

BERKSHIRE HILLS BANCORP INC  
Form 8-K  
January 27, 2009

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 26, 2009

**BERKSHIRE HILLS BANCORP, INC.**  
(Exact name of registrant as specified in its charter)

<b>Delaware</b> (State or other Jurisdiction of Incorporation)	<b>0-51584</b> (Commission File Number)	<b>04-3510455</b> (IRS Employer Identification No.)
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<b>24 North Street, Pittsfield, Massachusetts</b> (Address of Principal Executive Offices)	<b>01201</b> (Zip Code)
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Registrant's telephone number, including area code: **(413) 443-5601**

**Not Applicable**

(Former name or former address if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 2.02. Results of Operations and Financial Condition.**

On January 26, 2009, Berkshire Hills Bancorp, Inc. (the “Company”), the holding company for Berkshire Bank, announced: (1) its financial results for the quarter and year ended December 31, 2008; and (2) the declaration of a quarterly dividend of \$.16 per share. The Company has posted a document with supplemental information in the Investor Relations section of its website at [www.berkshirebank.com](http://www.berkshirebank.com). The press release containing these announcements is filed as Exhibit 99.1 and incorporated herein by reference.

**Item 9.01. Financial Statements and Exhibits**

- (a) Financial Statements of Businesses Acquired. Not applicable.
- (b) Pro Forma Financial Information. Not applicable.
- (c) Shell Company Transactions. Not applicable.
- (d) Exhibits.

Exhibit No.	Description
99.1	Press Release dated January 26, 2009.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

**Berkshire Hills Bancorp, Inc.**

DATE: January 26, 2009

By: /s/ Kevin P. Riley

Kevin P. Riley,  
Executive Vice President and Chief  
Financial Officer

**EXHIBIT INDEX**

Exhibit No.	Description
99.1	Press Release dated January 26, 2009.