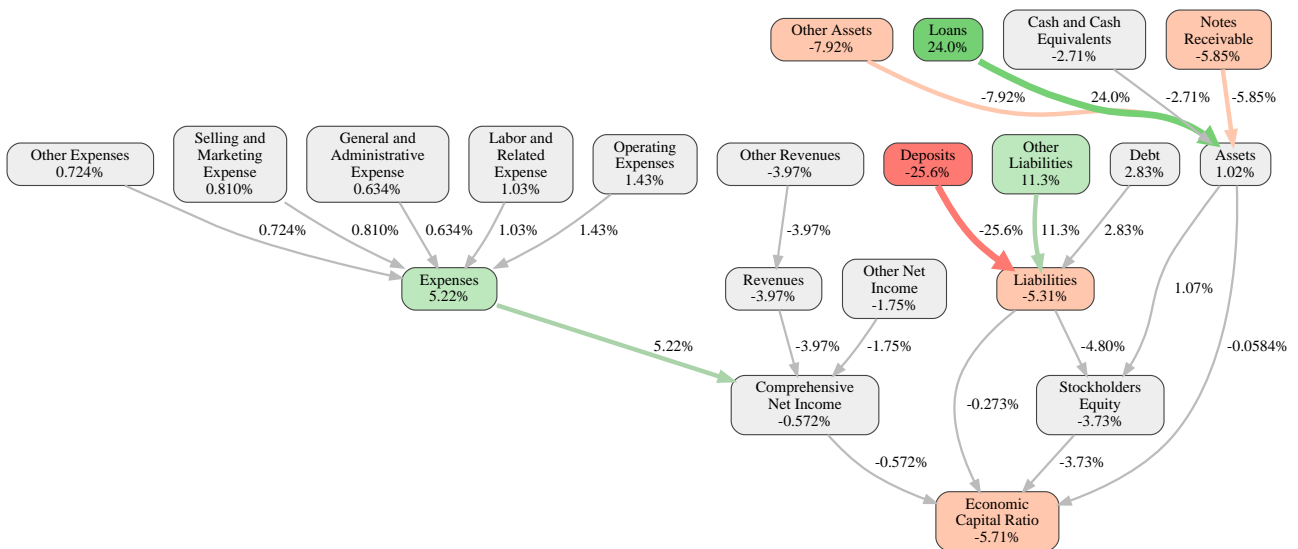




RealRate

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Western New England Bancorp Inc. Rank 70 of 90





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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 24% points. The greatest weakness of Western New England Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 5.7% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	57,850
Deposits	2,038,130
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,906,226
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	459,660
Other Compr. Net Income	-2,311
Other Expenses	2,941
Other Liabilities	43,266
Other Net Income	14,156
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,365,886
Liabilities	2,139,246
Expenses	2,941
Revenues	0
Stockholders Equity	226,640
Net Income	11,215
Comprehensive Net Income	8,904
Economic Capital Ratio	5.4%