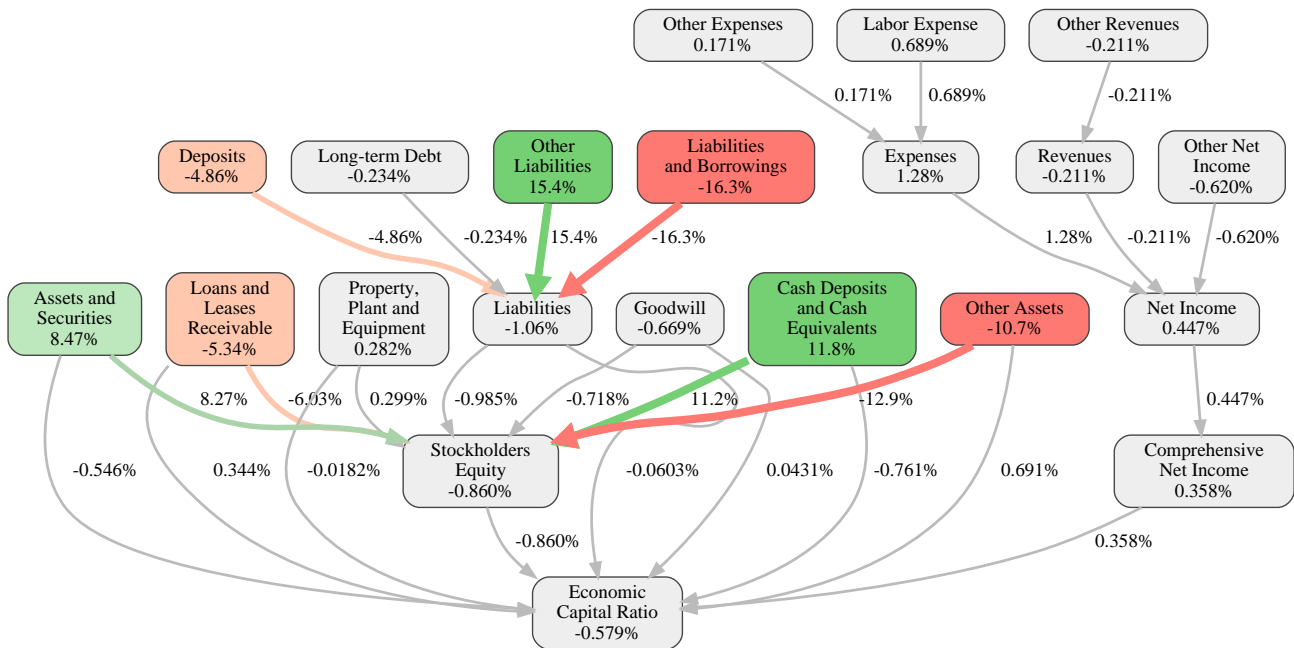




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The relative strengths and weaknesses of MACATAWA BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of MACATAWA BANK CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of MACATAWA BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 0.58% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	769,352
Cash Deposits and Cash Equivalents	783,736
Deposits	2,298,587
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,489,150
Loans and Leases Receivable	1,411,923
Long-term Debt	20,619
Occupancy	0
Other Assets	-366,239
Other Compr. Net Income	2,670
Other Expenses	6,623
Other Liabilities	-1,406,173
Other Net Income	36,788
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	43,254

Output Variable	Value in 1000 USD
Liabilities	2,402,183
Assets	2,642,026
Expenses	6,623
Revenues	0
Stockholders Equity	239,843
Net Income	30,165
Comprehensive Net Income	32,835
Economic Capital Ratio	6.1%