

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Curtis C. Simard
 Name of the Holding Company Director and Official
President & CEO
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Curtis C. Simard
 Signature of Holding Company Director and Official
3-22-2022
 Date of Signature

For holding companies not registered with the SEC—
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021
 Month / Day / Year
 N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Bar Harbor Bankshares

Legal Title of Holding Company
P.O. Box 400
 (Mailing Address of the Holding Company) Street / P.O. Box
Bar Harbor Maine 04609
 City State Zip Code

82 Main Street, Bar Harbor ME 04609
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Kirstie A. Carter Corporate Clerk
 Name Title
207-288-2637
 Area Code / Phone Number / Extension

Area Code / FAX Number
kcarter@barharbor.bank

E-mail Address
www.barharbor.bank

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?	0=No	1=Yes	0
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report	<input type="checkbox"/>		
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>		
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."			

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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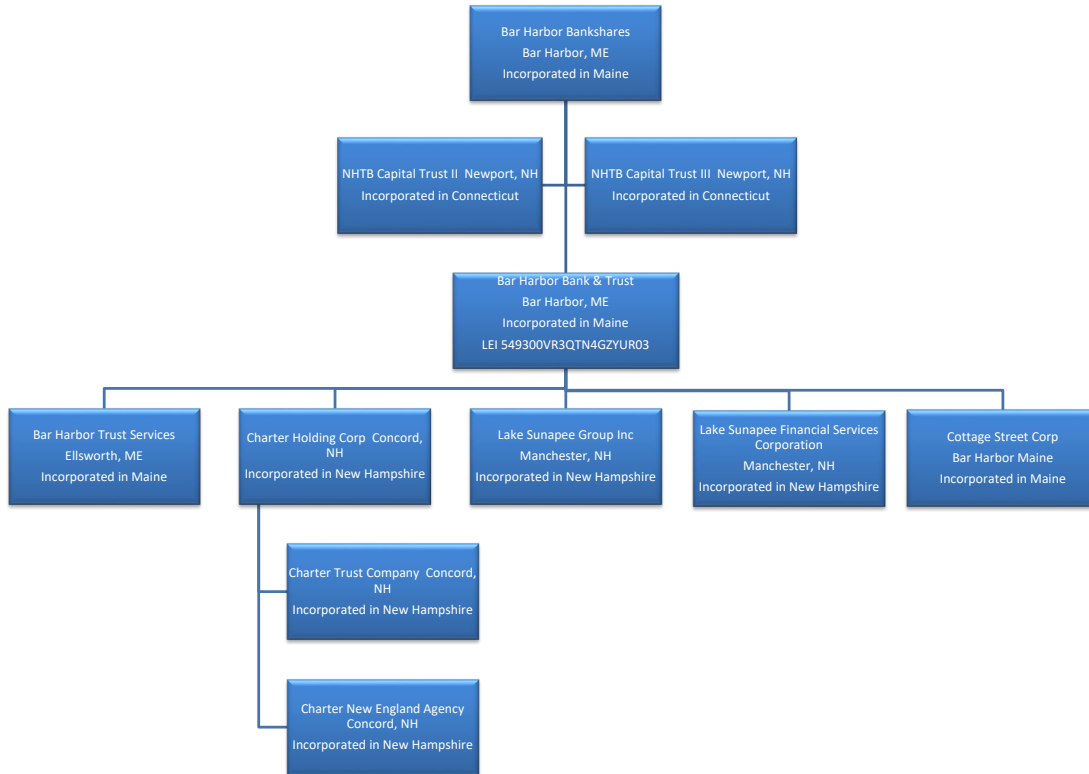
Form FR Y-6

Bar Harbor Bankshares, Inc.
Bar Harbor, Maine 04609
Fiscal Year Ending December 31, 2021

- 1: a) The BHC is required to prepare form 10K with the SEC.
- 1: b) The BHC does prepare an annual report for its shareholders.

2a: Organizational Chart

All subsidiaries are 100% owned.



