



# **Second Quarter 2020 Earnings Presentation**

**July 28, 2020**



# Company Overview (NYSE American: BHB)



## Financial Highlights

### Market Data<sup>1</sup>

Stock Price	\$20.75
Market Cap (MM's)	\$316
Price / LTM Core EPS	9.93x
Price / Tangible Book Value (Non GAAP)	114%
Dividend Yield	4.24%

### Balance Sheet (MM)

Total Assets	\$3,780
Cash and Securities	\$733
Net Loans <sup>3</sup>	\$2,713
Total Deposits	\$2,695
Total Equity	\$404

### YTD Performance Ratios and Profitability

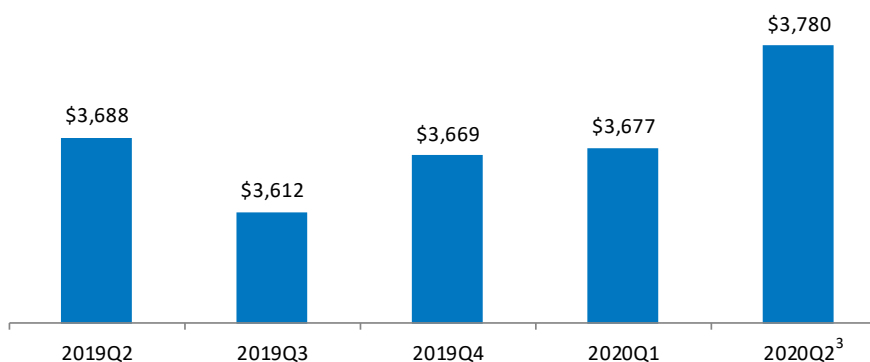
Core Return on Average Assets	0.87%
Core Return on Average Equity	8.12%
Net Interest Margin	3.02%
Efficiency Ratio	62.74%
Core Net Income (000's)	\$16,390

### Capital Ratios<sup>2</sup>

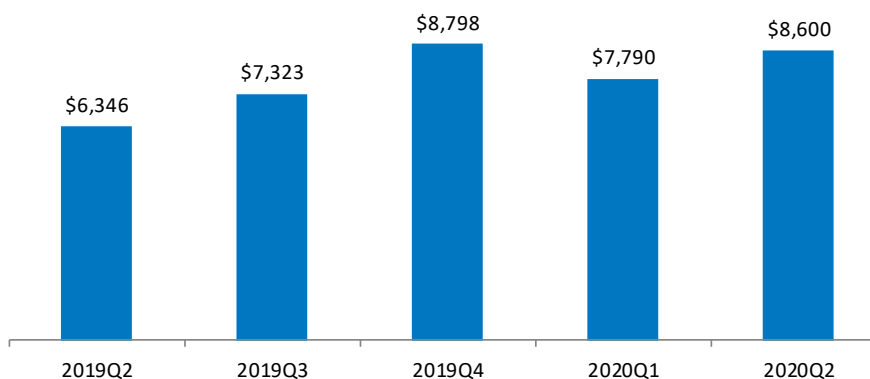
Tang. Common Equity / Tang. Assets	7.57%
Tier 1 Leverage Ratio	8.25%
Common Equity Tier 1 Risk- Based Capital Ratio	10.61%
Tier 1 Risk- Based Capital Ratio	11.42%
Total Risk-Based Capital Ratio	13.61%

## Asset and Income Generation

### Total Assets (MM's)



### Core Net Income (000's)



All financial data as of June 30, 2020 except <sup>1</sup>Market Data, which is as of July 22, 2020 and <sup>2</sup>Capital ratios which are as of March 31, 2020

<sup>3</sup>Assets and loans include a net \$127.0 MM in Paycheck Protection Program (PPP) loans

# Second Quarter 2020 - Highlights



- 18% annualized commercial loan growth for Q2 2020, CRE at 14% and C&I at 30%, excluding PPP (Paycheck Protection Program)
- 32% annualized growth in non-maturity deposits for Q2 2020, excluding balances related to PPP loans
- 11% QTD annualized growth in tangible book value per share
- 3.00% NIM in Q2 2020 vs 2.66% in Q2 2019
- 0.96% cost of funds in Q2 2020 vs 1.71% in Q2 2019 and 1.28% for Q1 2020
- 12% Y-O-Y growth in non-interest income on higher mortgage banking income, excluding any security gains on sale
- Net charge-offs continue to be near historic lows; past due accounts down to 0.32% from 0.75% Q4 2019
- Strong liquidity position through multiple channels
- Capital ratios quickly building since branch acquisition in Q4 2019

Note: Assets and loans include a net \$127.0 MM in Paycheck Protection Program (PPP) loans  
Note: See appendix for GAAP reconciliation

# Strategic Objectives



*We strive to be one of the most profitable banks in New England; to provide exceptional service to the people, businesses and communities we serve; and create a corporate culture that develops and rewards existing employees and attracts outside talent.*

