

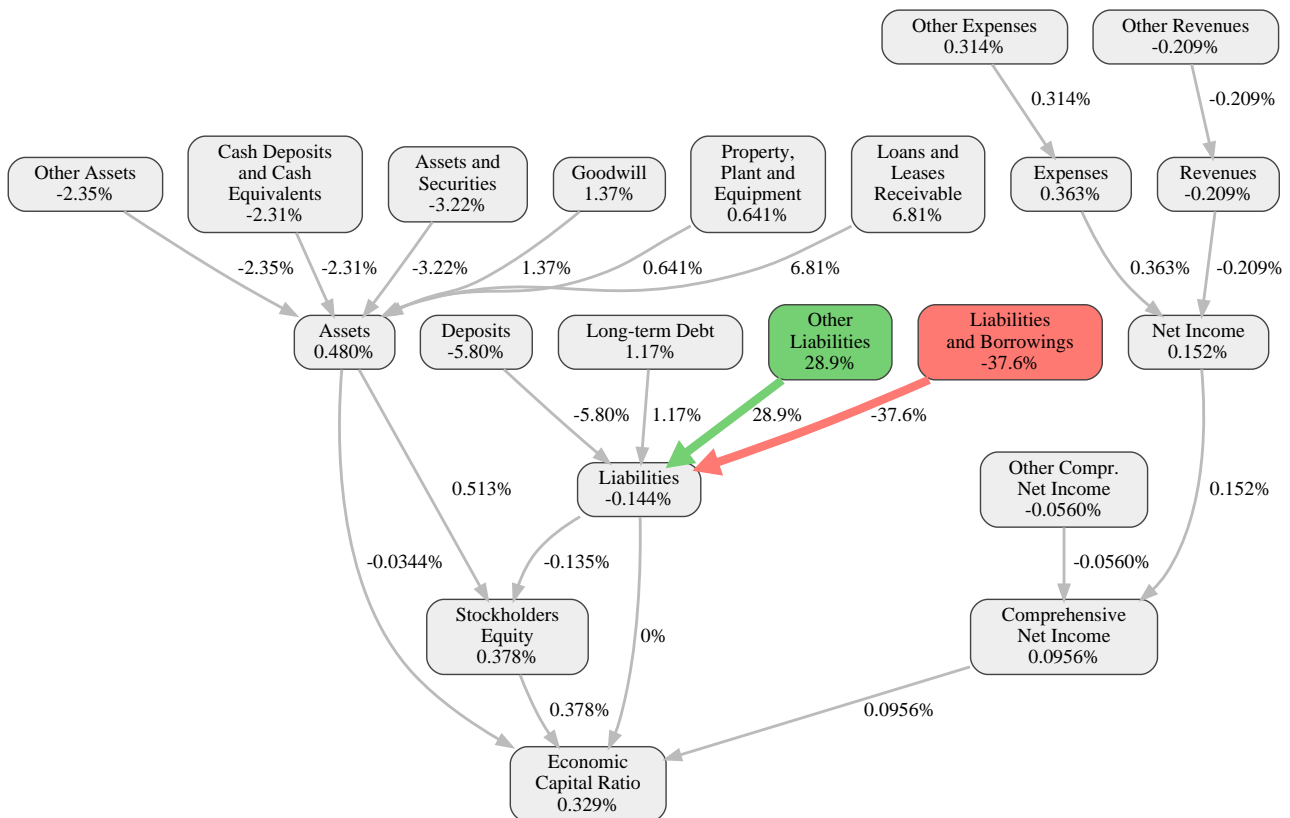


RealRate

STATE BANKS 2012

Choiceone Financial Services INC
Rank 51 of 151

choiceone
FINANCIAL SERVICES, INC.





STATE BANKS 2012

Choiceone Financial Services INC Rank 51 of 151



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 29% points. The greatest weakness of Choiceone Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.33% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	4,840
Cash Deposits and Cash Equivalents	17,125
Deposits	403,365
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	329,431
Loans and Leases Receivable	314,914
Long-term Debt	0
Occupancy	0
Other Assets	133,227
Other Compr. Net Income	0
Other Expenses	1,060
Other Liabilities	-294,786
Other Net Income	4,573
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,080

Output Variable	Value in 1000 USD
Liabilities	438,010
Assets	495,914
Expenses	1,060
Revenues	0
Stockholders Equity	57,904
Net Income	3,513
Comprehensive Net Income	3,513
Economic Capital Ratio	10%