LEI not applicable unless otherwise noted

2b: Domestic Branch Listing

Results: A list of branches for your depository institution: **BAR HARBOR BANK**
 This depository institution is held by **BAR HARBOR BANKSHARES (1115385)** of
 The data are as of **12/31/2021**. Data reflects information that was received at

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the ac
2. If required, enter the date in the **Effective Date** column

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column
- Change:** If the branch information is incorrect or incomplete, revise the data,
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column
- Delete:** If a branch listed was never owned by this depository institution, enter
- Add:** If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try u:

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detail
 If you are e-mailing this to your FRB contact, put your institution name, city a

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	522605
OK		Full Service	4495668
OK		Full Service	518309
OK		Full Service	462103
OK		Full Service	498308
OK		Full Service	462505
OK		Full Service	5544527
OK		Full Service	524300
OK		Full Service	559601
OK		Full Service	431408
OK		Full Service	521000
OK		Full Service	467902
OK		Full Service	3718061
OK		Full Service	2581772
OK		Full Service	523107
OK		Full Service	493602
OK		Full Service	396002
OK		Full Service	320502
OK		Full Service	3773202

OK		Full Service	467201
OK		Full Service	2877260
OK		Full Service	532408
OK		Full Service	4150248
CHANGE		Full Service	5582293
OK		Full Service	583101
OK		Full Service	4150220
OK		Full Service	4974967
OK		Full Service	4150426
CHANGE		Full Service	338301
OK		Full Service	3595628
OK		Full Service	4150239
OK		Full Service	1845123
OK		Full Service	4150444
OK		Full Service	5432978
OK		Full Service	3549715
OK		Full Service	3637993
OK		Full Service	4150378
OK		Full Service	4150387
OK		Full Service	4150529
OK		Full Service	91101
OK		Full Service	4150181
OK		Full Service	90609
OK		Full Service	4176695
OK		Full Service	261904
OK		Full Service	2245805
OK		Full Service	2618977
OK		Full Service	521608
OK		Full Service	288004
OK		Full Service	399601
OK		Full Service	3449561
OK		Full Service	582207
OK		Full Service	289609
OK		Full Service	1413139
OK		Limited Service	3621853

BAR HARBOR BANK AND TRUST COMPANY (ID_RSSD: 522605).
BAR HARBOR, ME.
and processed through 01/12/2022.

actions specified below

1. enter 'Change' in the **Data Action** column and the date when this information first became effective in the **Effective Date** column and the sale or closure date in the **Effective Date** column.
2. enter 'Delete' in the **Data Action** column.
3. enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

including landscape orientation, page scaling, and/or legal sized paper.

For detailed instructions on this site for more information.
Please include the branch name and state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
Online application - <https://y10online.federalreserve.gov>.

4. Verification of these values is not required.

Popular Name	Street Address
BAR HARBOR BANK AND TRUST COMPANY	82 MAIN STREET
MAIN STREET BANGOR BRANCH	201 MAIN STREET
STILLWATER AVE BANGOR BRANCH	920 STILLWATER AVE
UNION STREET BANGOR BRANCH	992 UNION STREET
BLUE HILL BRANCH	21 MAIN STREET
BREWER BRANCH	366 WILSON STREET
BRUNSWICK	148 BATH ROAD
DEER ISLE BRANCH	25 CHURCH STREET
ELLSWORTH BRANCH	125 HIGH STREET
LUBEC BRANCH	68 WASHINGTON STREET
MACHIAS BRANCH	41 MAIN STREET
MILBRIDGE BRANCH	BRIDGE AND MAIN STREET
SOMESVILLE BRANCH	1055 MAIN STREET
NEWPORT ME BRANCH	44 MOOSEHEAD TRAIL
NORTHEAST HARBOR AGENCY BRANCH	111 MAIN STREET
ORONO BRANCH	69 MAIN STREET
PITTSFIELD BRANCH	109 MAIN STREET
ROCKLAND BRANCH	245 CAMDEN ST
SOUTH CHINA BRANCH	368 ROUTE 3

