can contribute to reaching these goals. This is a crucial element of our pay for performance model that provides transparency and goal alignment, paving the way for a high level of employee engagement and success in achieving our strategic goals.

Safety and respect in the workplace

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

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

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

Human Capital Management



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

We invest in our employees and continuously encourage them to build the skills they need to become even more valuable team members. We also identify opportunities for employees to take on challenging and intriguing work to advance their career goals and transition into new roles as the banking industry evolves. Developing programs aligned with employee skills and capabilities is critical to our organization's success and creates robust development opportunities supported by our leaders at every level. To facilitate the promotion of diverse talent internally, we guarantee equal access to training, development opportunities, and tuition reimbursement. As a result of the development of our workforce we had 77 promotions in 2025.

Diversity & Inclusion

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

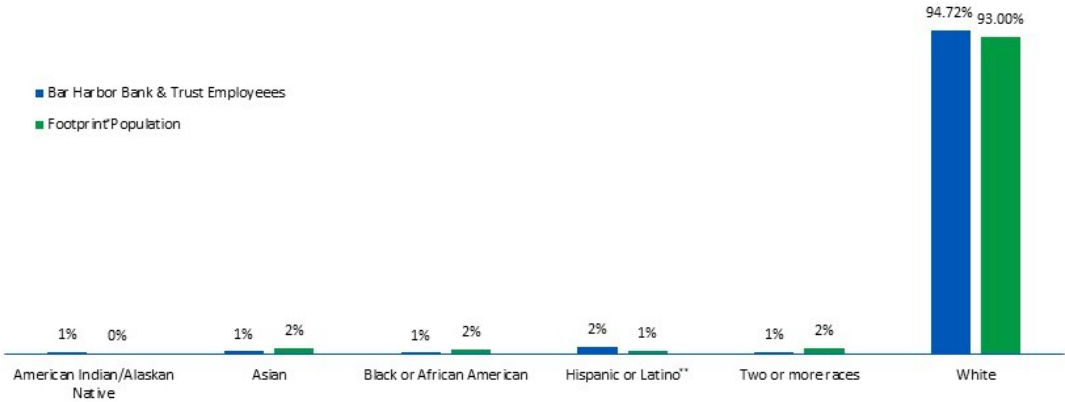
We are committed to providing equal employment opportunity for all employees and applicants for employment in all terms and all personnel activities, such as the recruitment, selection, training, compensation, benefits, discipline, promotion, transfer, layoff, and termination processes.

Human Resources partners with management in making pay and promotional decisions to ensure that decisions are made based on job responsibilities, qualifications, and experience.

Diversity & Inclusion (continued)

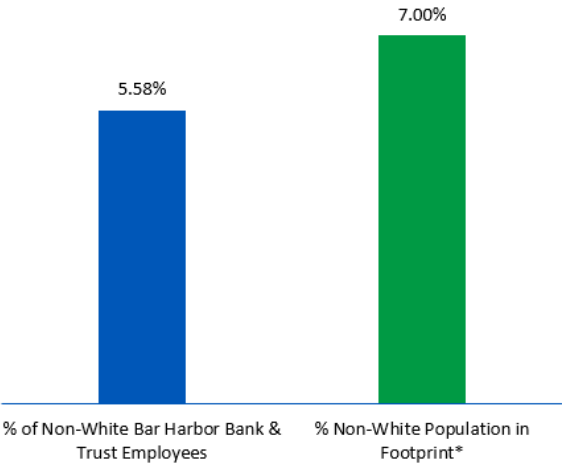
Data provided as of 12/31/2025

Detailed Racial Diversity Information



*Footprint is defined as Maine, New Hampshire, and Vermont. Source: www.census.gov
**Hispanics may be of any race, so also are included in applicable race categories.
2% of our employees didn't disclose their race in our survey and are not included in this graph.

