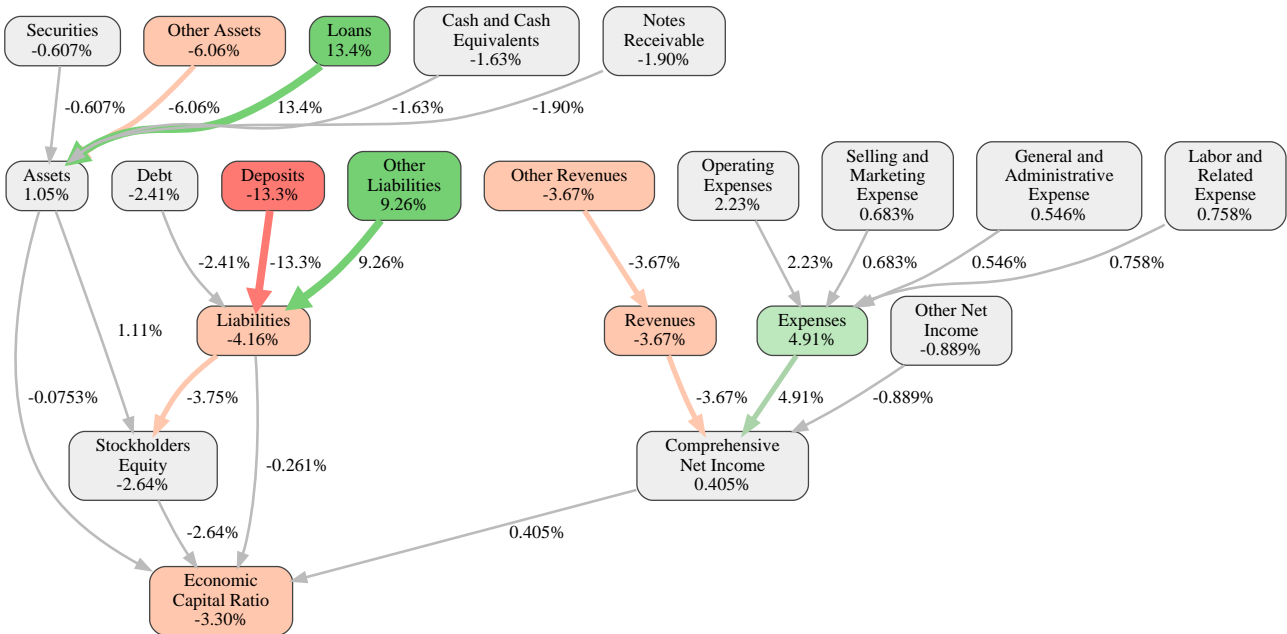




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# SAVINGS & CREDIT 2019

## Western New England Bancorp Inc. Rank 59 of 103





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## Western New England Bancorp Inc. Rank 59 of 103



The relative strengths and weaknesses of Western New England 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 Western New England Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Western New England Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 3.3% points below the market average of 10.0%.

| Input Variable                     | Value in 1000 USD |
|------------------------------------|-------------------|
| Cash and Cash Equivalents          | 0                 |
| Debt                               | 208,018           |
| Deposits                           | 1,595,993         |
| Depreciation and Amortization      | 0                 |
| General and Administrative Expense | 0                 |
| Interest Expense                   | 0                 |
| Interest Payable                   | 0                 |
| Labor and Related Expense          | 0                 |
| Loans                              | 1,684,804         |
| Notes Receivable                   | 0                 |
| Occupancy                          | 0                 |
| Operating Expenses                 | 0                 |
| Other Assets                       | 434,018           |
| Other Compr. Net Income            | -1,101            |
| Other Expenses                     | 4,700             |
| Other Liabilities                  | 77,782            |
| Other Net Income                   | 21,108            |
| Other Revenues                     | 0                 |
| Professional Fees                  | 0                 |
| Securities                         | 0                 |
| Selling and Marketing Expense      | 0                 |

| Output Variable          | Value in 1000 USD |
|--------------------------|-------------------|
| Assets                   | 2,118,822         |
| Liabilities              | 1,881,793         |
| Expenses                 | 4,700             |
| Revenues                 | 0                 |
| Stockholders Equity      | 237,029           |
| Net Income               | 16,408            |
| Comprehensive Net Income | 15,307            |
| Economic Capital Ratio   | 6.7%              |