



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 1.6% points above the market average of 9.7%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	4,923	Liabilities	497,904
Cash Deposits and Cash Equivalents	11,187	Assets	567,746
Deposits	474,696	Expenses	1,945
Fees	0	Revenues	0
Goodwill	13,728	Stockholders Equity	69,842
IT and Equipment Expense	0	Net Income	5,743
Labor Expense	0	Comprehensive Net Income	5,873
Liabilities and Borrowings	354,175	Economic Capital Ratio	11%
Loans and Leases Receivable	345,110		
Long-term Debt	0		
Occupancy	0		
Other Assets	180,951		
Other Compr. Net Income	130		
Other Expenses	1,945		
Other Liabilities	-330,967		
Other Net Income	7,688		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	11,847		