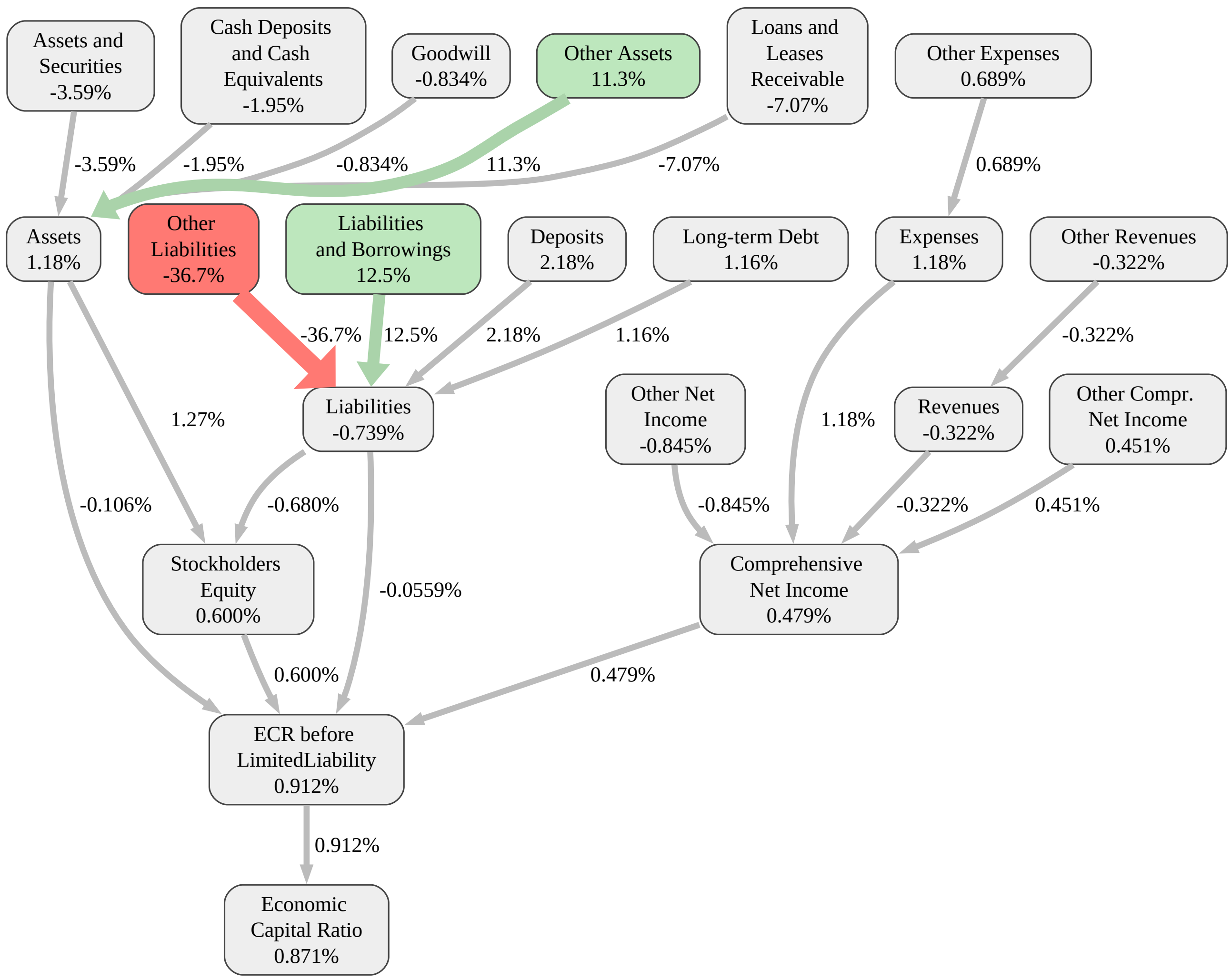
STATE BANKS 2016

Isabella BANK CORP
Rank 34 of 101



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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 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.87% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,991
Cash Deposits and Cash Equivalents	21,569
Deposits	1,164,563
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	843,092
Long-term Debt	0
Occupancy	0
Other Assets	765,129
Other Compr. Net Income	727
Other Expenses	3,288
Other Liabilities	319,578
Other Net Income	18,418
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	28,331

Output Variable	Value in 1000 USD
Liabilities	1,484,141
Assets	1,668,112
Expenses	3,288
Revenues	0
Stockholders Equity	183,971
Net Income	15,130
Comprehensive Net Income	15,857
BaseVar	1,616,842
ECR before LimitedLiability	13%
Economic Capital Ratio	13%