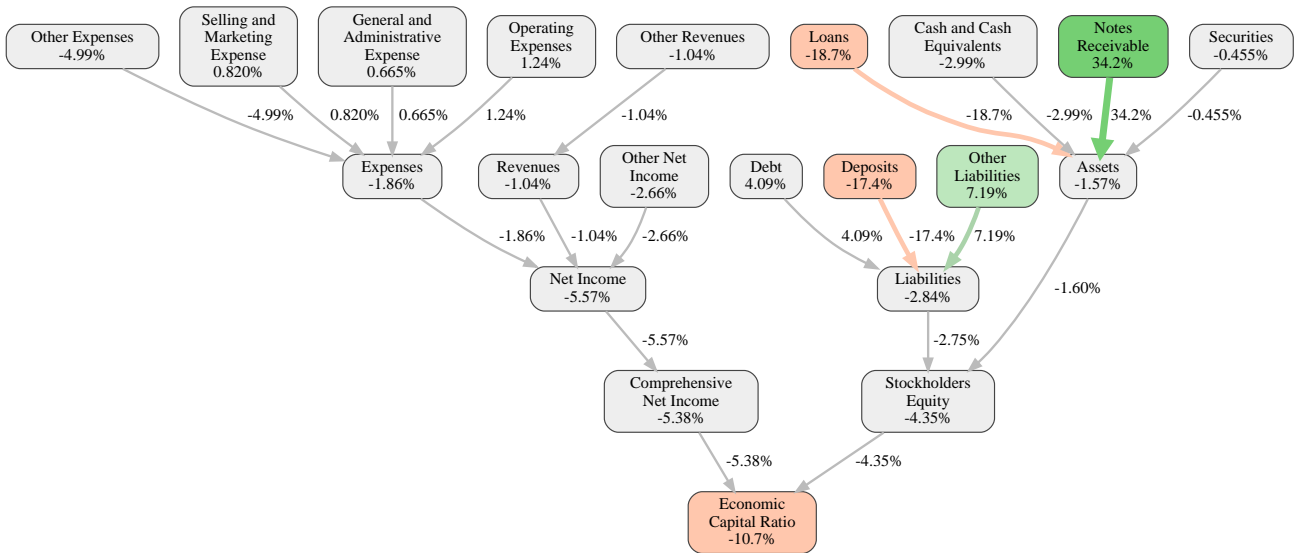




SAVINGS & CREDIT 2021

BERKSHIRE HILLS BANCORP INC
Rank 90 of 90





SAVINGS & CREDIT 2021

BERKSHIRE HILLS BANCORP INC Rank 90 of 90



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 Notes Receivable, increasing the Economic Capital Ratio by 34% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Loans, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.49%, being 11% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	10,215,808
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	147,840
Loans	0
Notes Receivable	7,954,217
Occupancy	0
Operating Expenses	32,364
Other Assets	4,865,283
Other Compr. Net Income	18,878
Other Expenses	720,303
Other Liabilities	1,434,432
Other Net Income	-19,842
Other Revenues	383,089
Professional Fees	11,907
Securities	18,513
Selling and Marketing Expense	3,703

Output Variable	Value in 1000 USD
Assets	12,838,013
Liabilities	11,650,240
Expenses	916,117
Revenues	383,089
Stockholders Equity	1,187,773
Net Income	-552,870
Comprehensive Net Income	-533,992
Economic Capital Ratio	0.49%