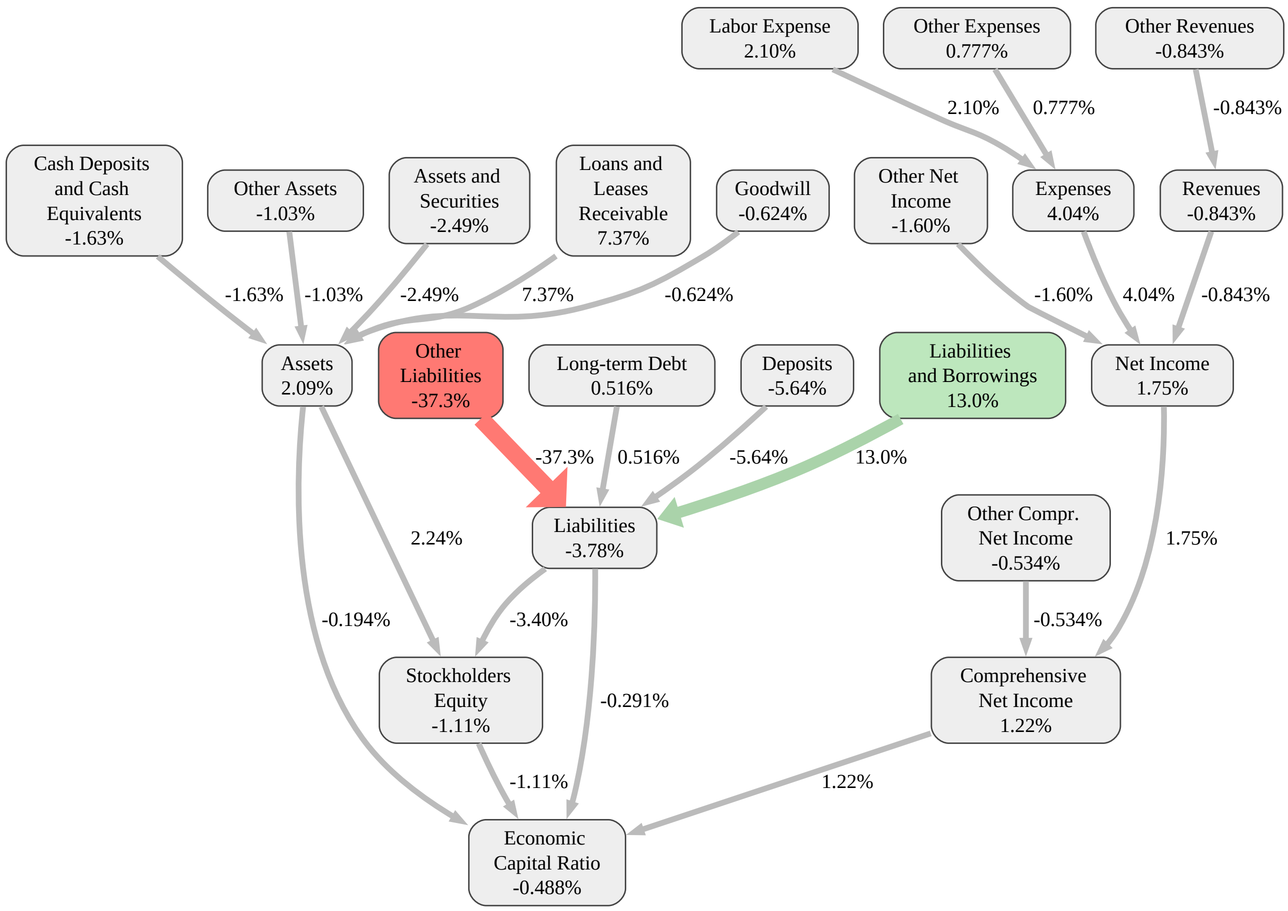
STATE BANKS 2026

Independent BANK CORP MI
Rank 48 of 87



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The relative strengths and weaknesses of Independent BANK CORP MI 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 Independent BANK CORP MI compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points.The greatest weakness of Independent BANK CORP MI is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.49% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	663,425
Cash Deposits and Cash Equivalents	138,387
Deposits	4,761,682
Fees	0
Goodwill	28,300
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	201,223
Loans and Leases Receivable	4,212,840
Long-term Debt	0
Occupancy	0
Other Assets	423,796
Other Compr. Net Income	12,256
Other Expenses	12,750
Other Liabilities	39,864
Other Net Income	81,291
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	38,972

Output Variable	Value in 1000 USD
Liabilities	5,002,769
Assets	5,505,720
Expenses	12,750
Revenues	0
Stockholders Equity	502,951
Net Income	68,541
Comprehensive Net Income	80,797
BaseVar	5,447,174
ECR before LimitedLiability	13%
Economic Capital Ratio	13%