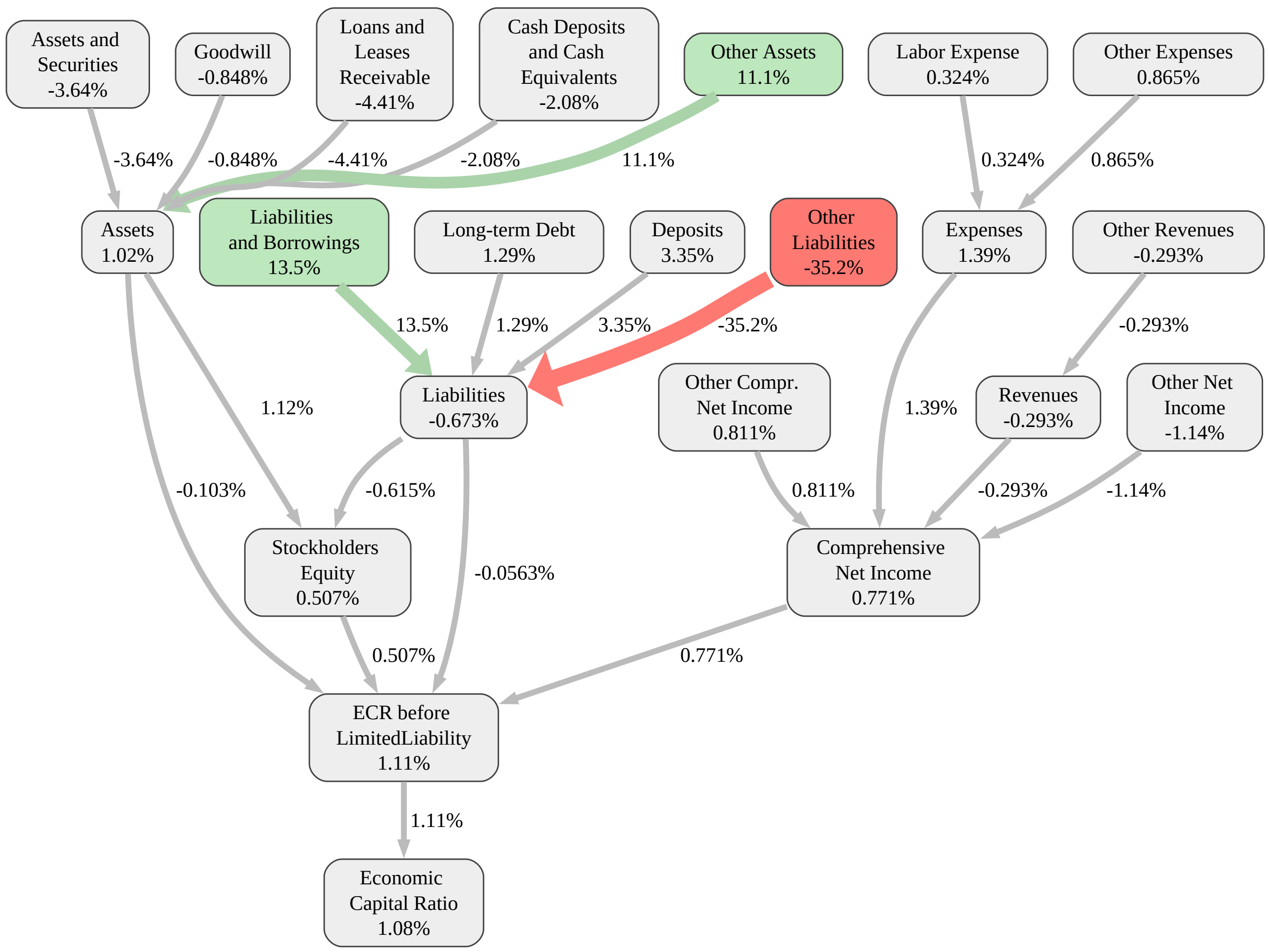
STATE BANKS 2015

Isabella BANK CORP
Rank 39 of 93



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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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	14,632
Cash Deposits and Cash Equivalents	19,326
Deposits	1,074,484
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	823,482
Long-term Debt	0
Occupancy	0
Other Assets	666,222
Other Compr. Net Income	5,835
Other Expenses	2,344
Other Liabilities	300,465
Other Net Income	16,068
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,881

Output Variable	Value in 1000 USD
Liabilities	1,374,949
Assets	1,549,543
Expenses	2,344
Revenues	0
Stockholders Equity	174,594
Net Income	13,724
Comprehensive Net Income	19,559
BaseVar	1,506,254
ECR before LimitedLiability	14%
Economic Capital Ratio	14%