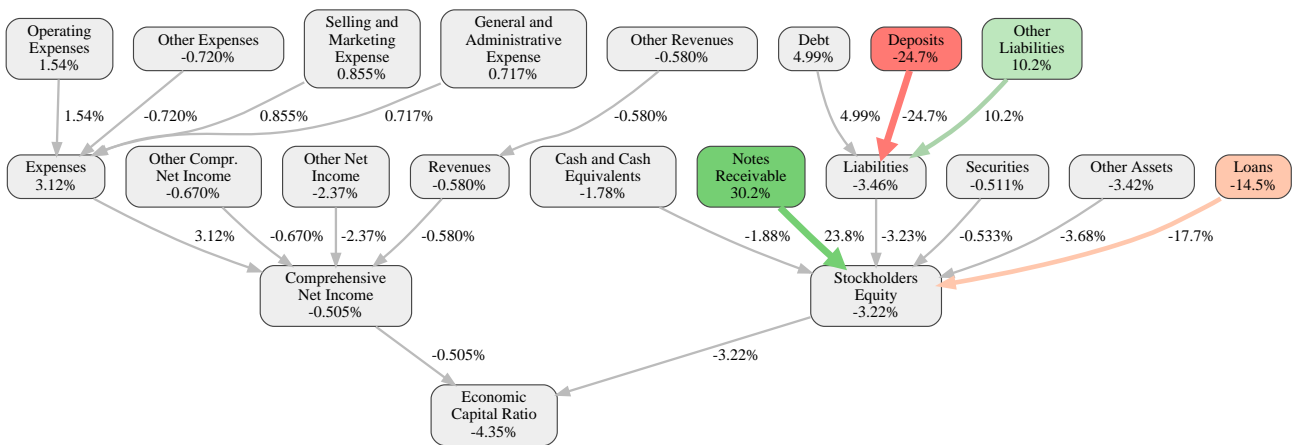




# SAVINGS & CREDIT 2023

**BERKSHIRE HILLS BANCORP INC**  
Rank 77 of 96





# SAVINGS & CREDIT 2023

## BERKSHIRE HILLS BANCORP INC Rank 77 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 Notes Receivable, increasing the Economic Capital Ratio by 30% points. The greatest weakness of BERKSHIRE HILLS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.5%, being 4.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	10,327,269
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	152,741
Loans	0
Notes Receivable	8,239,039
Occupancy	0
Operating Expenses	35,586
Other Assets	3,410,969
Other Compr. Net Income	-177,809
Other Expenses	115,528
Other Liabilities	381,533
Other Net Income	0
Other Revenues	413,534
Professional Fees	12,043
Securities	12,856
Selling and Marketing Expense	5,103

Output Variable	Value in 1000 USD
Assets	11,662,864
Liabilities	10,708,802
Expenses	321,001
Revenues	413,534
Stockholders Equity	954,062
Net Income	92,533
Comprehensive Net Income	-85,276
Economic Capital Ratio	3.5%