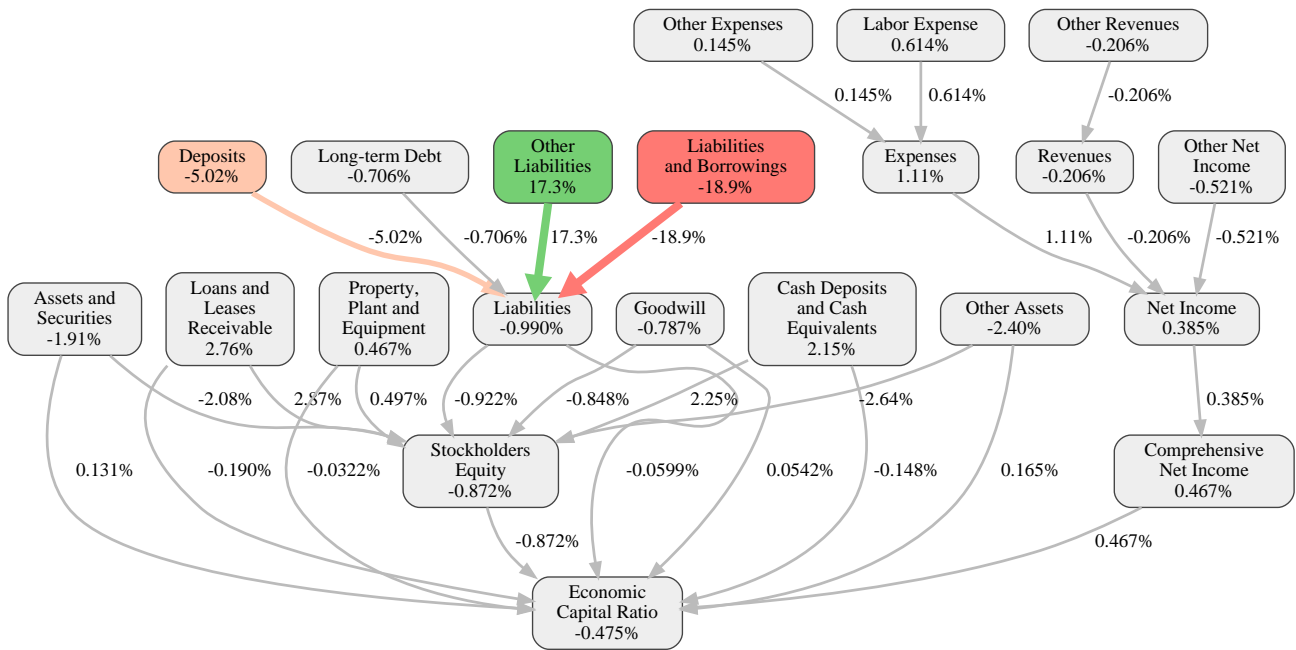




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# STATE BANKS 2019

## MACATAWA BANK CORP Rank 101 of 172





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## MACATAWA BANK CORP Rank 101 of 172



The relative strengths and weaknesses of MACATAWA BANK CORP 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 MACATAWA BANK CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of MACATAWA BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 0.48% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	138,437
Cash Deposits and Cash Equivalents	171,284
Deposits	1,676,739
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,191,209
Loans and Leases Receivable	1,388,782
Long-term Debt	41,238
Occupancy	0
Other Assets	231,759
Other Compr. Net Income	-733
Other Expenses	5,971
Other Liabilities	-1,124,915
Other Net Income	32,350
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	44,862

Output Variable	Value in 1000 USD
Liabilities	1,784,271
Assets	1,975,124
Expenses	5,971
Revenues	0
Stockholders Equity	190,853
Net Income	26,379
Comprehensive Net Income	25,646
Economic Capital Ratio	6.4%