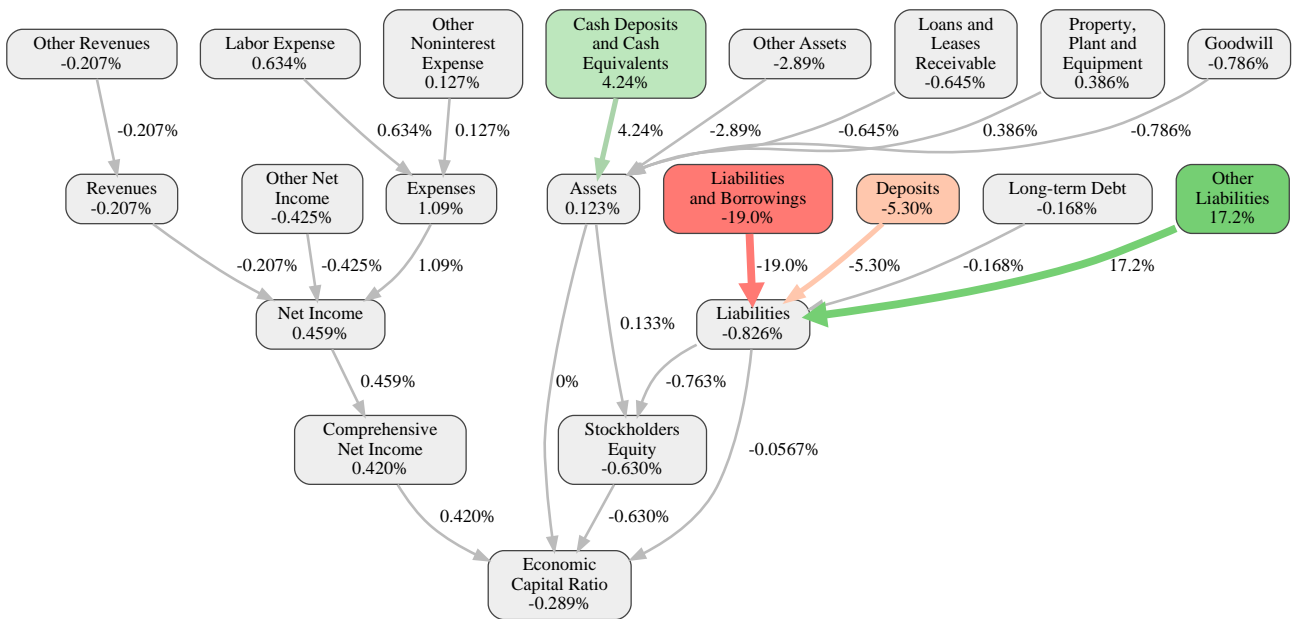




# STATE BANKS 2020

## MACATAWA BANK CORP Rank 99 of 190





RealRate

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## MACATAWA BANK CORP Rank 99 of 190



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 7.4%, being 0.29% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	250,315
Cash Deposits and Cash Equivalents	272,450
Deposits	1,753,294
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,270,795
Loans and Leases Receivable	1,368,427
Long-term Debt	20,619
Occupancy	0
Other Assets	134,161
Other Compr. Net Income	3,822
Other Expenses	7,462
Other Liabilities	-1,193,407
Other Net Income	39,441
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	43,417

Output Variable	Value in 1000 USD
Liabilities	1,851,301
Assets	2,068,770
Expenses	7,462
Revenues	0
Stockholders Equity	217,469
Net Income	31,979
Comprehensive Net Income	35,801
Economic Capital Ratio	7.4%