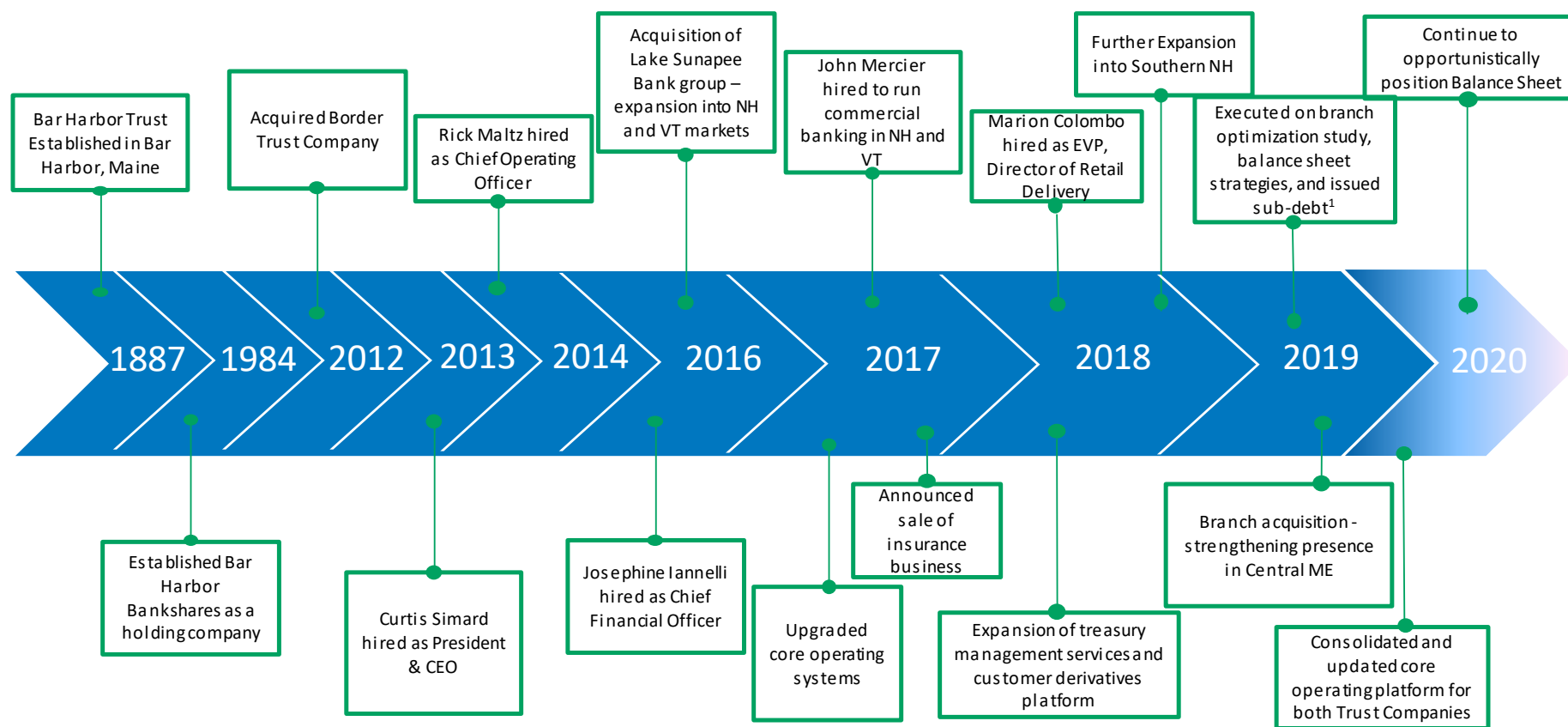


# Management Team



Executive	Background
Curtis C. Simard <i>President and CEO</i>	<ul style="list-style-type: none"> <li>• Joined as President and CEO of Bar Harbor Bankshares and Bar Harbor Bank &amp; Trust in June 2013</li> <li>• Served as Managing Director of Corporate Banking for TD Bank and various management positions at Citizens Financial Group</li> </ul>
Josephine Iannelli <i>EVP, Chief Financial Officer and Treasurer</i>	<ul style="list-style-type: none"> <li>• Joined Bar Harbor Bankshares and Bar Harbor Bank &amp; Trust in October 2016 as Executive Vice President, Chief Financial Officer and Treasurer</li> <li>• Served as Senior Executive VP, Chief Financial Officer and Treasurer of Berkshire Hills Bancorp in Pittsfield, Massachusetts and various management positions at PNC Financial Services Group</li> </ul>
Richard B. Maltz <i>EVP, Chief Operating Officer</i>	<ul style="list-style-type: none"> <li>• Serves as Bar Harbor Bankshares Executive Vice President, Chief Risk Officer since September 2014, and Chief Operating Officer since September 2016</li> <li>• Served as Executive Vice President and Chief Risk Officer of Bangor Savings Bank</li> </ul>
John Mercier <i>EVP, Chief Lending Officer</i>	<ul style="list-style-type: none"> <li>• Serves as Executive Vice President and Chief Lending Officer since 2018 and joined Bar Harbor Bank &amp; Trust in 2017</li> <li>• Veteran in retail, small business, regional banking, middle market, and large national corporate markets with over 30 years of experience</li> </ul>
Marion Colombo <i>EVP, Director of Retail Delivery</i>	<ul style="list-style-type: none"> <li>• Executive Vice President, Director of Retail Delivery of Bar Harbor Bank &amp; Trust since 2018</li> <li>• 25 years in retail banking, most recently serving as Market President-Retail at TD Bank</li> </ul>
Jennifer Svenson <i>SVP, Human Resources</i>	<ul style="list-style-type: none"> <li>• Serves as SVP, Chief Human Resources Officer</li> <li>• Most recently served as VP, US Human Resources of Ironshore, Boston MA</li> </ul>
Jason P. Edgar <i>President Bar Harbor Trust Services &amp; Charter Trust Company</i>	<ul style="list-style-type: none"> <li>• Serves as President of Bar Harbor Trust Services and Charter Trust Company</li> <li>• Most recently served as SVP, Director of Wealth Management of Berkshire Bank, Boston MA</li> </ul>

# Company History



<sup>1</sup> Part of the Balance Sheet Optimization Strategies executed in 2019 was the refinancing of existing Bar Harbor Bank & Trust debt. Bar Harbor Bank & Trust issued subordinated sub debt to replace these borrowings. Bar Harbor Bank & Trust issued their subordinated debt at a 4.625% coupon, the lowest rate to date for similarly rated issuers and debt structures (source: Piper-Sandler & Company).. The deal was oversubscribed which resulted in a larger issuance than the replacement debt at a net comparable cost.

# Markets we Serve: Deposit Market Share



## Maine

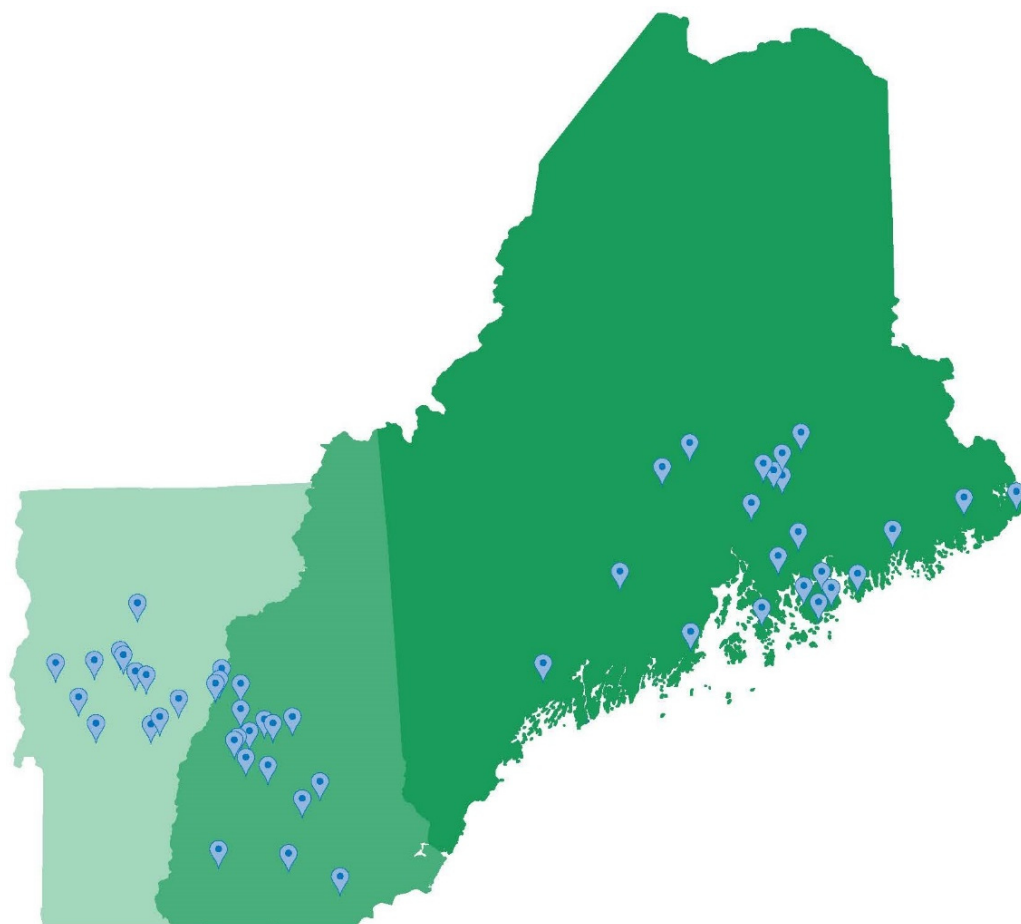
Rank	Financial Institution Name	Total Branches	Total Deposits (000's)	Market Share
1	Toronto-Dominion Bank	42	\$3,867,684	10.1%
2	Camden National Corporation	58	\$3,581,756	9.4%
3	Bangor Bancorp, MHC	59	\$3,488,716	9.1%
4	KeyCorp	42	\$2,833,196	7.4%
5	Bank of America Corporation	12	\$1,916,030	5.0%
6	Bar Harbor Bankshares	22	\$1,740,670	4.6%
Total Market		644	\$38,202,867	100%

## New Hampshire

Rank	Financial Institution Name	Total Branches	Total Deposits (000's)	Market Share
1	Toronto-Dominion Bank	58	\$7,643,433	18.2%
2	Citizens Financial Group, Inc.	54	\$7,497,873	17.8%
3	Bank of America Corporation	21	\$4,739,798	11.3%
4	Service Credit Union	36	\$3,021,021	7.2%
5	New Hampshire Mutual Bancorp	27	\$1,837,624	4.4%
13	Bar Harbor Bankshares	20	\$737,255	1.8%
Total Market		508	\$42,022,082	100%

## Vermont

Rank	Financial Institution Name	Total Branches	Total Deposits (000's)	Market Share
1	People's United Financial, Inc.	38	\$3,867,684	18.6%
2	Toronto-Dominion Bank	24	\$3,581,756	15.0%
3	Community Bank System, Inc.	31	\$3,488,716	6.7%
4	New England Federal Credit Union	7	\$2,833,196	6.4%
5	KeyCorp	11	\$1,916,030	5.0%
19	Bar Harbor Bankshares	11	\$258,806	1.5%
Total Market		303	\$17,475,574	100%

