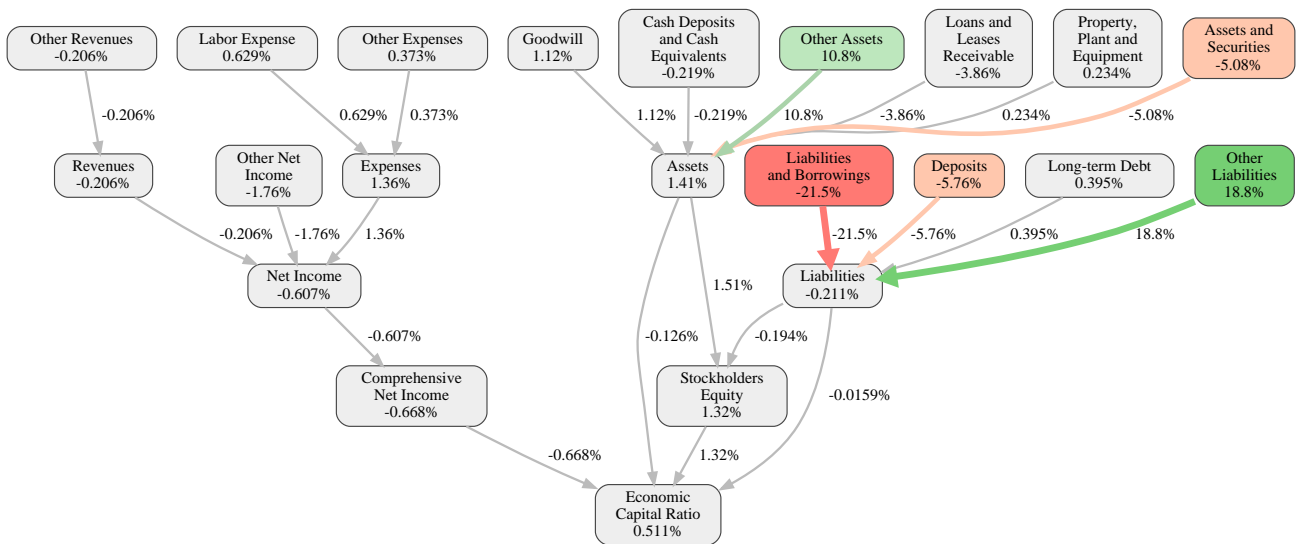




RealRate

STATE BANKS 2020

CHOICEONE FINANCIAL SERVICES INC Rank 68 of 190





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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 19% points. The greatest weakness of CHOICEONE FINANCIAL SERVICES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 0.51% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	9,499
Cash Deposits and Cash Equivalents	59,558
Deposits	1,154,602
Fees	0
Goodwill	52,870
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	873,331
Loans and Leases Receivable	797,991
Long-term Debt	0
Occupancy	0
Other Assets	441,945
Other Compr. Net Income	2,210
Other Expenses	1,294
Other Liabilities	-833,944
Other Net Income	8,465
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,265

Output Variable	Value in 1000 USD
Liabilities	1,193,989
Assets	1,386,128
Expenses	1,294
Revenues	0
Stockholders Equity	192,139
Net Income	7,171
Comprehensive Net Income	9,381
Economic Capital Ratio	8.2%