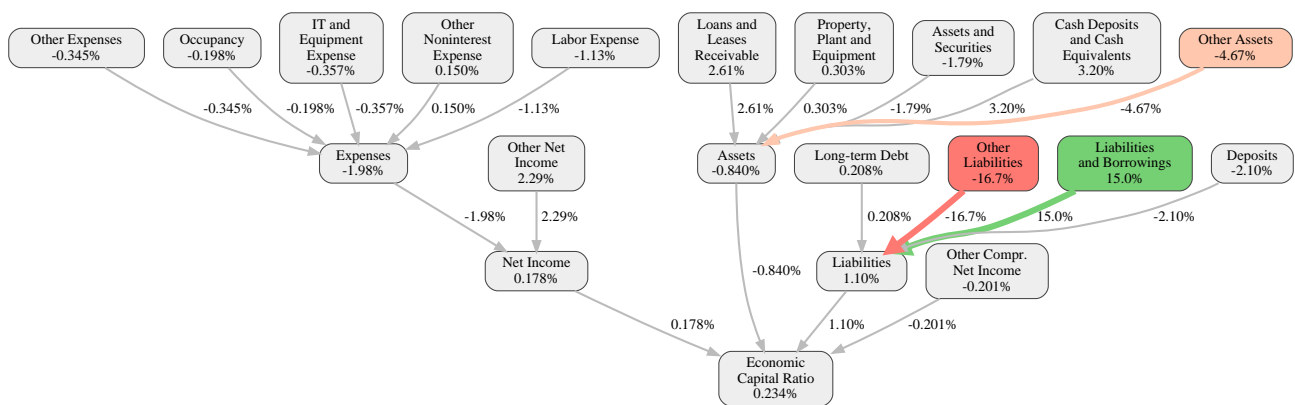




STATE BANKS 2021

MACKINAC FINANCIAL CORP MI

Rank 74 of 180





RealRate

STATE BANKS 2021

MACKINAC FINANCIAL CORP MI Rank 74 of 180



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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.23% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	148,621
Cash Deposits and Cash Equivalents	221,818
Deposits	1,258,776
Fees	2,420
Goodwill	19,574
IT and Equipment Expense	6,440
Labor Expense	26,081
Liabilities and Borrowings	11,611
Loans and Leases Receivable	1,071,776
Long-term Debt	0
Occupancy	4,370
Other Assets	14,423
Other Compr. Net Income	0
Other Expenses	11,221
Other Liabilities	63,479
Other Net Income	62,872
Other Noninterest Expense	0
Other Revenues	1,133
Property, Plant and Equipment	25,518

Output Variable	Value in 1000 USD
Liabilities	1,333,866
Assets	1,501,730
Expenses	50,532
Revenues	1,133
Stockholders Equity	167,864
Net Income	13,473
Comprehensive Net Income	13,473
Economic Capital Ratio	6.9%