





SAVINGS & CREDIT 2022

BERKSHIRE HILLS BANCORP INC Rank 73 of 104



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 26% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 3.6% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	10,068,953
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	150,589
Loans	0
Notes Receivable	6,719,753
Occupancy	0
Operating Expenses	33,803
Other Assets	4,819,707
Other Compr. Net Income	-34,114
Other Expenses	112,749
Other Liabilities	303,525
Other Net Income	0
Other Revenues	434,414
Professional Fees	15,860
Securities	15,453
Selling and Marketing Expense	2,749

Output Variable	Value in 1000 USD
Assets	11,554,913
Liabilities	10,372,478
Expenses	315,750
Revenues	434,414
Stockholders Equity	1,182,435
Net Income	118,664
Comprehensive Net Income	84,550
Economic Capital Ratio	6.2%