



The relative strengths and weaknesses of CHOICEONE FINANCIAL SERVICES 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 CHOICEONE FINANCIAL SERVICES INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of CHOICEONE FINANCIAL SERVICES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.1% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	590,437
Cash Deposits and Cash Equivalents	79,519
Deposits	1,674,578
Fees	0
Goodwill	60,506
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,202,004
Loans and Leases Receivable	1,062,075
Long-term Debt	0
Occupancy	0
Other Assets	97,316
Other Compr. Net Income	9,550
Other Expenses	3,272
Other Liabilities	-1,184,508
Other Net Income	18,885
Other Noninterest Expense	0
Property, Plant and Equipment	29,489
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,692,074
Assets	1,919,342
Expenses	3,272
Stockholders Equity	227,268
Net Income	15,613
Comprehensive Net Income	25,163
Economic Capital Ratio	7.7%