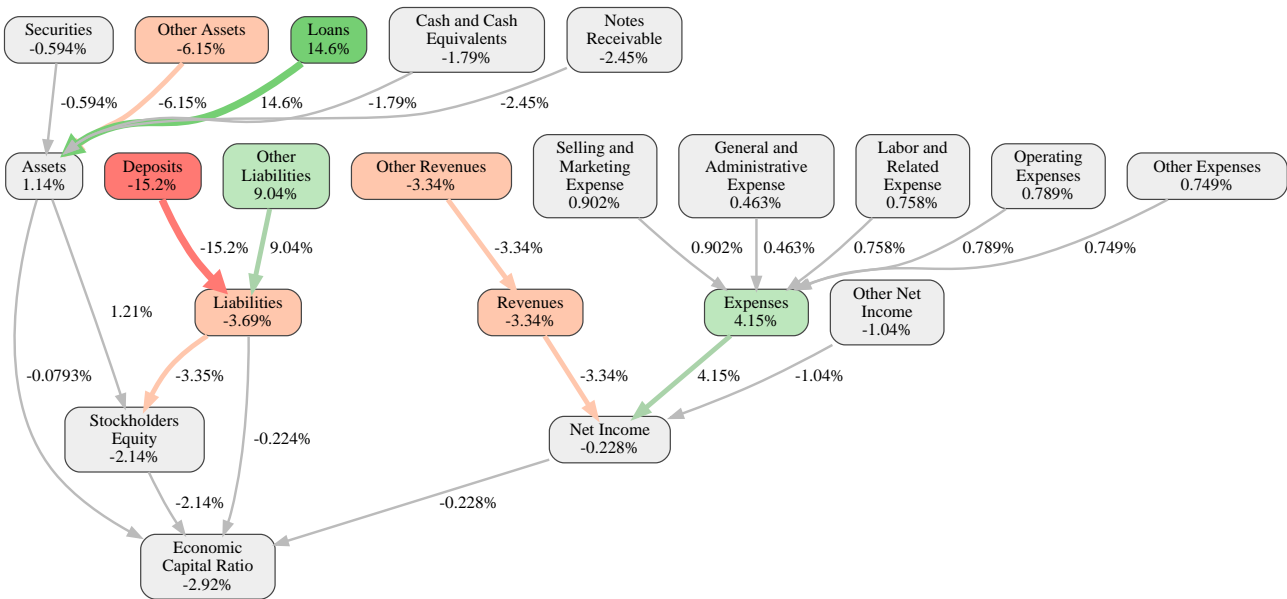




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Western New England Bancorp Inc. Rank 68 of 96





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Western
New England
Bancorp

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 15% points. The greatest weakness of Western New England Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 2.9% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	205,515
Deposits	1,677,864
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,761,932
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	419,544
Other Compr. Net Income	4,441
Other Expenses	3,852
Other Liabilities	66,073
Other Net Income	17,201
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,181,476
Liabilities	1,949,452
Expenses	3,852
Revenues	0
Stockholders Equity	232,024
Net Income	13,349
Comprehensive Net Income	17,790
Economic Capital Ratio	6.5%