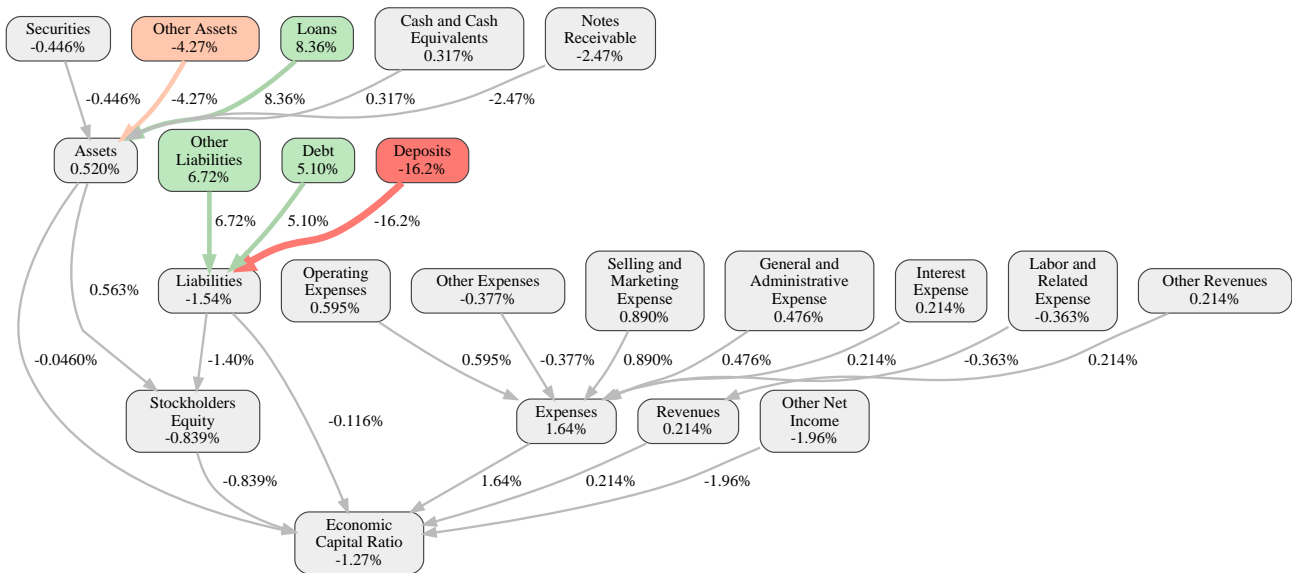




# SAVINGS & CREDIT 2020

BERKSHIRE HILLS BANCORP INC  
Rank 38 of 96





# SAVINGS & CREDIT 2020

## BERKSHIRE HILLS BANCORP INC Rank 38 of 96



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 8.4% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.3% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	579,829
Debt	0
Deposits	10,335,977
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	140,906
Loans	9,438,853
Notes Receivable	0
Occupancy	0
Operating Expenses	26,523
Other Assets	3,155,732
Other Compr. Net Income	25,463
Other Expenses	165,038
Other Liabilities	1,121,429
Other Net Income	-4,071
Other Revenues	449,260
Professional Fees	10,798
Securities	41,556
Selling and Marketing Expense	4,474

Output Variable	Value in 1000 USD
Assets	13,215,970
Liabilities	11,457,406
Expenses	347,739
Revenues	449,260
Stockholders Equity	1,758,564
Net Income	97,450
Comprehensive Net Income	122,913
Economic Capital Ratio	8.1%