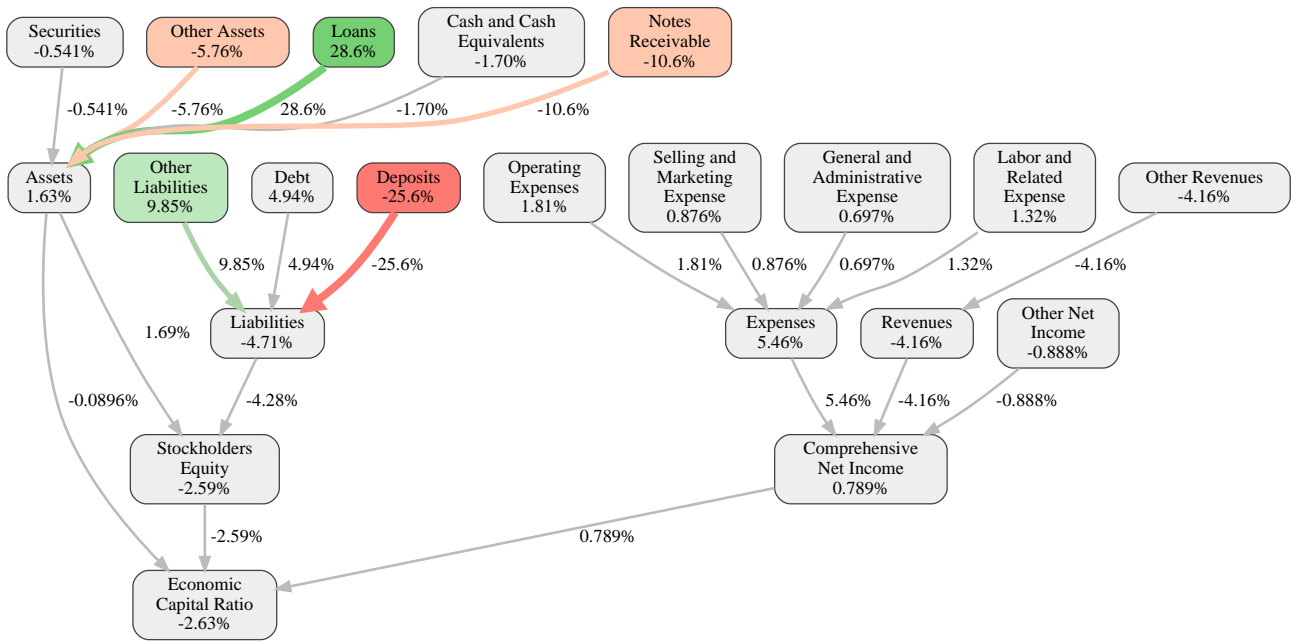




SAVINGS & CREDIT 2023

Western New England Bancorp Inc.
Rank 61 of 96





RealRate

SAVINGS & CREDIT 2023

Western New England Bancorp Inc.
Rank 61 of 96



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 29% 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 5.2%, being 2.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,229,443
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,971,469
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	581,681
Other Compr. Net Income	-12,728
Other Expenses	8,742
Other Liabilities	95,564
Other Net Income	34,629
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,553,150
Liabilities	2,325,007
Expenses	8,742
Revenues	0
Stockholders Equity	228,143
Net Income	25,887
Comprehensive Net Income	13,159
Economic Capital Ratio	5.2%