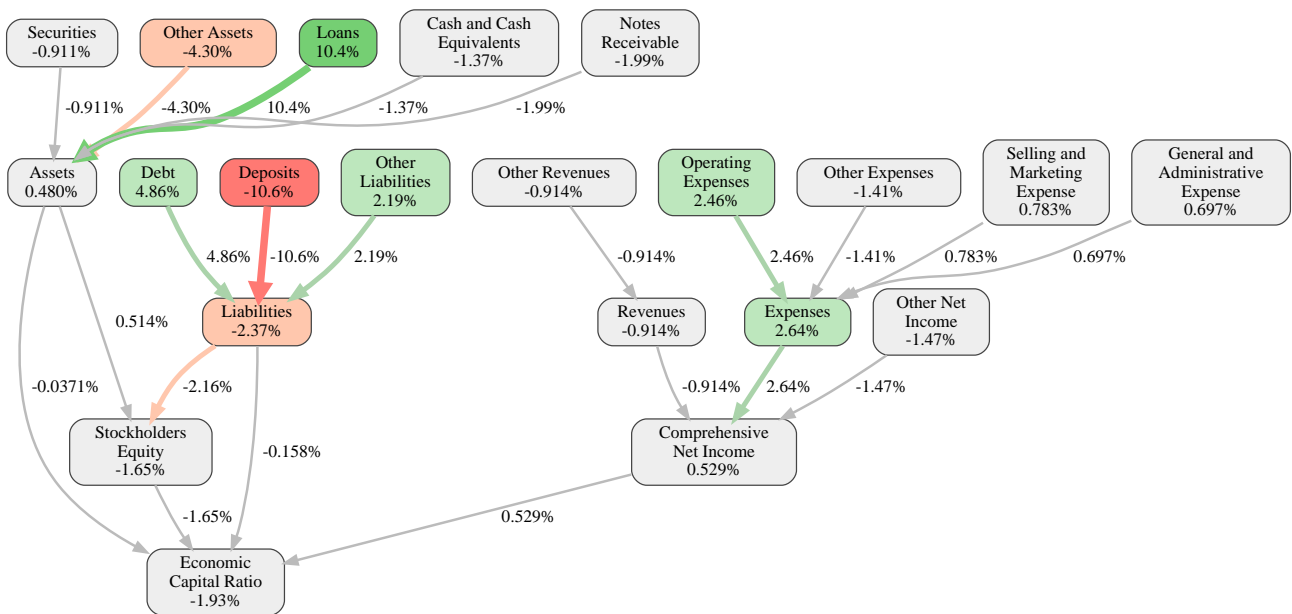




SAVINGS & CREDIT 2017

BERKSHIRE HILLS BANCORP INC
Rank 46 of 93





SAVINGS & CREDIT 2017

BERKSHIRE HILLS BANCORP INC Rank 46 of 93



The relative strengths and weaknesses of BERKSHIRE HILLS BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BERKSHIRE HILLS BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 10% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 1.9% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	113,075
Debt	0
Deposits	6,622,092
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	104,600
Loans	6,505,789
Notes Receivable	0
Occupancy	0
Operating Expenses	19,883
Other Assets	2,543,678
Other Compr. Net Income	13,071
Other Expenses	105,605
Other Liabilities	1,447,152
Other Net Income	0
Other Revenues	298,118
Professional Fees	6,199
Securities	0
Selling and Marketing Expense	3,161

Output Variable	Value in 1000 USD
Assets	9,162,542
Liabilities	8,069,244
Expenses	239,448
Revenues	298,118
Stockholders Equity	1,093,298
Net Income	58,670
Comprehensive Net Income	71,741
Economic Capital Ratio	7.2%