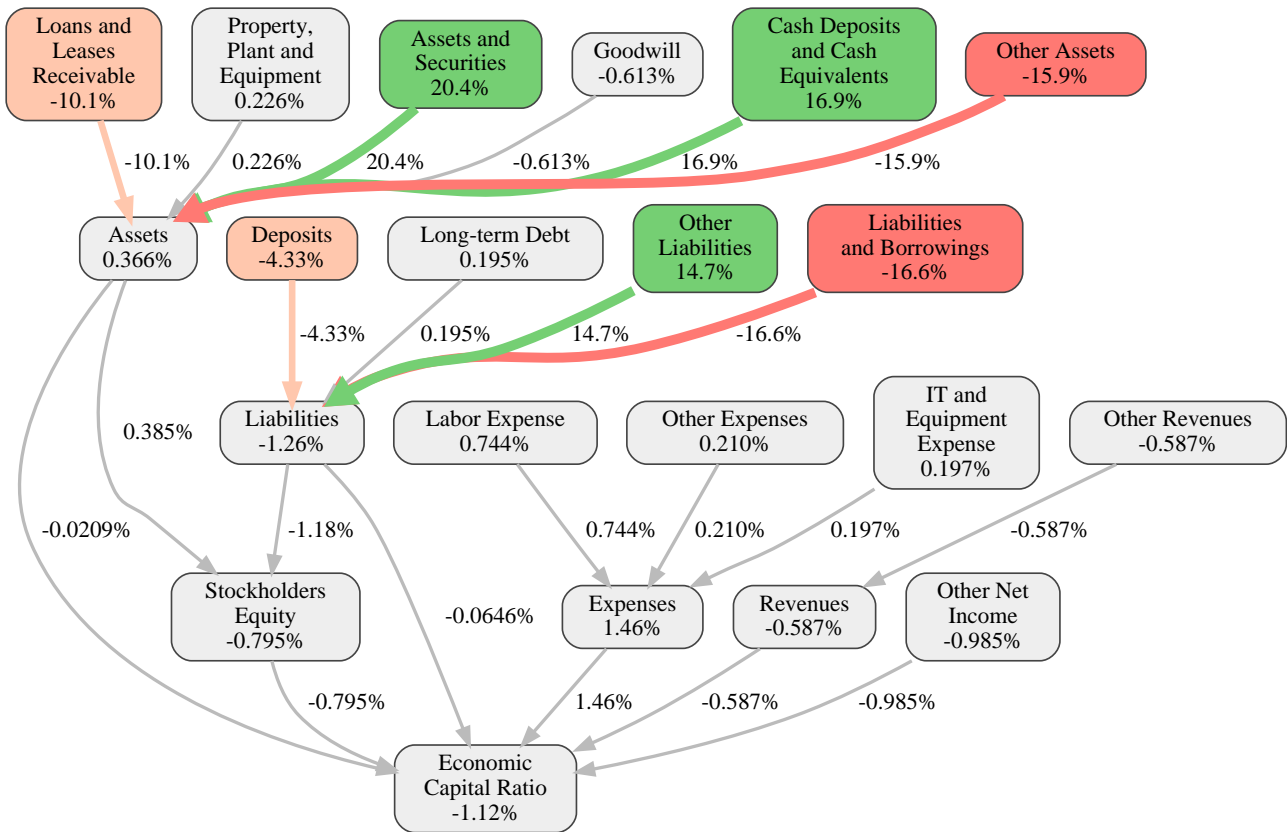




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# STATE BANKS 2022

## MACATAWA BANK CORP Rank 115 of 174





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## MACATAWA BANK CORP Rank 115 of 174



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 Assets and Securities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of MACATAWA BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 1.1% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,559,175
Cash Deposits and Cash Equivalents	1,151,788
Deposits	2,577,958
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,691,843
Loans and Leases Receivable	1,093,104
Long-term Debt	0
Occupancy	0
Other Assets	-917,089
Other Compr. Net Income	-4,511
Other Expenses	6,710
Other Liabilities	-1,595,055
Other Net Income	35,724
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	41,773

Output Variable	Value in 1000 USD
Liabilities	2,674,746
Assets	2,928,751
Expenses	6,710
Revenues	0
Stockholders Equity	254,005
Net Income	29,014
Comprehensive Net Income	24,503
Economic Capital Ratio	5.4%