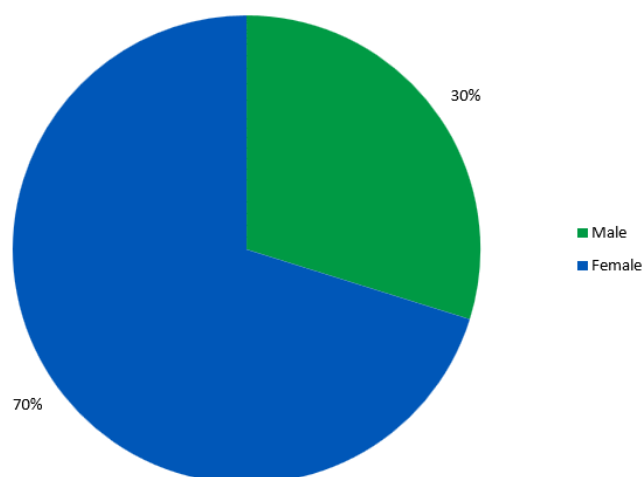
Racial Diversity Compared to Footprint



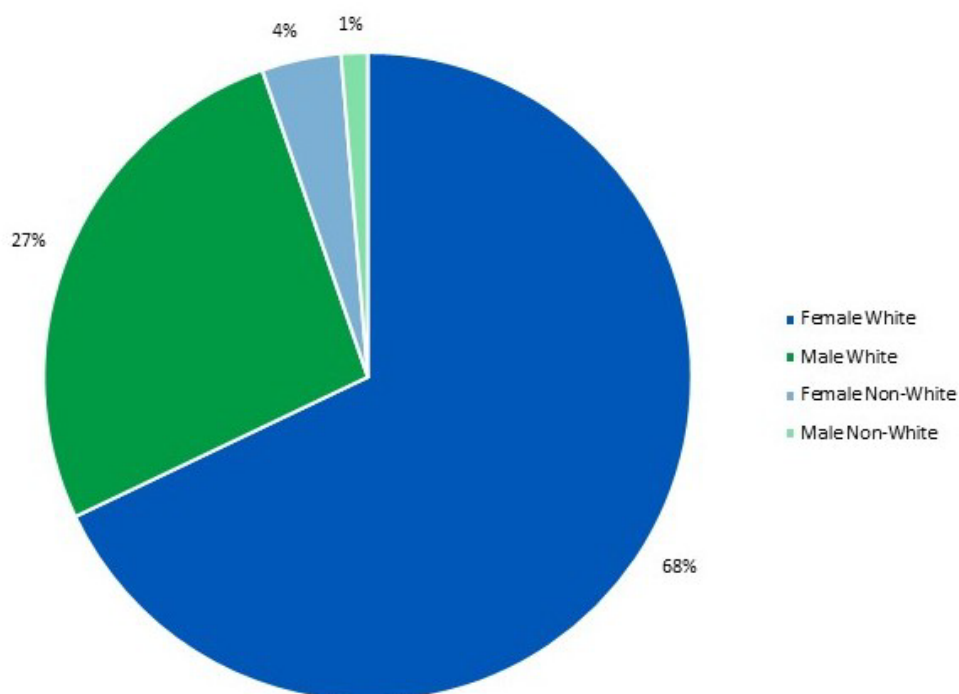
*Footprint is defined as Maine, New Hampshire, and Vermont. Source: www.census.gov
2% of our employees didn't disclose their race in our survey and are not included in this graph.



Gender Representation in Leadership



Gender and Racial Diversity at a Glance



All employment decisions are based on talent and potential for growth. We value a diverse workforce to ensure different perspectives and ideas are considered and part of our day-to-day operation. In 2025, 40% of our Board members and 38% of the executive management team were female. Our goal is to promote an inclusive culture and foster cultural awareness.



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

We warrant compliance with appropriate government regulations and strengthen our efforts to make the best possible personnel decisions while contributing to society and the community's betterment.