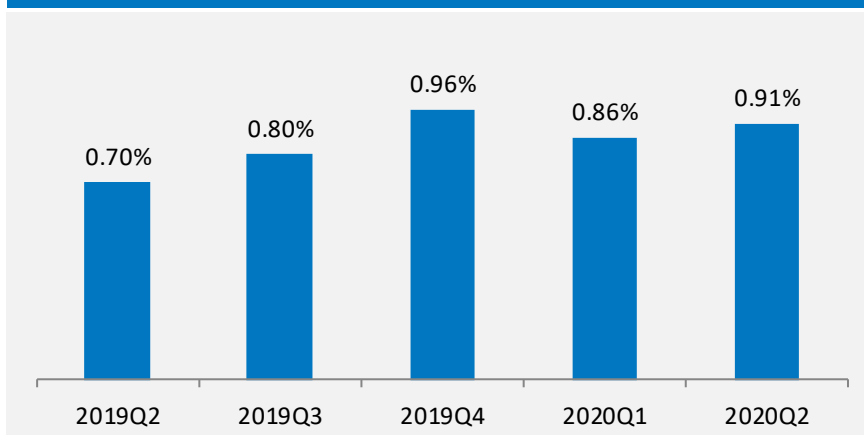


Source: SNL / S&P Market Intelligence

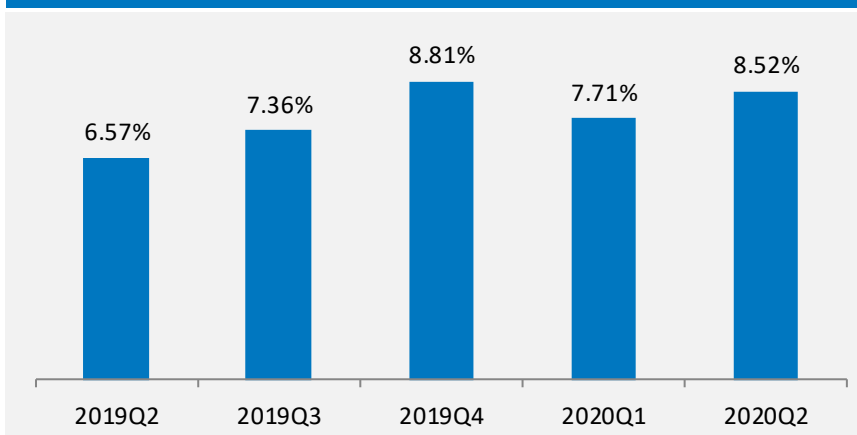
# Profitability Metrics



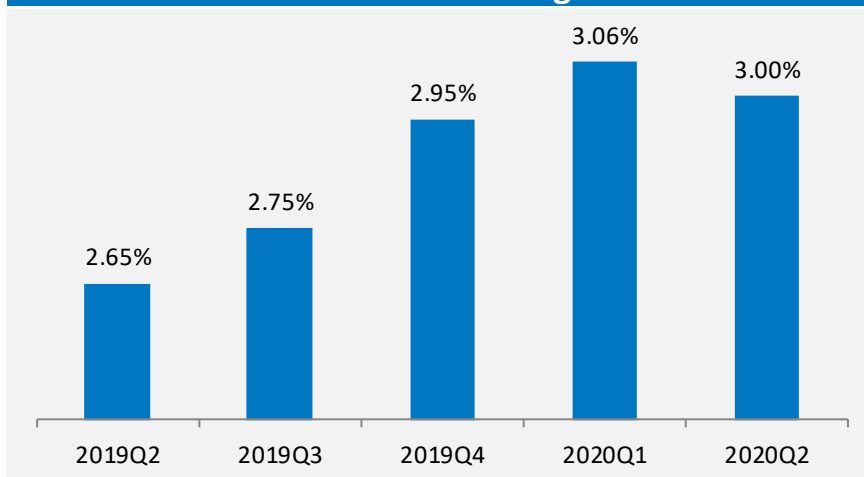
**Core ROAA**



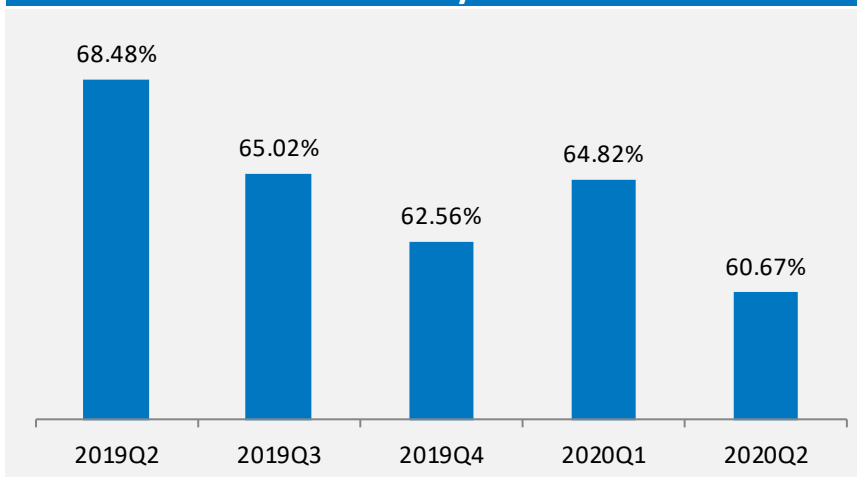
**Core ROAE**



**Net Interest Margin**



**Efficiency Ratio**





# Strengthening of the Balance Sheet



## Liquidity

- Increased balance sheet liquidity reflecting significant wholesale borrowing capacity (FHLB and Brokered CD Market) as well as restructured investment portfolio
- Continue to maintain and test external lines of credit with FHLB, Federal Reserve Bank, and other correspondent banks

## Capital

- Well capitalized, reflecting the refinancing and upsizing of subordinated debt in Q4 2019
- Judicious capital and balance sheet management as evidenced by the strategic shift in residential mortgage lending
- Consistent and strong earnings as well as conservative interest rate risk exposures

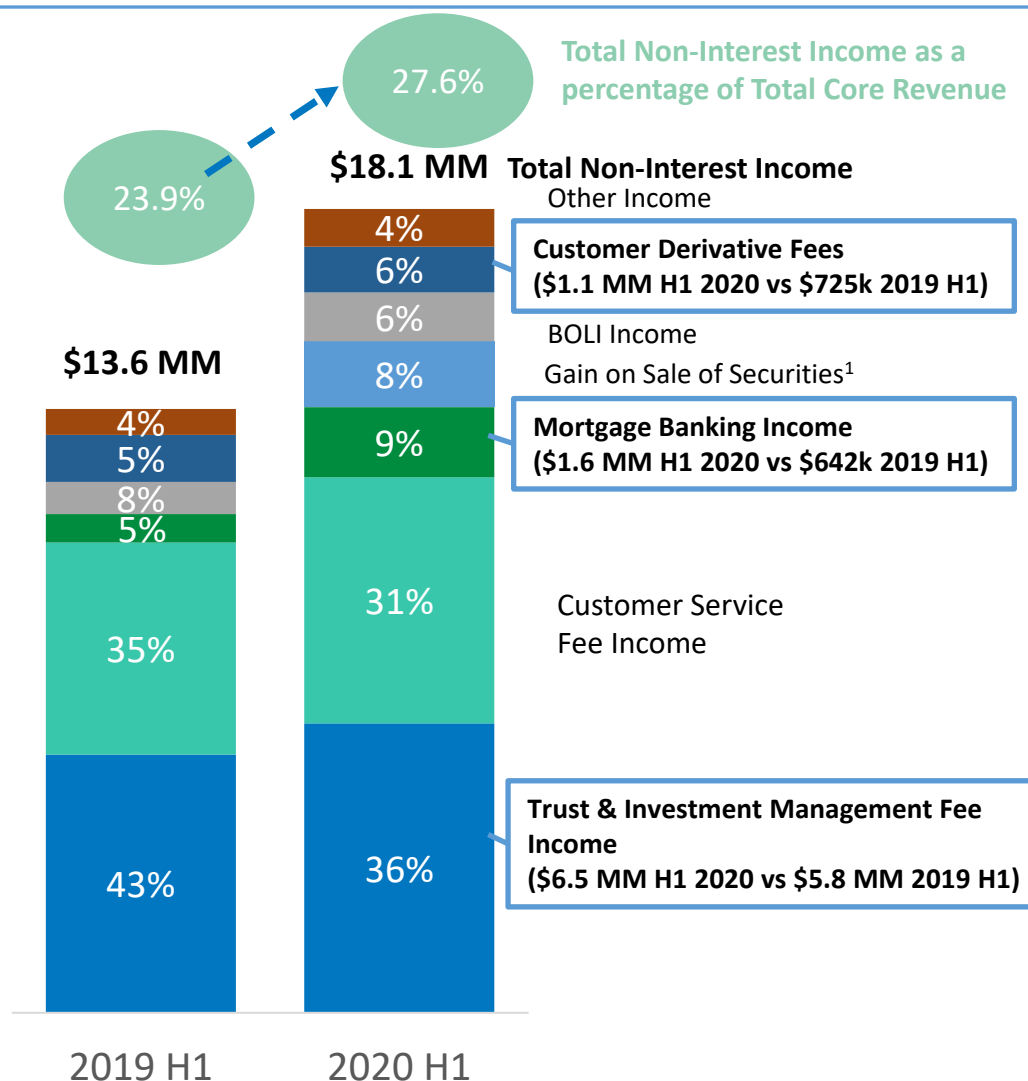
## Interest Rate Risk (IRR) Positioning & Management

