

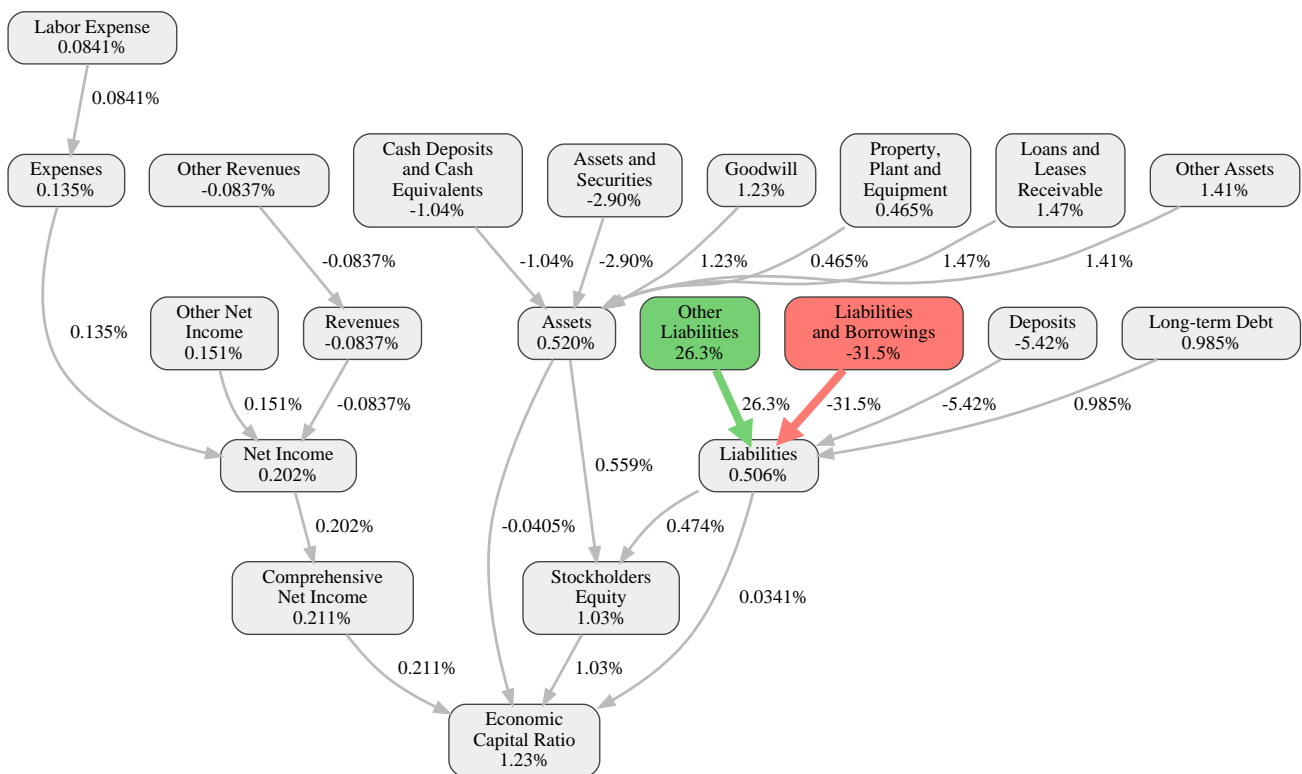


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STATE BANKS 2015

Choiceone Financial Services INC
Rank 43 of 164

choiceone
FINANCIAL SERVICES, INC.



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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 26% points. The greatest weakness of Choiceone Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.2% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	4,603
Cash Deposits and Cash Equivalents	16,650
Deposits	434,828
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	325,338
Loans and Leases Receivable	341,940
Long-term Debt	0
Occupancy	0
Other Assets	160,924
Other Compr. Net Income	925
Other Expenses	2,076
Other Liabilities	-276,716
Other Net Income	7,771
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,795

Output Variable	Value in 1000 USD
Liabilities	483,450
Assets	549,640
Expenses	2,076
Revenues	0
Stockholders Equity	66,190
Net Income	5,695
Comprehensive Net Income	6,620
Economic Capital Ratio	11%