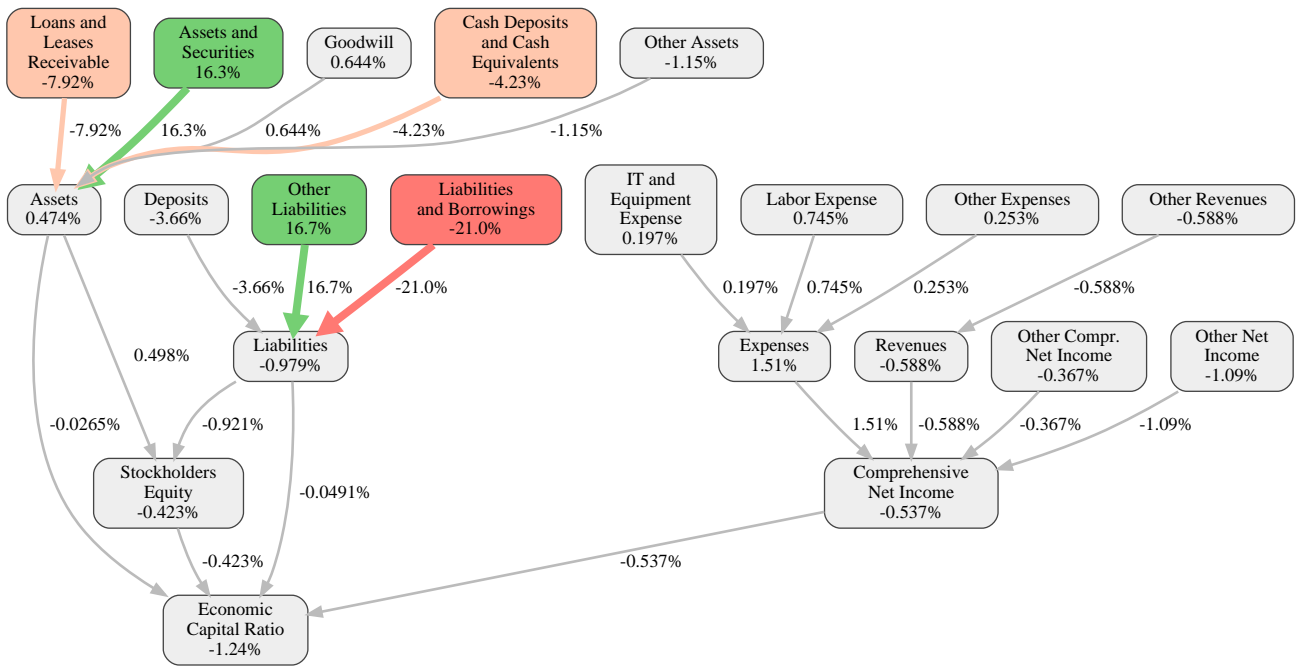




STATE BANKS 2022

CHOICEONE FINANCIAL SERVICES
INC
Rank 120 of 174





STATE BANKS 2022

CHOICEONE FINANCIAL SERVICES INC

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FINANCIAL SERVICES, INC.

Rank 120 of 174

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 17% 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 5.3%, being 1.2% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,118,934
Cash Deposits and Cash Equivalents	31,887
Deposits	2,052,294
Fees	0
Goodwill	59,946
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,499,065
Loans and Leases Receivable	1,009,160
Long-term Debt	0
Occupancy	0
Other Assets	116,875
Other Compr. Net Income	-13,605
Other Expenses	4,456
Other Liabilities	-1,406,346
Other Net Income	26,498
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,880

Output Variable	Value in 1000 USD
Liabilities	2,145,013
Assets	2,366,682
Expenses	4,456
Revenues	0
Stockholders Equity	221,669
Net Income	22,042
Comprehensive Net Income	8,437
Economic Capital Ratio	5.3%