- Interest rate risk metrics are largely neutral to expected near-term exposures
- Active liability expense management (deposit betas) relative to market benchmarks

# Focus on Non-Interest Income Growth

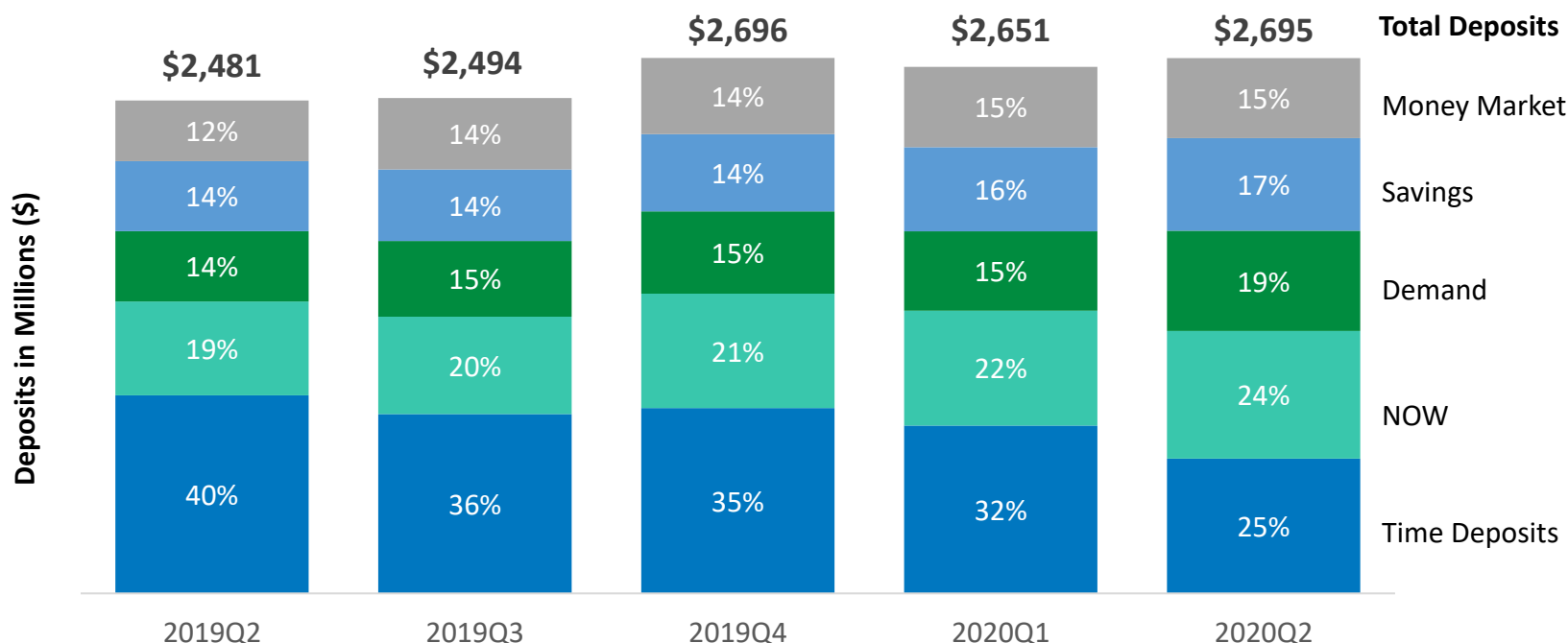


- Optimized existing sources and executed against new initiatives to create other sources
  - Substantial growth and diversification of non-interest income YTD compared to Q2 2019 YTD
- Wealth Management and Financial Services
  - Bar Harbor Financial Services
  - Two wholly owned subsidiaries, Charter Trust and Bar Harbor Trust services offering trust management services
    - \$2.04B AUM
  - Total Revenue of \$6.53 MM in 2020 H1 vs. \$5.82 MM 2019 H1
- Expansion of Mortgage Banking platform and secondary market sales channels. Mortgage Banking income for 2020 H1 totaled \$1.58 MM vs. \$642 thousand for 2019 H1.
- Cash Management and Treasury Services
- Customer Derivative Offerings



<sup>1</sup>Gain on Sale of Securities was part of a larger balance sheet strategy that allowed the Bank to take advantage of opportunities in capital markets

# Deposit Portfolio Overview

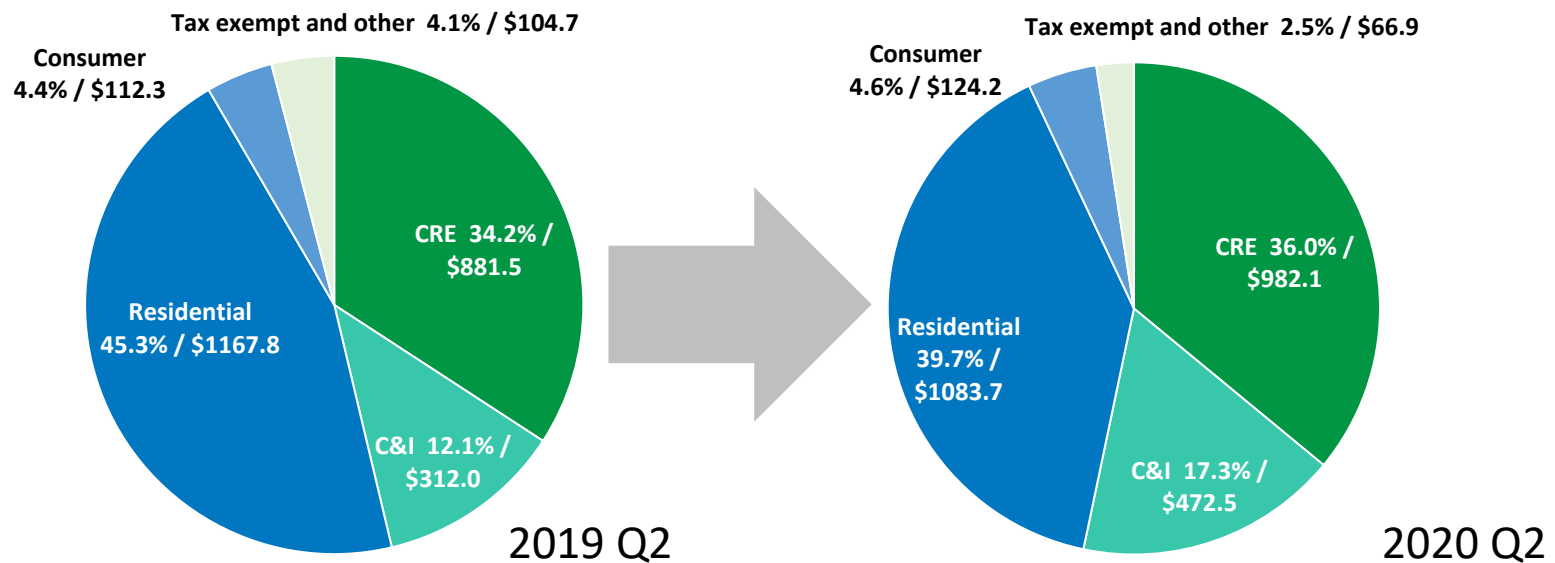


- Total deposits of \$2.70 billion as of June 30, 2020 representing Year-over-Year deposit growth of 8.6%; 32% annualized growth in total non-maturity deposits, excluding balances related to PPP loans
- Continued focus on growing NOW, Demand and other non-Time Deposits which improved our Cost of Interest-Bearing Deposits for Q2 2020 to 0.81%, down from 1.32% from Q2 2019
- Loans / Deposits of 101%

