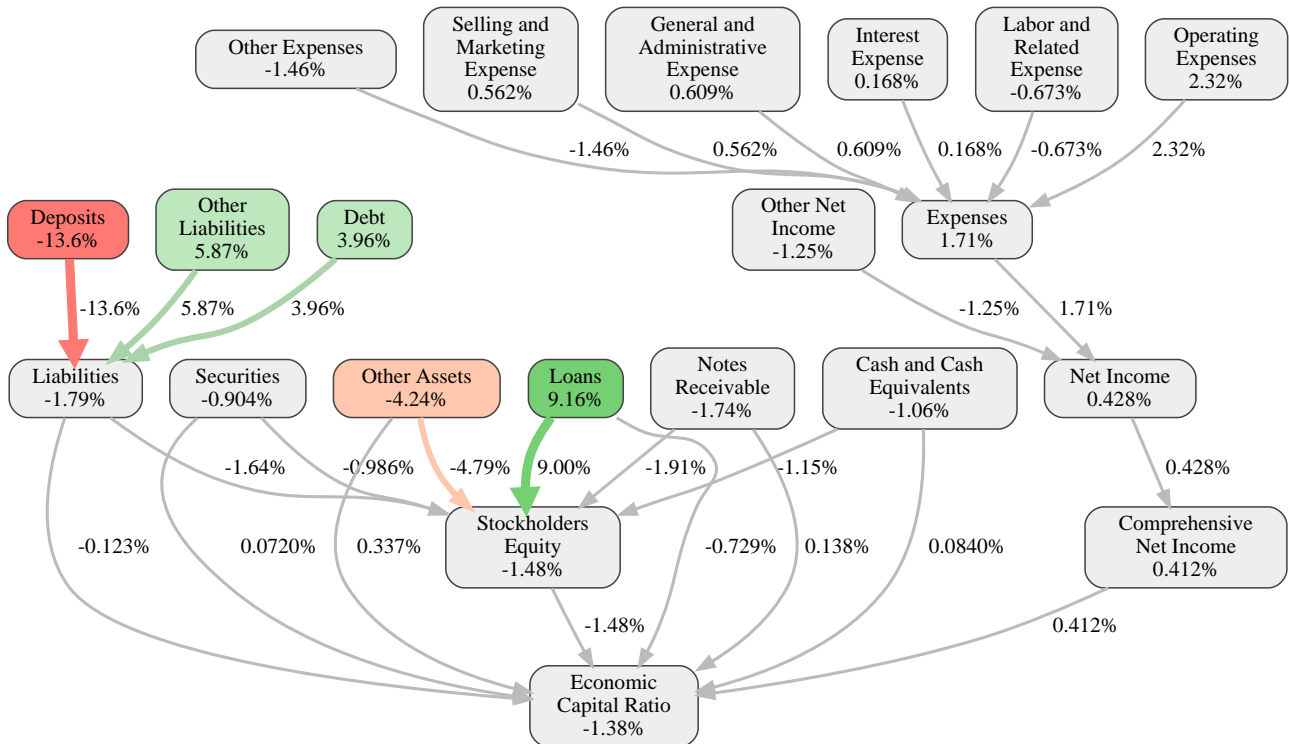




# SAVINGS & CREDIT 2018

BERKSHIRE HILLS BANCORP INC  
Rank 50 of 108





# SAVINGS & CREDIT 2018

## BERKSHIRE HILLS BANCORP INC Rank 50 of 108



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 9.2% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 1.4% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	248,763
Debt	0
Deposits	8,749,530
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	152,979
Loans	8,247,504
Notes Receivable	0
Occupancy	0
Operating Expenses	25,900
Other Assets	3,074,484
Other Compr. Net Income	-5,605
Other Expenses	165,316
Other Liabilities	1,324,957
Other Net Income	0
Other Revenues	420,484
Professional Fees	9,165
Securities	0
Selling and Marketing Expense	11,877

Output Variable	Value in 1000 USD
Assets	11,570,751
Liabilities	10,074,487
Expenses	365,237
Revenues	420,484
Stockholders Equity	1,496,264
Net Income	55,247
Comprehensive Net Income	49,642
Economic Capital Ratio	7.4%