

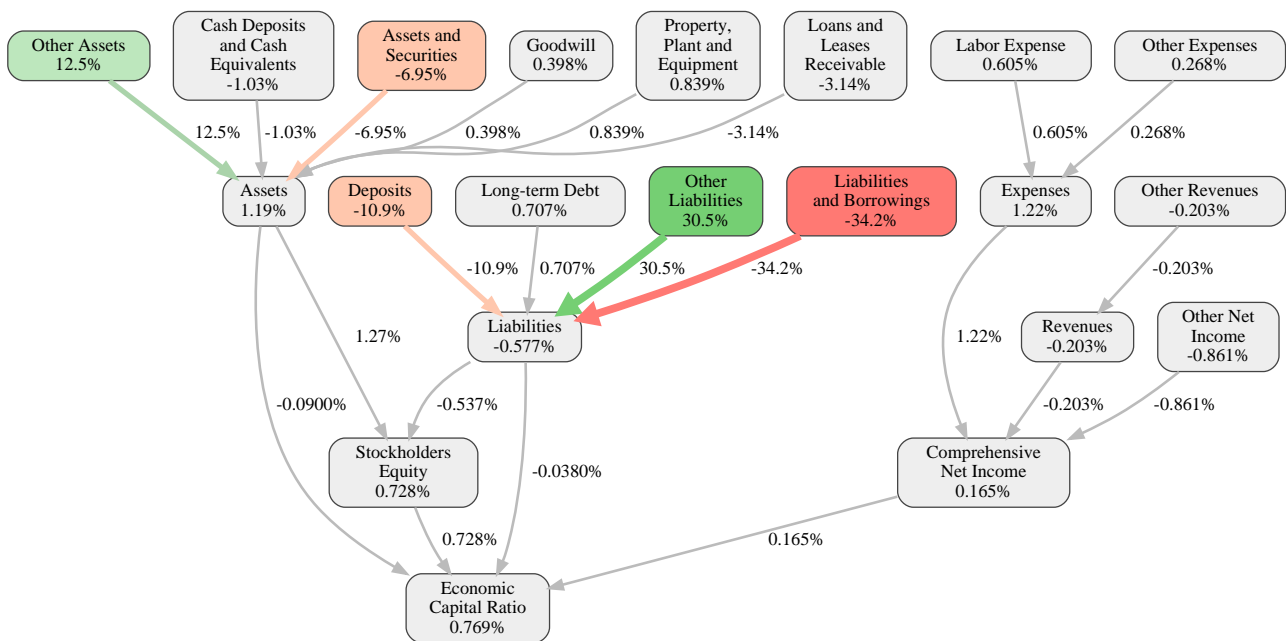


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STATE BANKS 2019

Choiceone Financial Services INC
Rank 66 of 182

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 31% 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 0.77% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	7,355
Cash Deposits and Cash Equivalents	19,690
Deposits	577,015
Fees	0
Goodwill	13,728
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	426,492
Loans and Leases Receivable	404,400
Long-term Debt	0
Occupancy	0
Other Assets	209,492
Other Compr. Net Income	-725
Other Expenses	1,155
Other Liabilities	-413,440
Other Net Income	8,488
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,879

Output Variable	Value in 1000 USD
Liabilities	590,067
Assets	670,544
Expenses	1,155
Revenues	0
Stockholders Equity	80,477
Net Income	7,333
Comprehensive Net Income	6,608
Economic Capital Ratio	11%



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