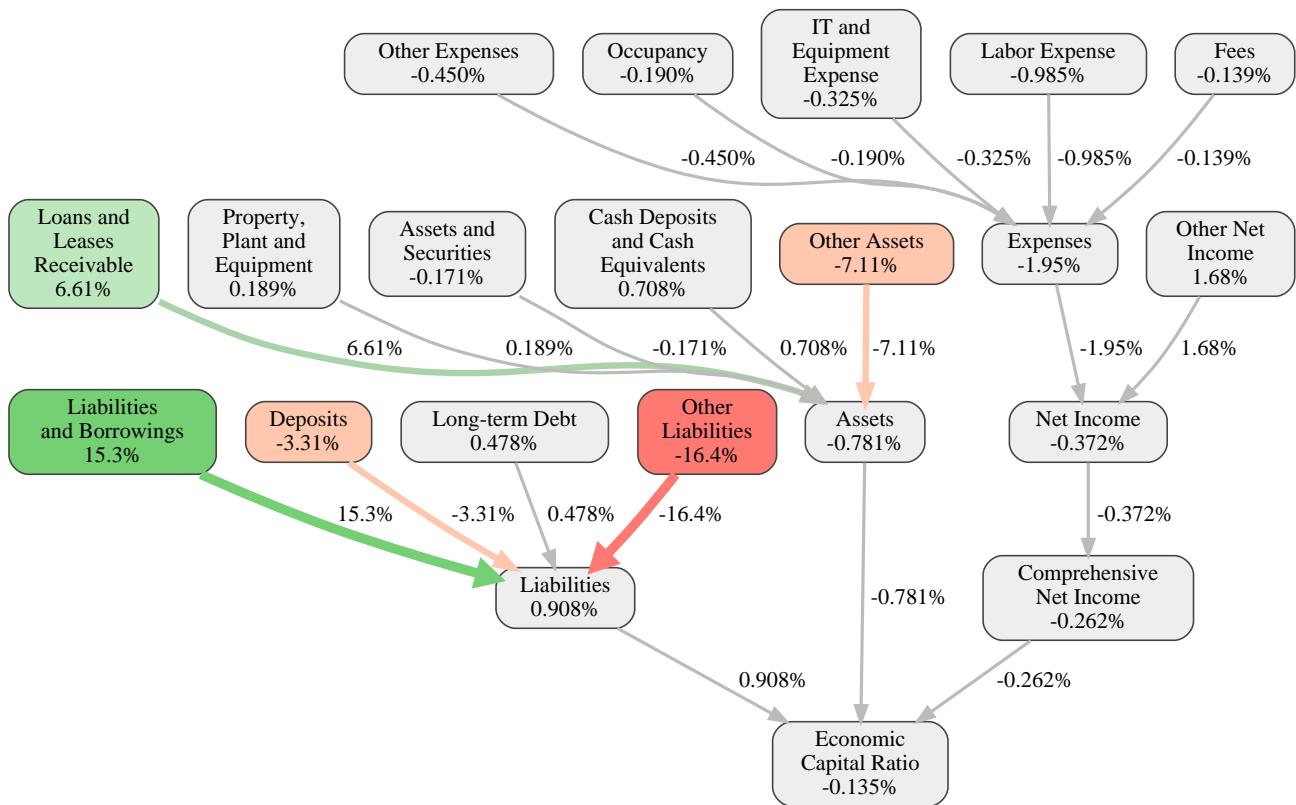




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# STATE BANKS 2019

## MACKINAC FINANCIAL CORP MI Rank 86 of 172





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The relative strengths and weaknesses of MACKINAC FINANCIAL CORP MI 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 MACKINAC FINANCIAL CORP MI compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of MACKINAC FINANCIAL CORP MI is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.13% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	142,417
Cash Deposits and Cash Equivalents	77,609
Deposits	1,097,537
Fees	2,275
Goodwill	22,024
IT and Equipment Expense	5,051
Labor Expense	20,064
Liabilities and Borrowings	7,993
Loans and Leases Receivable	1,033,681
Long-term Debt	0
Occupancy	3,640
Other Assets	19,526
Other Compr. Net Income	-171
Other Expenses	11,496
Other Liabilities	60,441
Other Net Income	49,452
Other Noninterest Expense	0
Other Revenues	1,441
Property, Plant and Equipment	22,783

Output Variable	Value in 1000 USD
Liabilities	1,165,971
Assets	1,318,040
Expenses	42,526
Revenues	1,441
Stockholders Equity	152,069
Net Income	8,367
Comprehensive Net Income	8,196
Economic Capital Ratio	6.8%