

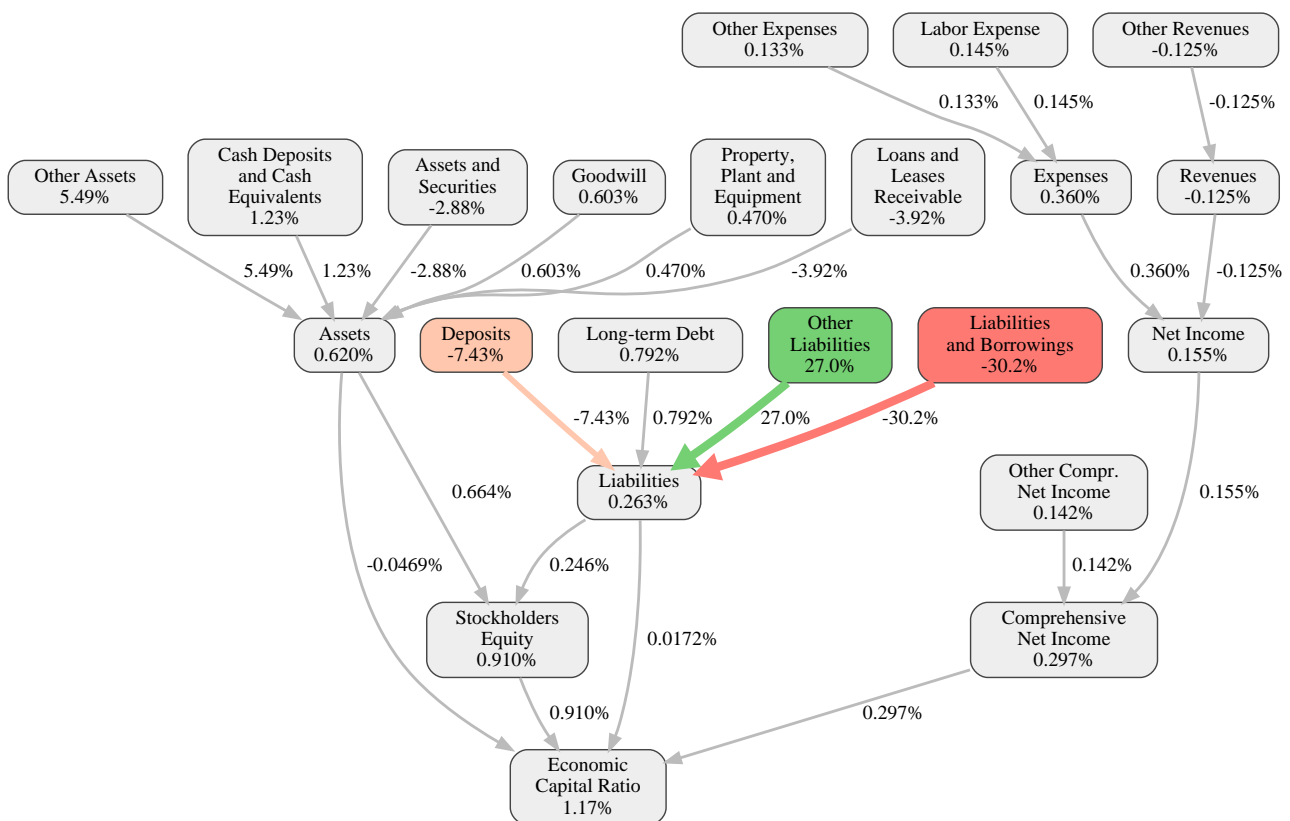


RealRate

# STATE BANKS 2018

Choiceone Financial Services INC  
Rank 49 of 173

choiceone  
FINANCIAL SERVICES, INC.





# STATE BANKS 2018

## Choiceone Financial Services INC Rank 49 of 173



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 27% points. The greatest weakness of Choiceone Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.2% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	6,615
Cash Deposits and Cash Equivalents	36,837
Deposits	539,853
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	391,116
Loans and Leases Receivable	394,208
Long-term Debt	0
Occupancy	0
Other Assets	182,301
Other Compr. Net Income	796
Other Expenses	2,387
Other Liabilities	-360,975
Other Net Income	8,555
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,855

Output Variable	Value in 1000 USD
Liabilities	569,994
Assets	646,544
Expenses	2,387
Revenues	0
Stockholders Equity	76,550
Net Income	6,168
Comprehensive Net Income	6,964
Economic Capital Ratio	11%