# Loan Portfolio Overview



- Total loans of \$2.73 billion as of June 30, 2020 representing a 5.86% Y-o-Y increase, with C&I increasing by 51.4% Y-o-Y
  - Excluding PPP loans, total loans increased 0.9% Y-o-Y with C&I loans increasing 10.7%
- Yield on loans of 3.94% for the quarter ended June 30, 2020, and 4.04% excluding PPP loans



# PPP, COVID Modified Loans & Loan Provisions

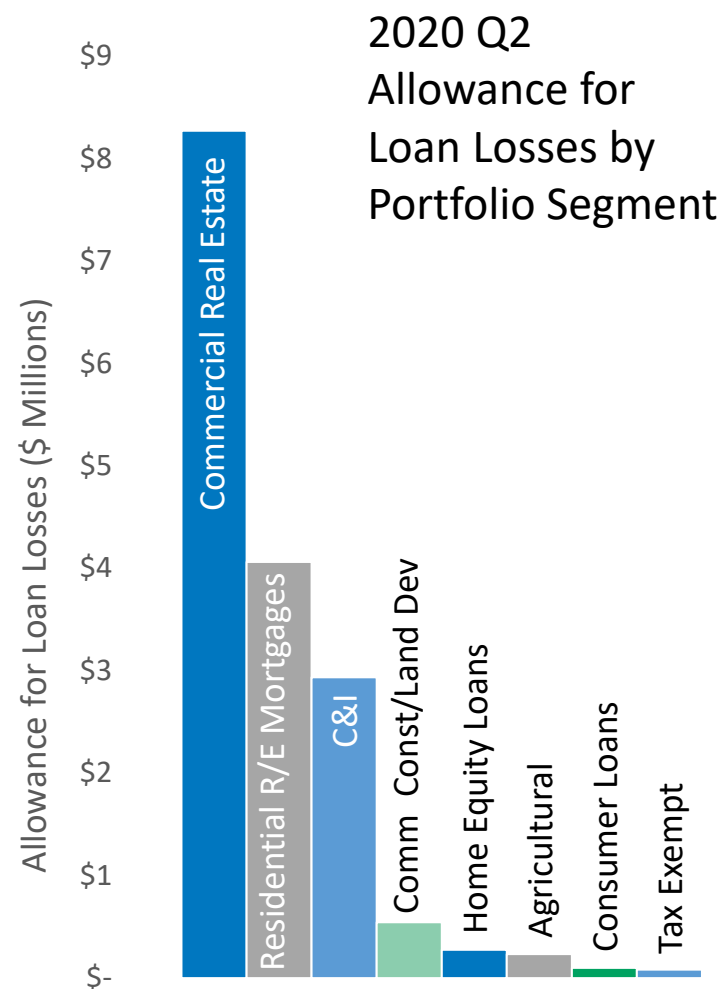


## Paycheck Protection Program Loans (PPP)

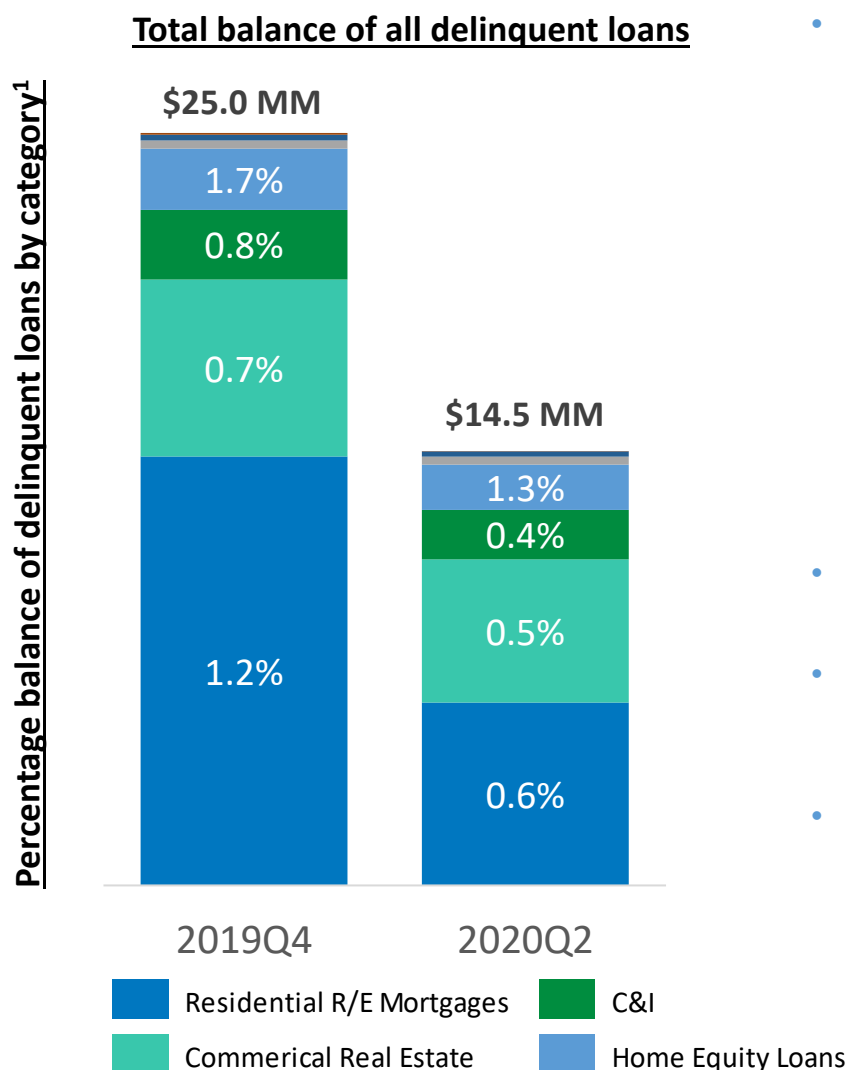
- 1900 originations with a total principal balance of \$131.5 MM and unearned fees of \$5.3 MM
- Average loan size of \$70K, 1,722 loans =< \$150K totaling \$51.2 MM (39%) and 4 loans >= \$2.0 MM totaling \$10.2 MM (8%)
- \$600K of fee accretion included in the Q2 2020, accelerated accretion expected in the second half of 2020 into 2021
- \$66 MM estimated PPP funds remain in BHB deposit accounts as of Q2 2020

## COVID Modified Loans

- 786 total modified loans with a principal amount of approximately \$400 MM within Q2 2020
- Modifications were mostly temporary principal deferrals with normal interest accruals
- Total accrued interest as of Q2 2020 was \$2.4 MM
- 20% of the total principal balance resumed a normal payment schedule prior to quarter end



