

Berkshire Hills Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Berkshire Hills Bancorp Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Berkshire Hills Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Berkshire Hills Bancorp Inc. position in the Industry.

The report contains detailed information about Berkshire Hills Bancorp Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Berkshire Hills Bancorp Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Berkshire Hills Bancorp Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Berkshire Hills Bancorp Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Berkshire Hills Bancorp Inc. business.

About Berkshire Hills Bancorp Inc.

Berkshire Hills Bancorp, Inc. operates as the holding company for Berkshire Bank, which offers a commercial and consumer banking services to retail, commercial, not-for-profit, and municipal customers.

The company offers a range of deposit, lending, investment, wealth management, and insurance products. Its product offerings also include retail and commercial electronic banking, commercial cash management, and commercial interest rate swaps. The company's other subsidiary is Berkshire Insurance Group, an independent insurance agency, which provides commercial and consumer insurance services in western Massachusetts.

The company operates approximately 45 financial centers, including 40 bank branches, as well as insurance offices throughout western Massachusetts, northeastern New York, and in southern Vermont. Its traditional commercial banking products are offered with in its regions and to commercial relationships in Massachusetts, Connecticut, and Rhode Island.

Lending Activities

Residential mortgages: The company offers fixed-rate and adjustable-rate residential mortgage loans with maturities of up to 30 years that are amortizing with monthly loan payments. It sells its newly originated fixed rate mortgages. It also sells loans to other secondary market investors, either on a servicing retained or servicing released basis. The company offers adjustable rate (ARM) mortgages which do not contain interest-only or negative amortization features. It originates loans to individuals for the construction and acquisition of personal residences.

Commercial Mortgages: The company originates commercial mortgages on properties used for business purposes, such as small office buildings, industrial, healthcare, lodging, recreation, or retail facilities. This portfolio also includes commercial 1-4 family and multifamily properties. The company originates construction loans to builders and commercial borrowers in and around its markets. Construction loans finance the acquisition and/or improvement of commercial and residential properties.

Commercial Business Loans: The company offers secured commercial term loans with repayment terms which are limited to the expected useful life of the asset being financed, not exceeding seven years. It also offers revolving loans, lines of credit, letters of credit, time notes and small business administration guaranteed loans. Commercial business loans are secured by collateral, such as accounts receivable, inventory, and equipment.

Consumer Loans: The company's consumer loans consist principally of prime indirect automobile loans and home equity loans. Its home equity lines of credit are secured by first or second mortgages on borrowers' residences. Home equity lines have an initial revolving period up to ten years, followed by an amortizing term up to 15 years. Home equity loans also include amortizing fixed-rate second mortgages with terms up to 15 years. It also includes other consumer loans in this portfolio, including personal secured and unsecured loans and overdraft protection facilities.

Investment Securities Activities

As of December 31, 2009, the company's investment portfolio included municipal bonds and obligations; government guaranteed residential mortgage-backed securities; government-sponsored residential mortgage-backed securities; corporate bonds; and trust preferred securities.

Deposit Activities

The company's deposit accounts consist of interest-bearing checking, noninterest-bearing checking, regular savings, money market savings, and time certificates of deposit. It emphasizes its transaction deposits — checking and NOW accounts for personal accounts and checking accounts promoted to businesses. The company offers a courtesy overdraft program to improve customer service, and also provides debit cards and other electronic fee producing payment services to transaction account customers. Savings accounts include traditional passbook and statement accounts. Additionally, it offers various retirement deposit accounts to personal and business customers.

Wealth Management Services

The company's Asset Management/Trust Group provides consultative investment management and trust relationships to individuals, businesses, and institutions, with an emphasis on personal investment management. Specialized wealth management services offered include investment management, trust administration, estate planning, and private banking. The group provides a line of investment products, financial planning, and brokerage services utilizing Commonwealth Financial Network as the broker/dealer.

Insurance

Berkshire Insurance Group offers a line of personal and commercial property and casualty insurance. It also offers employee benefits insurance and a line of personal life, health, and financial services insurance products. Berkshire Insurance Group sells various lines of insurance in western Massachusetts, southern Vermont, Upstate New York, and northwestern Connecticut.

Competition

The company's competitors include Bank of America, TD Bank, and Citizens Bank.

History

Berkshire Hills Bancorp, Inc. was founded in 1846.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need

2-3 days to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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