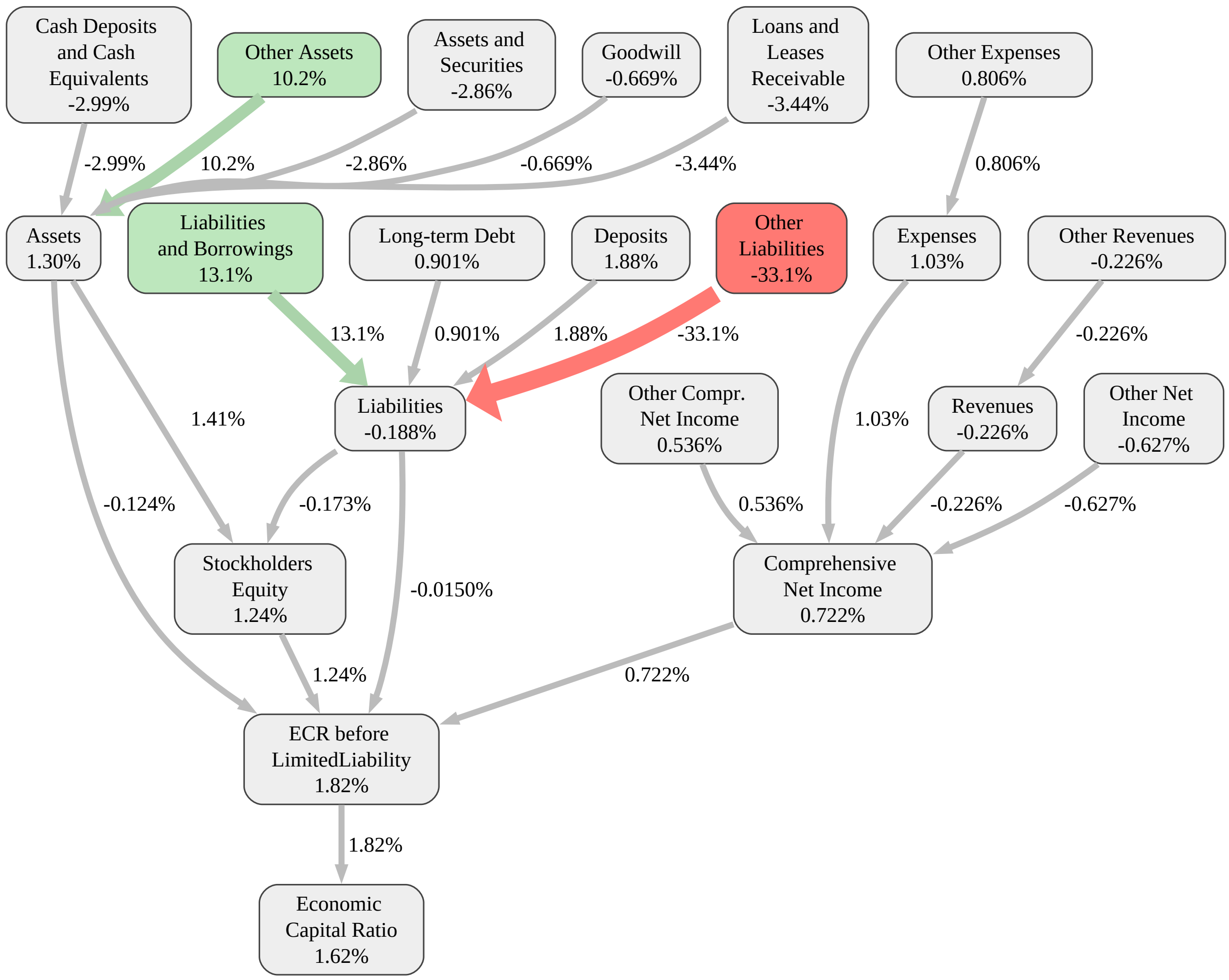
STATE BANKS 2013

Isabella BANK CORP
Rank 23 of 85



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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 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.6% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	12,784
Cash Deposits and Cash Equivalents	24,920
Deposits	1,017,667
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	760,817
Long-term Debt	0
Occupancy	0
Other Assets	606,331
Other Compr. Net Income	2,518
Other Expenses	2,363
Other Liabilities	248,483
Other Net Income	14,569
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,787

Output Variable	Value in 1000 USD
Liabilities	1,266,150
Assets	1,430,639
Expenses	2,363
Revenues	0
Stockholders Equity	164,489
Net Income	12,206
Comprehensive Net Income	14,724
BaseVar	1,383,696
ECR before LimitedLiability	13%
Economic Capital Ratio	13%