# Focused on Credit Quality



- During Q2 2020, in response to COVID-19, Management performed a stress test of the commercial portfolio analyzing potentially vulnerable NAICS codes, in addition to the normal migration analysis. The following segments of the commercial loan portfolio were identified for stress testing:
  - Hospitality loans with current Loan-to-Value (LTV) in excess of 65%
  - All loans in the Bank's top 50 relationships
  - All loans \$1 MM or greater with risk ratings of special mention or higher
- ALLL / Loan coverage ratio improved to 0.63% (excluding PPP loans)
- Management applied economic and individual loan factors to the allowance
- Largest industry concentration outside of real estate is Hospitality
  - \$287 MM in exposure<sup>2</sup> as of Q2 2020, roughly 17.0% of commercial loans
  - Current weighted average Loan-to-Value is below 60.0%

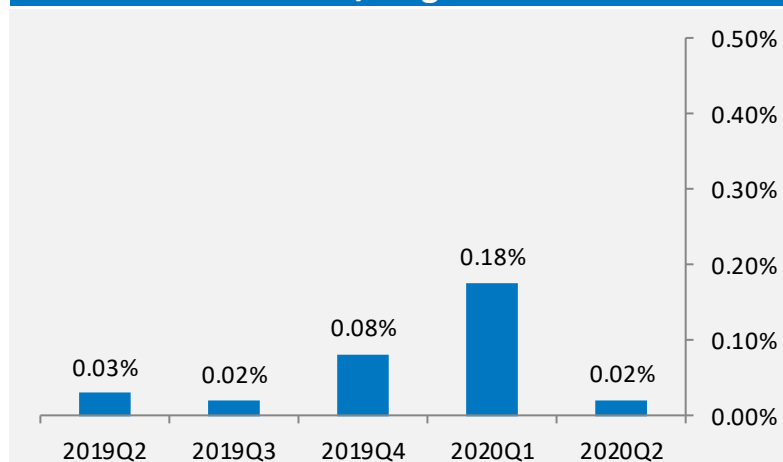
<sup>1</sup>Remaining loan categories include commercial construction / land development, Agricultural and Consumer, for a total of 0.50% as of Q2 2020, down from 0.81% of balances in those categories during Q4 2019

