

BAR HARBOR BANKSHARES  
Form 5  
February 13, 2003

U.S. SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 5

ANNUAL STATEMENT OF CHANGES BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940.

1. Name and Address of Reporting Person: Bernard K. Cough, 5 Norman Road, Bar Harbor, ME 04609
2. Issuer Name and Ticker or Trading Symbol: Bar Harbor Bankshares, CUSIP No. 066849100
3. IRS or Social Security Number of Reporting Person (Voluntary): Not provided
4. Statement for Month/Year: December 2002
5. If Amendment, Date of Original: NA
6. Relationship of Reporting Person to Issuer: Director

Table 1: Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| Title of Security | Tran<br>Date | Tran<br>Code | Securities Acquired (A)<br>or Disposed of (d)<br>Amount A/D Price | Amount<br>of<br>Securities | Ownership<br>Form | Nature of<br>Ownership |
|-------------------|--------------|--------------|---|----------------------------|-------------------|------------------------|
|-------------------|--------------|--------------|---|----------------------------|-------------------|------------------------|

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|                                    |  |  |  |  |  |         |   |        |
|------------------------------------|--|--|--|--|--|---------|---|--------|
|                                    |  |  |  |  |  |         |   |        |
| Bar Harbor Bankshares Common Stock |  |  |  |  |  | 126,830 | D |        |
|                                    |  |  |  |  |  |         |   |        |
| Bar Harbor Bankshares Common Stock |  |  |  |  |  | 30,740  | I | Spouse |
|                                    |  |  |  |  |  |         |   |        |
| Bar Harbor Bankshares Common Stock |  |  |  |  |  | 11,000  | D |        |

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1. Name and Address of Reporting Person:
2. Issuer Name and Ticker or Trading Symbol: Bar Harbor Bankshares, CUSIP No. 066849100
3. IRS or Social Security Number of Reporting Person (Voluntary): Not provided
4. Statement for Month/Year: 2002
5. If Amendment, Date of Original: NA
6. Relationship of Reporting Person to Issuer:

Table 1: Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

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| Title of Security                  | Tran Date | Tran Code | Securities Acquired (A) or Disposed of (d) Amount A/D Price |  |  | Amount of Securities | Ownership Form | Nature of Ownership |
|------------------------------------|-----------|-----------|---|--|--|----------------------|----------------|---------------------|
|                                    |           |           |   |  |  |                      |                |                     |
|                                    |           |           |   |  |  |                      |                |                     |
| Bar Harbor Bankshares Common Stock |           |           |   |  |  |                      |                |                     |
|                                    |           |           |   |  |  |                      |                |                     |
| Bar Harbor Bankshares Common Stock |           |           |   |  |  |                      |                |                     |

Table 2: Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| Title of Derivative Security | Conversion or Exercise Price of Derivative Security | Transaction Date (Month/Day/Year) | Transaction Code | Number of Derivative Securities Acquired (A) or Disposed of (D) |     | Date Exercisable and Expiration Date (Month/Day/Year) |                 | Title and Amount of Underlying Securities |                            |
|------------------------------|---|-----------------------------------|------------------|---|-----|---|-----------------|---|----------------------------|
|                              |   |                                   |                  | (A)   | (D) | Date Exercisable                                      | Expiration Date | Title                                     | Amount or Number of Shares |
|                              |   |                                   |                  |   |     |   |                 |   |                            |
|                              |   |                                   |                  |   |     |   |                 |   |                            |
|                              |   |                                   |                  |   |     |   |                 |   |                            |