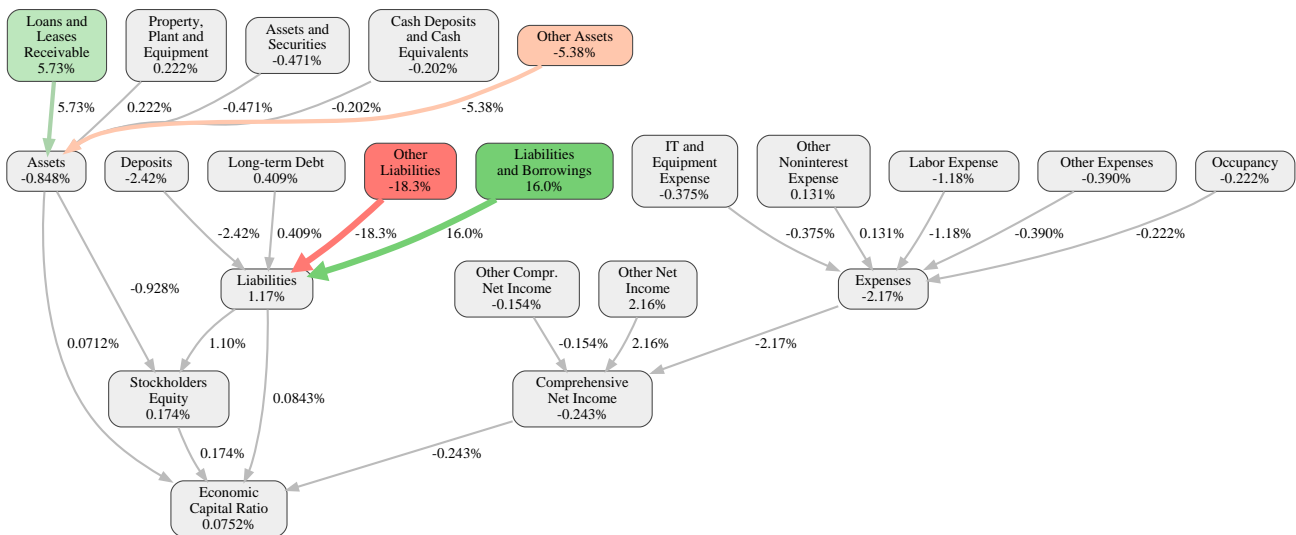




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The relative strengths and weaknesses of MACKINAC FINANCIAL CORP MI are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points. The greatest weakness of MACKINAC FINANCIAL CORP MI is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 0.075% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	147,405
Cash Deposits and Cash Equivalents	60,089
Deposits	1,075,677
Fees	2,170
Goodwill	19,574
IT and Equipment Expense	5,717
Labor Expense	22,743
Liabilities and Borrowings	11,697
Loans and Leases Receivable	1,053,468
Long-term Debt	0
Occupancy	4,069
Other Assets	15,925
Other Compr. Net Income	1,078
Other Expenses	10,926
Other Liabilities	70,776
Other Net Income	57,889
Other Noninterest Expense	0
Other Revenues	1,586
Property, Plant and Equipment	23,608

Output Variable	Value in 1000 USD
Liabilities	1,158,150
Assets	1,320,069
Expenses	45,625
Revenues	1,586
Stockholders Equity	161,919
Net Income	13,850
Comprehensive Net Income	14,928
Economic Capital Ratio	7.7%