<sup>2</sup>Exposure includes available credit & derivative exposure

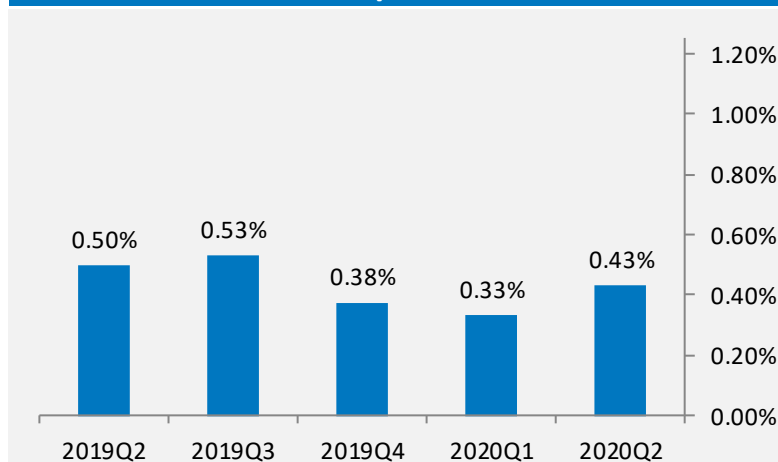
# Asset Quality



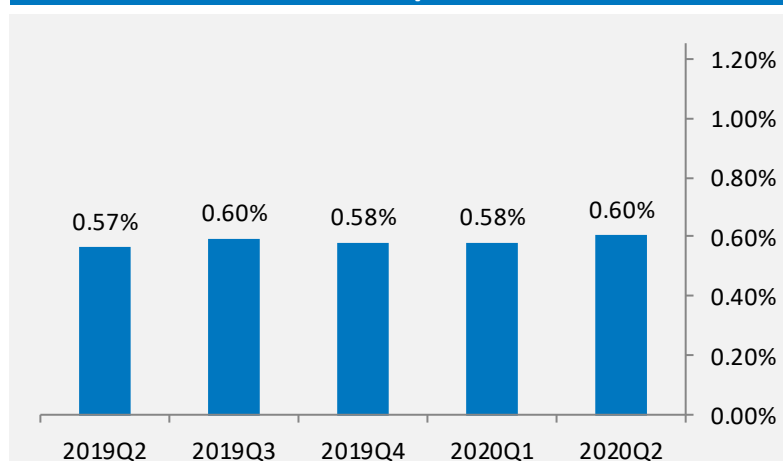
**NCOs / Avg. Loans**



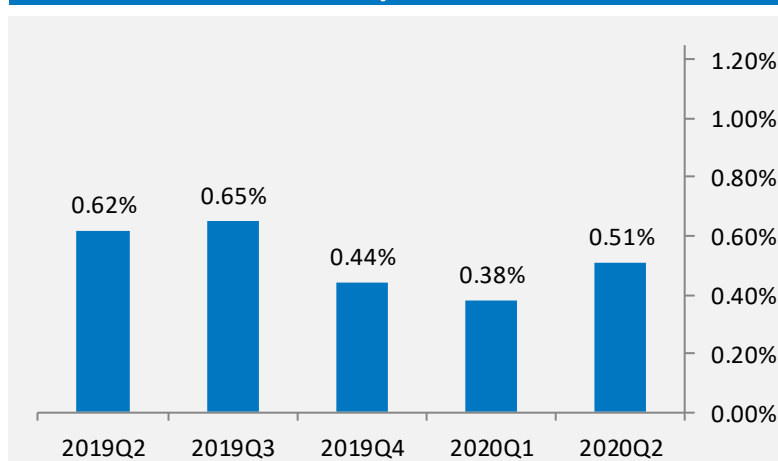
**NPAs / Assets<sup>1</sup>**



**Reserves / Loans<sup>2</sup>**

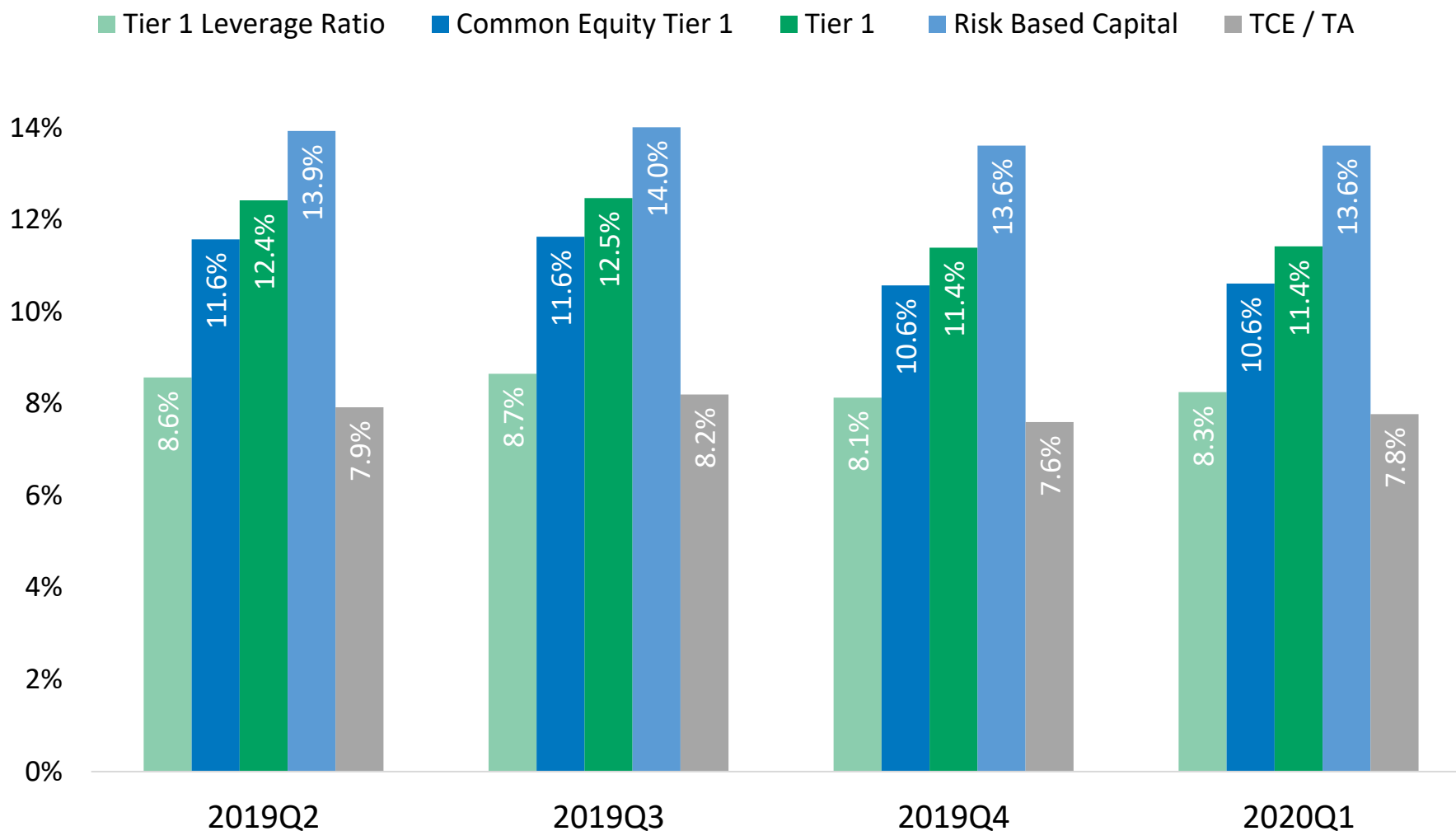


**NPLs / Loans<sup>3</sup>**



<sup>1</sup>NPAs/Assets excluding PPP loans is 0.45% for Q2 2020, <sup>2</sup>Reserves / Loans excluding PPP loans is 0.63% for Q2 2020, <sup>3</sup>NPLs/Loans excluding PPP loans is 0.54% for Q2 2020

# Well Capitalized Institution



Source: Company filings, calculated at holding company level.



# Investment Considerations



- Focused on building franchise value
- Deep and talented management team
- Team, platform and strategy in place to generate efficient growth
- Profitable and efficient business model
- Clear vision to grow core loan/deposit business
- Development and expansion of non-interest income revenue
- Proven ability to grow organically and via acquisitions
- Disciplined credit quality and a conservative risk management culture
- Consistent dividend payments to shareholders with an attractive yield

# Legal Disclaimer



## Forward Looking Statements

This presentation contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by words such as “believes,” “anticipates,” “expects,” “intends,” “targeted,” “continue,” “remain,” “will,” “should,” “may,” “plans,” “estimates,” and similar references to future periods; however, such words are not the exclusive means of identifying such statements. Examples of forward-looking statements include, but are not limited to: (i) projections of revenues, expenses, income or loss, earnings or loss per share, and other financial items; (ii) statements of plans, objectives, and expectations of the Company or its management or Board of Directors; (iii) statements of future economic performance; and (iv) statements of assumptions underlying such statements. Forward-looking statements are based on the Company’s current expectations and assumptions regarding its business, the economy, and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks, and changes in circumstances that are difficult to predict. The Company’s actual results may differ materially from those contemplated by the forward-looking statements, which are neither statements of historical fact nor guarantees or assurances of future performance. For more information about factors, such as the ongoing COVID -19 pandemic and the governmental and other responses thereto, that could cause actual results to differ from those discussed in the forward-looking statements please refer to the information disclosed under “Forward-Looking Statements”, “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” and elsewhere in the Company’s public filings with the Securities and Exchange Commission, including the Company’s Annual Report on Form 10-K and Quarterly Reports on Form 10-Q. Any forward-looking statement made by the Company in this presentation speaks only as of the date on which it is made. Factors or events that could cause the Company’s actual results to differ may emerge from time to time, and it is not possible for the Company to predict all of them. The Company undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments, or otherwise, except as may be required by law.

## Non-GAAP Financial Measures

This presentation contains both financial measures based on accounting principles generally accepted in the United States (“GAAP”) and non-GAAP based financial measures, which are used where management believes them to be helpful in understanding the Company’s results of operations or financial position. Reconciliations of these non-GAAP financial measures, to the most comparable GAAP measures are included in this presentation under “Non-GAAP to GAAP Reconciliations” and in the Company’s earnings release available in the Investor Relations portion of the Company’s website at [www.barharbor.bank](http://www.barharbor.bank). These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.



# Appendix



# Historical Financial Performance



Dollar values in thousands, except per share amounts or otherwise noted	For the Year Ended,				For the Quarter Ended,				
	2016Y	2017Y	2018Y	2019Y	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2
<b>Balance Sheet</b>									
Total Assets	\$1,755	\$3,565	\$3,608	\$3,669	\$3,688	\$3,612	\$3,669	\$3,677	\$3,780
Net Loans	1,119	2,473	2,476	2,626	2,564	2,562	2,626	2,620	2,713
Total Deposits	1,050	2,352	2,483	2,696	2,481	2,494	2,696	2,651	2,695
<b>Capital</b>									
Total Equity <sup>1</sup>	\$157	\$355	\$371	\$396	\$391	\$394	\$396	\$404	\$404
Tang. Common Equity / Tang. Assets <sup>1</sup>	8.65%	7.12%	7.51%	7.60%	7.92%	8.20%	7.60%	7.77%	N/A
Tier 1 Leverage Ratio <sup>1</sup>	8.94%	8.10%	8.53%	8.13%	8.57%	8.65%	8.13%	8.25%	N/A
Total Risk-Based Capital Ratio <sup>1</sup>	16.52%	13.73%	14.23%	13.61%	13.93%	14.01%	13.61%	13.61%	N/A
<b>Earnings &amp; Profitability</b>									
Net Income	\$14.9	\$26.0	\$32.9	\$22.6	\$6.1	\$5.0	\$4.2	\$7.7	\$8.5
Core ROAA	0.83%	0.93%	0.99%	0.82%	0.70%	0.80%	0.96%	0.86%	0.91%
Core ROAE	8.57%	9.15%	9.79%	7.65%	6.57%	7.36%	8.81%	7.71%	8.52%
Net Interest Margin	2.96%	3.10%	2.87%	2.78%	2.65%	2.75%	2.95%	3.06%	3.00%
Efficiency Ratio	58.90%	55.44%	59.27%	64.95%	86.48%	65.02%	62.56%	64.82%	60.67%
<b>Asset Quality</b>									
NPLs / Loans	0.58%	0.58%	0.73%	0.44%	0.62%	0.65%	0.44%	0.38%	0.51%
NPAs / Assets	0.38%	0.41%	0.57%	0.38%	0.50%	0.53%	0.38%	0.33%	0.43%
Reserves / Loans	0.92%	0.50%	0.56%	0.58%	0.57%	0.60%	0.58%	0.58%	0.60%
NCOs / Average Loans	0.00%	0.04%	0.05%	0.08%	0.03%	0.02%	0.08%	0.18%	0.02%
<b>Yield and Cost</b>									
Yield on Earning Assets	3.72%	3.86%	4.00%	4.16%	4.13%	4.17%	4.15%	4.14%	3.81%
Cost of Interest Bearing Deposits	0.75%	0.60%	0.98%	1.27%	1.32%	1.33%	1.19%	1.08%	0.81%
Cost of Total Interest Bearing Liabilities	0.86%	0.87%	1.31%	1.61%	1.71%	1.65%	1.42%	1.28%	0.96%
<b>Market Information (7/23/2020)</b>									
Current Stock Price	\$20.75	Price / BV		78%					
52 Week High	\$26.59	Price / TBV		114%					
52 Week Low	\$13.77	Price / LTM EPS		9.93x					
Market Capitalization	\$315.7	Dividend Yield		4.24%					

