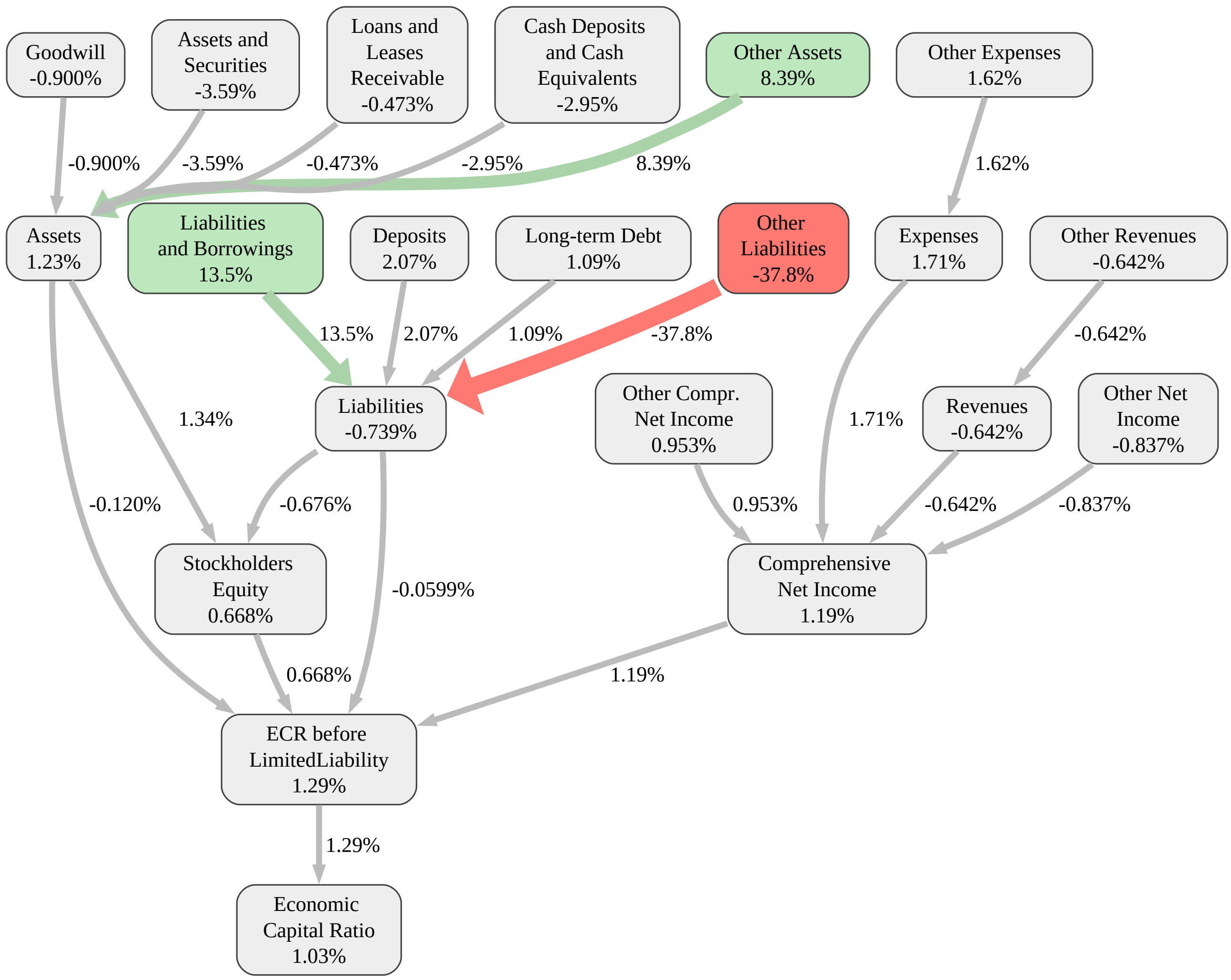
STATE BANKS 2012

Isabella BANK CORP
Rank 21 of 78



RealRate

STATE BANKS 2012

Isabella BANK CORP
Rank 21 of 78

ISABELLA BANK

The relative strengths and weaknesses of Isabella 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 Isabella BANK CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.0% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	12,930
Cash Deposits and Cash Equivalents	28,590
Deposits	958,164
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	737,916
Long-term Debt	0
Occupancy	0
Other Assets	533,863
Other Compr. Net Income	4,198
Other Expenses	1,354
Other Liabilities	224,978
Other Net Income	11,564
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,626

Output Variable	Value in 1000 USD
Liabilities	1,183,142
Assets	1,337,925
Expenses	1,354
Revenues	0
Stockholders Equity	154,783
Net Income	10,210
Comprehensive Net Income	14,408
BaseVar	1,291,599
ECR before LimitedLiability	14%
Economic Capital Ratio	14%