





SAVINGS & CREDIT 2019

BERKSHIRE HILLS BANCORP INC Rank 42 of 103



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 9.0% 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 7.6%, being 2.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	183,189
Debt	0
Deposits	8,982,381
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	165,185
Loans	8,981,784
Notes Receivable	0
Occupancy	0
Operating Expenses	28,600
Other Assets	2,990,620
Other Compr. Net Income	-12,274
Other Expenses	153,012
Other Liabilities	1,676,932
Other Net Income	0
Other Revenues	469,235
Professional Fees	8,693
Securities	56,638
Selling and Marketing Expense	7,980

Output Variable	Value in 1000 USD
Assets	12,212,231
Liabilities	10,659,313
Expenses	363,470
Revenues	469,235
Stockholders Equity	1,552,918
Net Income	105,765
Comprehensive Net Income	93,491
Economic Capital Ratio	7.6%