Total Rewards

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

Our commitment to our employees' health and well-being is evidenced through our comprehensive benefits package, including medical, dental, vision, life and disability offerings, and several other voluntary programs. We contribute to employee owned health savings accounts and have a robust wellness program to encourage our employees to stay fit physically and mentally. Our retirement savings programs include a 401k plan

with a generous Company match that vests immediately, along with an Employee Stock Purchase Plan that allows employees to be owners of the Bank at a reduced price. We feel this plan encourages employees to think and make decisions like shareholders while mitigating risk-taking behavior. We recognize providing good work-life balance choices results in our employees' making more meaningful contributions in the workplace. We have a generous Paid Time Off policy to support employees' time management and paid volunteer time to support this. We also offer Flexible Work Arrangements (FWA) to include options such as fully remote, partially remote, condensed workweeks, and flexible hours. The flexibility these various FWAs offer allows employees to manage their work-life needs while continuing to deliver stellar results in the workplace.



Employees utilized over 126,824 hours of paid time off
(includes holiday, PTO, bereavement, etc.)

\$604,285 deferred by employees in 2025 to purchase discounted BHB stock through our ESPP program.



As of 12.31.2025, over 95% of employees contributed to their 401(k) accounts, with BHBT matching **\$1,535,806** in 2025.

In addition to offering a **Health Reimbursement Account** for employees to utilize towards their deductible, in 2025, we contributed

\$308,180

To employee-owned **Health Savings Accounts.**



Employee Education and Development

Investing in employee education and development fosters an environment where individuals are engaged, continuously growing, and empowered to drive improved results and performance. All of our development and leadership programs, both in-house and external, focus on the critical skills needed to lead in a constantly evolving environment. Our Learning & Development offerings help employees maintain and improve job-related skills and enhance employees' ability to advance within the organization. We encourage our employees to continually learn and build on their skills and knowledge and offer the following programs to support their personal development:

- Tuition reimbursement supporting our employees in pursuit of higher education expands their skill set and ability to advance their career within the organization
- Professional development / designations — These opportunities aid our employees in offering superior service and products to our customers while providing our employees with continuous learning and networking opportunities
- Banking specific skills—We partner with local banking associations, the ICBA and the Center for Financial Training Education Alliance (CFTEA) to provide employees with access to a catalog of classes that are taught locally and online to help increase banking knowledge; in 2025, many employees participated in external skill development opportunities (college courses and other training programs), and we provided \$165,211.22 in financial support

- In-house training programs—Specialty courses and career development paths are designed to train and advance our employees in various technical and soft skills including management training courses to develop management and leadership skills; In 2025, employees accumulated 18,878 training hours through on-demand classes and 5,197 hours through live BHBT trainings to enhance their skills

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

Leadership Development

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

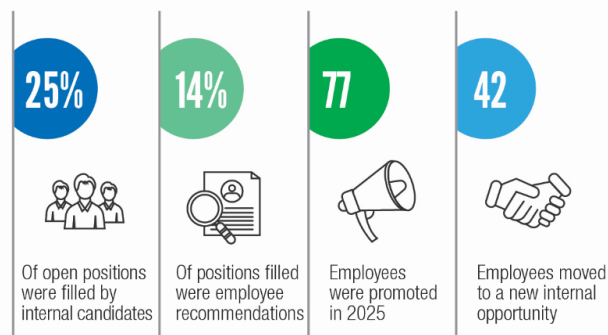
As part of our employee development plans, we have a designated group of leaders, chosen by management for their contributions to the organization, to help advise the senior executive team on strategic initiatives, messaging, and keeping a finger on the pulse of organizational culture. These employees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

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



In 2024 we launched a new 9-month development initiative called The Academy. The Academy is aimed at fostering the growth of high-potential colleagues through a structured, immersive experience. This initiative brings together a select

cohort to participate in a series of sessions that include meaningful engagement with the Senior Executive Team (SET) and the opportunity to collaborate on a strategic group project. The program is rooted in BHBT's commitment to retaining and developing top talent who exemplify strong performance and cultural alignment. Through The Academy, participants gain a deeper understanding of the company's big picture and purpose, build essential skills such as adaptability, tenacity, and confidence, and enhance their ability to collaborate and communicate effectively. Additionally, the program emphasizes leadership development by encouraging self-awareness and strengthening participants' understanding of their role as leaders within the company.