Source: Company filings

# Non-GAAP to GAAP Reconciliations



<i>Dollar values in thousands, except per share amounts or otherwise noted</i>		2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	YTD 2020
GAAP net income		6,117	5,015	4,207	7,721	8,481	16,202
Plus (less):							
Gain sale of securities, net		-	(157)	(80)	(135)	(1,351)	(1,486)
(Gain) loss on sale of fixed assets, net		21	-	(3)	92	(2)	90
Loss on other real estate owned		-	146	20	31	-	31
Loss on debt extinguishment		-	-	1,096	-	1,351	1,351
Acquisition, restructuring and other expenses		280	3,039	4,998	103	158	261
Income tax expense <sup>1</sup>		(72)	(720)	(1,440)	(22)	(37)	(59)
<b>Total core earnings<sup>2</sup></b>	(A)	<b>\$ 6,346</b>	<b>\$ 7,323</b>	<b>\$ 8,798</b>	<b>\$ 7,790</b>	<b>\$ 8,600</b>	<b>\$ 16,390</b>
Net-interest income	(B)	\$21,496	\$22,445	\$24,104	\$24,563	\$24,590	\$49,153
Plus: Non-interest income		7,453	7,643	7,806	8,421	9,710	18,131
Total Revenue		28,949	30,088	31,910	32,984	34,300	67,284
Plus: Gain on sale of securities, net		-	(157)	(80)	(135)	(1,351)	(1,486)
<b>Total core revenue<sup>2</sup></b>	(C)	<b>\$28,949</b>	<b>\$29,931</b>	<b>\$31,830</b>	<b>\$32,849</b>	<b>\$32,949</b>	<b>\$65,798</b>
Total non-interest expense		20,906	23,400	26,803	22,359	22,266	44,625
Less: Gain (loss) on sale of premises and equipment, net		(21)	-	3	(92)	2	(90)
Less: Loss on other real estate owned		-	(146)	(20)	(31)	-	(31)
Less: Loss on debt extinguishment		-	-	(1,096)	-	(1,351)	(1,351)
Less: Acquisition, restructuring and other expenses		(280)	(3,039)	(4,998)	(103)	(158)	(261)
<b>Core non-interest expense<sup>2</sup></b>	(D)	<b>\$20,605</b>	<b>\$20,215</b>	<b>\$20,689</b>	<b>\$22,133</b>	<b>\$20,759</b>	<b>\$42,892</b>

<sup>1</sup>Assumes a marginal tax rate of 23.78% in 2019. A marginal tax rate of 23.87% was used in the first and second quarter of 2020.

<sup>2</sup> Non-GAAP financial measure.

<sup>3</sup> Efficiency ratio is computed by dividing core non-interest expense net of franchise taxes and intangible amortization divided by core revenue on a fully taxable equivalent basis.

# Non-GAAP to GAAP Reconciliations (continued)



Dollar values in thousands, except per share amounts or otherwise noted

		2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	YTD 2020
<b>Averages</b>							
Total average earning assets	(E)	\$3,330	\$3,308	\$3,309	\$3,303	\$3,367	\$3,339
Total average assets	(F)	3,646	3,642	3,655	3,662	3,807	3,786
Total average shareholders equity	(G)	388	395	396	406	406	406
<b>Performance ratios</b>							
GAAP return on assets		0.67%	0.55%	0.46%	0.85%	0.90%	0.86%
GAAP return on equity		6.33%	5.04%	4.21%	7.64%	8.40%	8.02%
Core return on equity <sup>2</sup>	(A/G)	6.57%	7.36%	8.81%	7.71%	8.52%	8.12%
Efficiency ratio <sup>2,3</sup>	(D-O-Q)/(C+N)	68.48%	64.99%	62.79%	64.82%	60.67%	62.74%
Net interest margin	(B+P)/E	2.65%	2.75%	2.95%	3.06%	3.00%	3.02%
<b>Supplementary Data</b>							
Taxable equivalent adjustment for efficiency ratio	(N)	\$676	\$658	\$674	\$719	\$646	\$1,365
Franchise taxes included in non-interest expense	(O)	111	119	119	119	120	239
Tax equivalent adjustment for net interest margin	(P)	514	503	516	551	490	1,041
Intangible amortization	(Q)	207	207	240	256	256	512

<sup>1</sup>Assumes a marginal tax rate of 23.78% in 2019. A marginal tax rate of 23.87% was used in the first and second quarter of 2020.

<sup>2</sup> Non-GAAP financial measure.

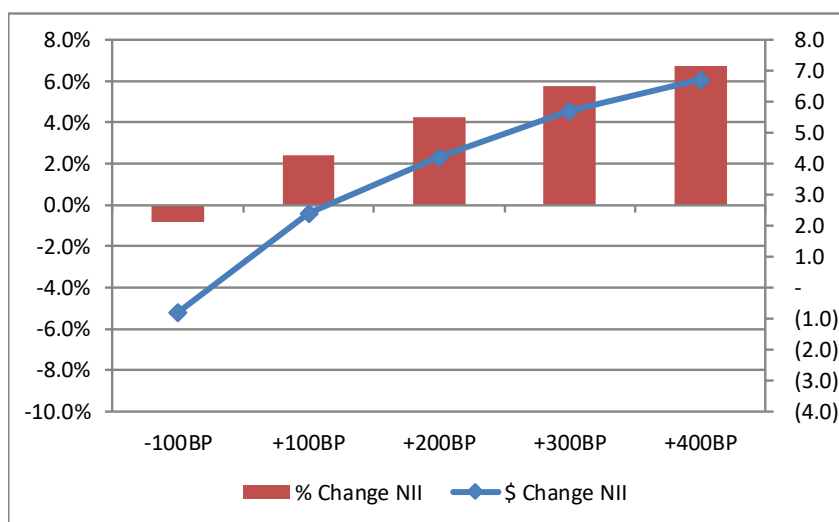
<sup>3</sup> Efficiency ratio is computed by dividing core non-interest expense net of franchise taxes and intangible amortization divided by core revenue on a fully taxable equivalent basis.

# Interest Rate Risk Analysis



On a quarterly basis, the company measures and reports NII and EVE at risk to isolate the change in income and value related solely to interest-earning assets and interest-bearing liabilities. The analysis below shows the impact of instantaneous parallel shifts in the market yield curve for a period of one year while EVE shows a liquidation calculation over the same shifts in the curve.

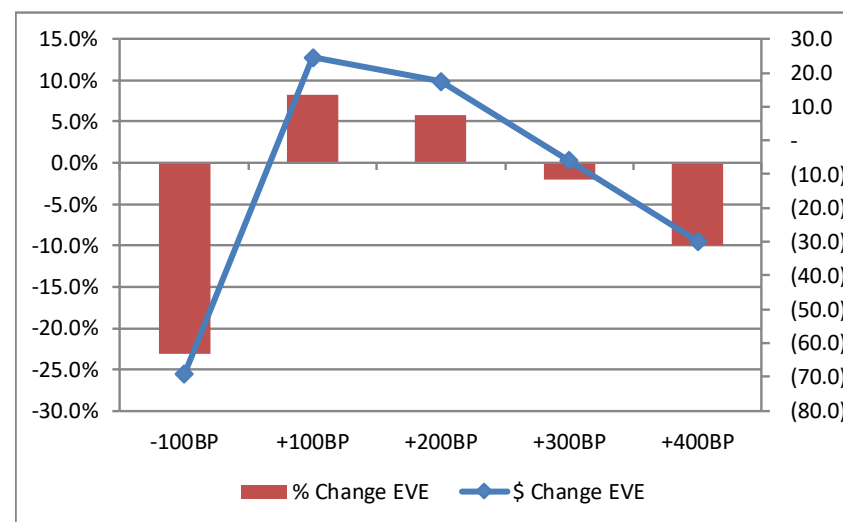
NII Impact



Interest Rate Risk to Earnings (NII)  
June 30, 2020

Change in Interest Rates (basis points)	\$ Change NII (millions)	% Change NII
+400BP	6.7	6.7%
+300BP	5.7	5.7%
+200BP	4.2	4.2%
+100BP	2.4	2.4%
-100BP	(0.8)	-0.8%

EVE Impact



Interest Rate Risk to Capital (EVE)  
June 30, 2020

Change in Interest Rates (basis points)	\$ Change EVE (millions)	% Change EVE
+400BP	(29.9)	-10.0%
+300BP	(6.0)	-2.0%
+200BP	17.4	5.8%
+100BP	24.5	8.2%
-100BP	(69.1)	-23.1%

NII and EVE Impact is based on June 30, 2020 available data.