





RealRate

STATE BANKS 2023

MACATAWA BANK CORP Rank 78 of 165



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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 0.0013% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,220,738
Cash Deposits and Cash Equivalents	755,170
Deposits	2,615,142
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,780,263
Loans and Leases Receivable	1,162,463
Long-term Debt	0
Occupancy	0
Other Assets	-271,758
Other Compr. Net Income	-31,279
Other Expenses	8,333
Other Liabilities	-1,735,524
Other Net Income	43,064
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,306

Output Variable	Value in 1000 USD
Liabilities	2,659,881
Assets	2,906,919
Expenses	8,333
Revenues	0
Stockholders Equity	247,038
Net Income	34,731
Comprehensive Net Income	3,452
Economic Capital Ratio	4.6%