Our Customers

As a community bank, we know our success is directly tied to the prosperity of our customers. Earning and maintaining their trust is at the heart of everything we do. This commitment is reflected not only in our culture and decision-making but also in the comprehensive policies and procedures we've established to safeguard our customers and support their financial well-being.

Bank Secrecy and Anti-Money Laundering

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

GOVERNANCE REPORT

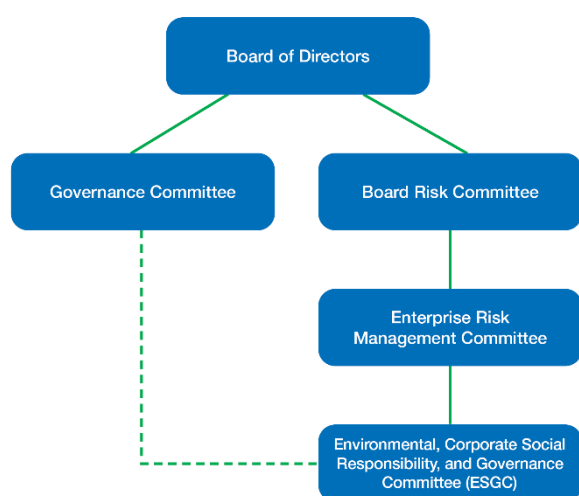
Oversight of ESG

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

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

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

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



Governance

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

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

Board Composition and Diversity

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

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

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

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

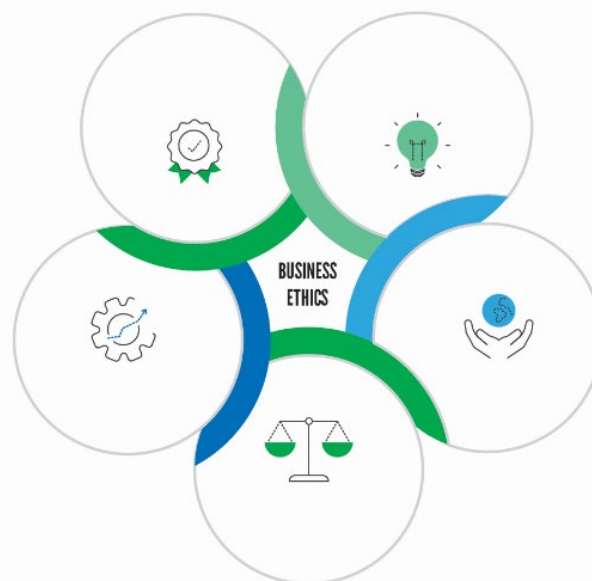
Board Independence and Qualifications

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

Code of Conduct and Business Ethics

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

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



Whistleblower Policy

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

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

Our Employment Policies also outline the Confidential Audit Alert Policy which includes our confidential contact procedure. This procedure is for an employee to use if that person believes BHB has inappropriate, illegal, or inadequate accounting practices in place. To encourage employee reporting of any such activities, Bar Harbor Bankshares has established two means by which an employee can raise such an issue without fear of identification or retribution. For employees with access to e-mail, a confidential e-mail box has been established. To ensure anonymity of the employee, this e-mail box resides outside of the Company's internal network and is only accessible by the Chairperson of the Corporation's Audit Committee.

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

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

In 2025 we received no Whistleblower or Confidential Audit Alert complaints.

Lobbying & Political Contributions

Our Code of Conduct and Ethics outlines the requirements for political activities in accordance with applicable laws and regulations. The Company does not make any contribution to any political party or to any candidate for political office in support of such candidacy. Directors, officers, and employees are prohibited from making personal political contributions in the name of or on behalf of the Company.