SOUTHWEST HARBOR AGENCY BRANCH	314 MAIN STREET
WATERVILLE MAIN STREET BRANCH	335 MAIN STREET
WINTER HARBOR BRANCH	385 MAIN STREET
ANDOVER BRANCH	7 LAWRENCE ST
BEDFORD BRANCH	5 KILTON ROAD
BRADFORD BRANCH	115 EAST MAIN STREET
CLAREMONT BRANCH	345 WASHINGTON STREET
CONCORD LOUDON ROAD BRANCH	8 LOUDON ROAD
ENFIELD BRANCH	468 US ROUTE 4
GRANTHAM BRANCH	165 ROUTE 10 N
HANOVER BRANCH	68 SOUTH MAIN STREET
HILLSBORO BRANCH	15 ANTRIM RD
HANOVER STREET BRANCH	106 HANOVER STREET
LEBANON HEATER ROAD BRANCH	200 HEATER ROAD
MANCHESTER BRANCH	1000 ELM STREET, SUITE 101
MILFORD BRANCH	32 ELM STREET
NASHUA BRANCH	188 MAIN STREET
NEW LONDON MAIN STREET BRANCH	321 MAIN STREET
NEW LONDON NEWPORT ROAD BRANCH	116 NEWPORT ROAD
NEWBURY BRANCH	976 ROUTE 103
LAKE SUNAPEE BRANCH	9 MAIN STREET, BOX 29
PETERBOROUGH BRANCH	2 MAIN STREET
SUNAPEE BRANCH	565 ROUTE 11
WEST LEBANON BRANCH	83 MAIN STREET
PARK STREET BRANDON BRANCH	2 PARK STREET
PITTSFORD BRANCH	ROUTE 7 & DEPOT HILL ROAD, ROUTE 7
JUSTIN MORGAN PLAZA BRANCH	189 VT ROUTE 12 SOUTH
RANDOLPH MAIN OFFICE	21 N MAIN STREET
ROCHESTER BRANCH	85 NORTH MAIN STREET
BETHEL BRANCH	1583 VT HIGHWAY 107
WOODSTOCK AVENUE BRANCH	100 WOODSTOCK AVENUE
SOUTH ROYALTON BRANCH	52 RAILROAD STREET
WILLIAMSTOWN OFFICE	20 METHODIST LANE
FIRST COMMUNITY MAIN OFFICE	ONE BOND STREET
WEST WOODSTOCK DRIVE UP BRANCH	906 W WOODSTOCK RD

are valid in the **Effective Date** column.

the **Date** column.

or **Add**.

City	State	Zip Code	County	Country	FDIC UNINUM*
BAR HARBOR	ME	04609	HANCOCK	UNITED STATES	Not Required
BANGOR	ME	04401	PENOBSCOT	UNITED STATES	Not Required
BANGOR	ME	04401	PENOBSCOT	UNITED STATES	Not Required
BANGOR	ME	04401	PENOBSCOT	UNITED STATES	Not Required
BLUE HILL	ME	04614	HANCOCK	UNITED STATES	Not Required
BREWER	ME	04412	PENOBSCOT	UNITED STATES	Not Required
BRUNSWICK	ME	04011	CUMBERLAND	UNITED STATES	Not Required
DEER ISLE	ME	04627	HANCOCK	UNITED STATES	Not Required
ELLSWORTH	ME	04605	HANCOCK	UNITED STATES	Not Required
LUBEC	ME	04652	WASHINGTON	UNITED STATES	Not Required
MACHIAS	ME	04654	WASHINGTON	UNITED STATES	Not Required
MILBRIDGE	ME	04658	WASHINGTON	UNITED STATES	Not Required
MOUNT DESERT	ME	04660	HANCOCK	UNITED STATES	Not Required
NEWPORT	ME	04953	PENOBSCOT	UNITED STATES	Not Required
NORTHEAST HARBOR	ME	04662	HANCOCK	UNITED STATES	Not Required
ORONO	ME	04473	PENOBSCOT	UNITED STATES	Not Required
PITTSFIELD	ME	04967	SOMERSET	UNITED STATES	Not Required
ROCKLAND	ME	04841	KNOX	UNITED STATES	Not Required
SOUTH CHINA	ME	04358	KENNEBEC	UNITED STATES	Not Required

