

BAR HARBOR BANKSHARES  
Form 8-K  
October 28, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K

CURRENT REPORT Pursuant  
to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

**October 28, 2004**  
(Date of earliest event reported)

Bar Harbor Bankshares  
(Exact Name of Registrant as Specified in Its Charter)

Maine  
(State or Other Jurisdiction of Incorporation)

**841105-D**                      **01-0393663**  
(Commission File Number)    (IRS Employer Identification No.)

PO Box 400  
Main Street, Bar Harbor, ME    04609-0400

(Address of Principal Executive Offices) (Zip Code)

(207) 288-3314  
(Registrant's Telephone Number, Including Area Code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

\_\_\_\_\_ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

\_\_\_\_\_ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

\_\_\_\_\_ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

\_\_\_\_\_ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On October 28, 2004, Bar Harbor Bankshares issued a press release announcing its earnings and results of operations for the quarter ended September 30, 2004. A copy of the press release is included as Exhibit 99.1 and is incorporated herein by reference.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits.

99.1 Third quarter 2004 earnings press release

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: October 28, 2004

BAR HARBOR BANKSHARES

/s/Joseph M. Murphy

Joseph M. Murphy  
President and Chief Executive Officer

