



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 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.3% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	4,327
Cash Deposits and Cash Equivalents	20,479
Deposits	418,127
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	318,349
Loans and Leases Receivable	311,231
Long-term Debt	0
Occupancy	0
Other Assets	152,815
Other Compr. Net Income	-2,208
Other Expenses	1,783
Other Liabilities	-283,459
Other Net Income	6,877
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,995

Output Variable	Value in 1000 USD
Liabilities	453,017
Assets	514,575
Expenses	1,783
Revenues	0
Stockholders Equity	61,558
Net Income	5,094
Comprehensive Net Income	2,886
Economic Capital Ratio	11%