SOUTHWEST HARBOR	ME	04679	HANCOCK	UNITED STATES	Not Required
WATERVILLE	ME	04901	KENNEBEC	UNITED STATES	Not Required
WINTER HARBOR	ME	04693	HANCOCK	UNITED STATES	Not Required
ANDOVER	NH	03216	MERRIMACK	UNITED STATES	Not Required
BEDFORD	NH	03110	HILLSBOROUGH	UNITED STATES	Not Required
BRADFORD	NH	03221	MERRIMACK	UNITED STATES	Not Required
CLAREMONT	NH	03743	SULLIVAN	UNITED STATES	Not Required
CONCORD	NH	03301	MERRIMACK	UNITED STATES	Not Required
ENFIELD	NH	03748	GRAFTON	UNITED STATES	Not Required
GRANTHAM	NH	03753	SULLIVAN	UNITED STATES	Not Required
HANOVER	NH	03755	GRAFTON	UNITED STATES	Not Required
HILLSBOROUGH	NH	03244	HILLSBOROUGH	UNITED STATES	Not Required
LEBANON	NH	03766	GRAFTON	UNITED STATES	Not Required
LEBANON	NH	03766	GRAFTON	UNITED STATES	Not Required
MANCHESTER	NH	03101	HILLSBOROUGH	UNITED STATES	Not Required
MILFORD	NH	03055	HILLSBOROUGH	UNITED STATES	Not Required
NASHUA	NH	03060	HILLSBOROUGH	UNITED STATES	Not Required
NEW LONDON	NH	03257	MERRIMACK	UNITED STATES	Not Required
NEW LONDON	NH	03257	MERRIMACK	UNITED STATES	Not Required
NEWBURY	NH	03255	MERRIMACK	UNITED STATES	Not Required
NEWPORT	NH	03773	SULLIVAN	UNITED STATES	Not Required
PETERBOROUGH	NH	03458	HILLSBOROUGH	UNITED STATES	Not Required
SUNAPEE	NH	03782	SULLIVAN	UNITED STATES	Not Required
WEST LEBANON	NH	03784	GRAFTON	UNITED STATES	Not Required
BRANDON	VT	05733	RUTLAND	UNITED STATES	Not Required
PITTSFORD	VT	05763	RUTLAND	UNITED STATES	Not Required
RANDOLPH	VT	05060	ORANGE	UNITED STATES	Not Required
RANDOLPH	VT	05060	ORANGE	UNITED STATES	Not Required
ROCHESTER	VT	05767	WINDSOR	UNITED STATES	Not Required
ROYALTON	VT	05032	WINDSOR	UNITED STATES	Not Required
RUTLAND	VT	05701	RUTLAND	UNITED STATES	Not Required
SOUTH ROYALTON	VT	05068	WINDSOR	UNITED STATES	Not Required
WILLIAMSTOWN	VT	05679	ORANGE	UNITED STATES	Not Required
WOODSTOCK	VT	05091	WINDSOR	UNITED STATES	Not Required
WOODSTOCK	VT	05091	WINDSOR	UNITED STATES	Not Required

					Director and	2,415,875	22,758
					Insider Totals		
					Director and		
					Insider Percentage	16.10%	0.15%
¹ Directors and insiders with shares in the Company 401K or IRA which provides pass-through voting are included in this column							
² Directors and insiders includes shares held in RABBI Trusts for the future benefit of director in this column							
³ As disclosed in Form 13G filed February 1, 2022							
⁴ As disclosed in Form 13G filed February 9, 2022							