

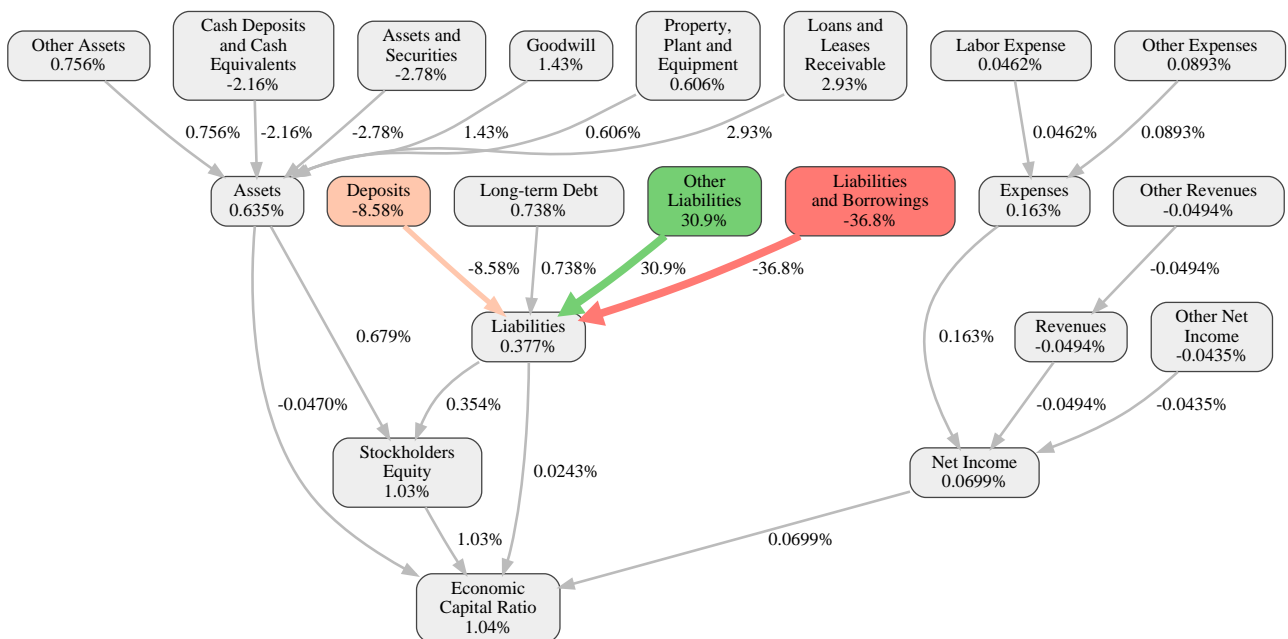


RealRate

# STATE BANKS 2013

Choiceone Financial Services INC  
Rank 38 of 149

choiceone  
FINANCIAL SERVICES, INC.



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 31% points. The greatest weakness of Choiceone Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.0% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,585
Cash Deposits and Cash Equivalents	19,034
Deposits	424,199
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	326,554
Loans and Leases Receivable	305,616
Long-term Debt	0
Occupancy	0
Other Assets	153,829
Other Compr. Net Income	-59
Other Expenses	1,343
Other Liabilities	-302,346
Other Net Income	5,605
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,121

Output Variable	Value in 1000 USD
Liabilities	448,407
Assets	508,913
Expenses	1,343
Revenues	0
Stockholders Equity	60,506
Net Income	4,262
Comprehensive Net Income	4,203
Economic Capital Ratio	11%