



Community Focused. Client Driven.

FACT SHEET

CHARTER:	Michigan Banking Corporation				
CHARTER YEAR:	1934				
WEBSITE:	www.bankmbank.com				
HEADQUARTERS:	Manistique, Michigan				
TOTAL ASSETS AS OF 09/30/16:	\$955.746 million				
NUMBER OF EMPLOYEES:	226				
NUMBER OF BRANCHES:	23				
LOCATIONS:	MI	Birmingham	Kaleva	Newberry	WI Eagle River
		Escanaba	Manistique (2)	Sault Ste. Marie	St. Germain
		Gaylord	Marquette (2)	Stephenson	Spread Eagle
		Ishpeming (3)	Negaunee	Traverse City	Three Lakes
					Niagara

EXECUTIVE OFFICERS:	Paul D. Tobias	Chairman
	Kelly W. George	President & CEO
	Jesse A. Deering	Executive VP & Chief Financial Officer
	Tammy R. McDowell	Executive VP & Managing Director of Credit Administration/Operations

mBANK MISCELLANEOUS:

- Is approximately the 13th largest bank by asset size headquartered in Michigan (out of approximately 107)
- Is the largest bank by asset size headquartered in the Upper Peninsula of Michigan
- Often ranks in the Top 10 Small Business Administration (SBA) lenders in Michigan in number of transactions and dollar amount and has been named Michigan SBA Community Lender of the Year as well as Development Lender of the Year
- Acquired **Peninsula Bank** (Ishpeming, MI) in December 2014 which included 6 branch locations, roughly \$126 million in Assets, approximately \$100 million in Deposits, and around \$67 million in Loans
- Acquired **First National Bank of Eagle River** (Eagle River, WI) in April 2016 which included 3 branch locations, roughly \$125 million in Assets, approximately \$100 million in Deposits, and around \$80 million in Loans
- Acquired **First National Bank of Niagara** (Niagara, WI) in August 2016 which included 4 branch locations, roughly \$70 million in Assets, approximately \$60 million in Deposits, and around \$35 million in Loans

mBank Vision:

To be a strong, dynamic, and proactive thinking company determined to excel at the highest level. To be the best bankers we can, every day, throughout our various departments and lines of business with our paramount goal being to add value to our clients, our communities, our employees, and our stockholders.

PARENT / HOLDING COMPANY	Mackinac Financial Corporation
COMPANY TYPE:	Publicly Traded
INDEX:	NASDAQ Small Cap
STOCK TICKER SYMBOL:	MFNC
SHARES OUTSTANDING - 09/30/16	6,263,371
SHARE PRICE - 09/30/16	\$11.49
MARKET CAPITALIZATION	\$71.966 million
ANNUALIZED DIVIDEND PER SHARE	\$0.40

Investor Relations Information
www.bankmbank.com
 906.341.8401

