

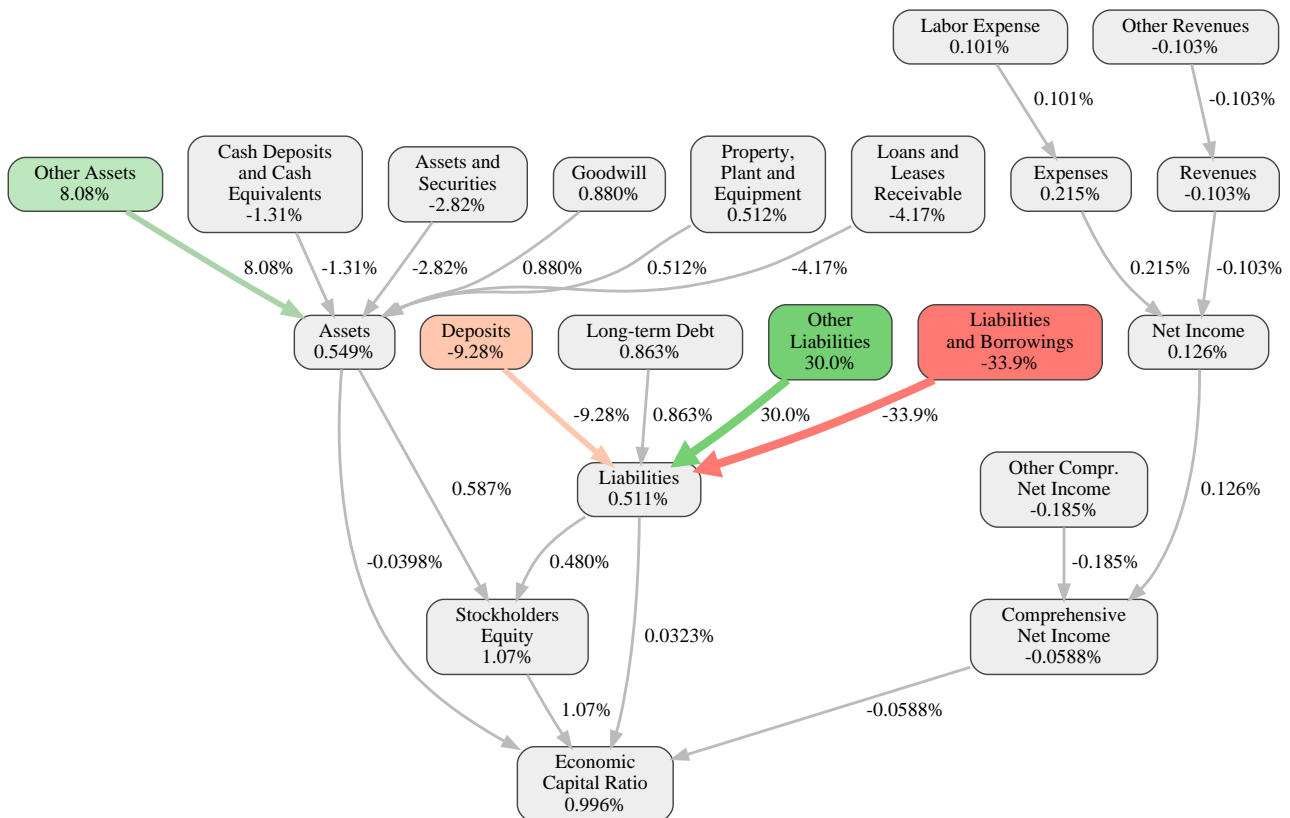


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STATE BANKS 2017

Choiceone Financial Services INC
Rank 46 of 177

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 30% points. The greatest weakness of Choiceone Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.00% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	7,040
Cash Deposits and Cash Equivalents	14,809
Deposits	512,386
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	387,848
Loans and Leases Receivable	364,723
Long-term Debt	0
Occupancy	0
Other Assets	194,483
Other Compr. Net Income	-1,801
Other Expenses	2,162
Other Liabilities	-364,561
Other Net Income	8,252
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,588

Output Variable	Value in 1000 USD
Liabilities	535,673
Assets	607,371
Expenses	2,162
Revenues	0
Stockholders Equity	71,698
Net Income	6,090
Comprehensive Net Income	4,289
Economic Capital Ratio	11%

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