Board Risk Oversight

Our Board recognizes the importance of maintaining the trust and confidence of our customers, clients and employees. The Board actively manages key risks facing our Company and devotes significant time and attention to data and systems protection, including cybersecurity and information security risks, reputation risk, credit risk, financial oversight and strategy management, regulatory and legal risks. Our Board effectively monitors and manages risks through Board committee activities and by collaborating with our management, internal audit, our independent registered public accounting firm, and other specialized independent advisors. Specialized audits include, but are not limited to, Information Technology and Security, Bank Secrecy Act, Loan Review, and Trust Operations. The Board regularly reviews these audits and maintains an open dialogue about risk management with senior management.

Board Risk Committee

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

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

Board Committees

Our Board has five standing committees—Executive, Audit, Compensation and Human Resources, Governance, and Board Risk. Charters describing the responsibilities of the Audit, Compensation and Human Resources, and Governance Committees can be found on our website at www.barharbor.bank under the Shareholder Relations page.

Our Board committees regularly make recommendations and report on their activities to the full Board. Each committee may obtain advice from internal or external financial, legal, accounting, or other advisors at their discretion. Our Board, considering the



recommendations of our Governance Committee, reviews our committee charters and committee membership at least annually.

Cybersecurity Oversight

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

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

Other Risk Oversight Committees

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

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

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



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

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

Bar Harbor Bank & Trust Internal Committees

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

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

Additional ESG Information

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

Additional Corporate Governance Information

More information about our corporate governance can be found on our website at www.barharbor.bank.



LEADERSHIP

Board of Directors



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



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



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



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



James E. Graham
Woodsville, NH
Retired Bank President & CEO of WGSB



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



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



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



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



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

Executive Management



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



Josephine Iannelli
Executive Vice President
Chief Financial Officer and Treasurer



Marion Colombo
Executive Vice President
Chief Retail Officer



John M. Mercier
Executive Vice President
Chief Lending Officer



Jason Edgar
President of Bar Harbor Wealth Management



Alison DiPaola
Senior Vice President
Chief Human Resources Officer



Joseph Scully
Senior Vice President
Chief Information & Operations Officer



John Williams
Senior Vice President
Chief Risk Officer



SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX (SASB)

Accounting Metric	Code	Description
Data Security		
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	(1) In the event Bar Harbor Bank & Trust experiences a data security incident, Bar Harbor Bank & Trust will comply with its obligations under United States securities and banking laws and regulations and other applicable law regarding public disclosure of such incident. (2) N/A (3) N/A
Description of approach to identifying and addressing data security risks	FN-CB-230a.2	[See Data Privacy & Information Security section of Report]
Financial Inclusion & Capacity Building		
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	[See Responsible Investment section of Report]
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	At 12/31/2025, there were 46 small business loans totaling \$4.1MM that were past due or on non-accrual. There were no past due community development loans.
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Reflects new primary customers with new CIF Personal: 2,632 Non-personal: 1,153
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	[See Financial Literacy section of the Report]
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
Commercial and industrial credit exposure, by industry	FN-CB-410a.1	See the information in the Form 10-K as to industry concentrations and commercial loan exposure.
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	[See Environmental Management Risks section of report]
Business Ethics		
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	The company did not have any material losses to disclose as of December 31, 2025
Description of whistleblower policies and procedures	FN-CB-510a.2	[See Business Ethics section of report]
Systemic Risk Management		
Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Not applicable. Bar Harbor Bank & Trust is not classified as a Globally Systemically Important Bank and therefore does not have a G-SIB score to report.
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	[See Risk Management section of report]
Activity Metrics		
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	A. Personal: - Checking: 79,225 \$698,599,862 - Savings: 44,708 \$660,054,054 B. Small Business: - Checking: 18,139 \$1,077,537,967 - Savings: 3,412 \$311,706,960
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	A. Personal ¹ : 1,067 ; \$151,686,496 B. Small Business ² : 335; \$50,685,000 C. Corporate ³ 621: \$762,503,716

^[1] Personal loans include: MTG, HELOC, and other consumer loans

^[2] Small business loans are based on FFIEC CRA Reporting

^[3] Corporate loans are all Commercial loans, including small business loans, reported in the CRA reporting.



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