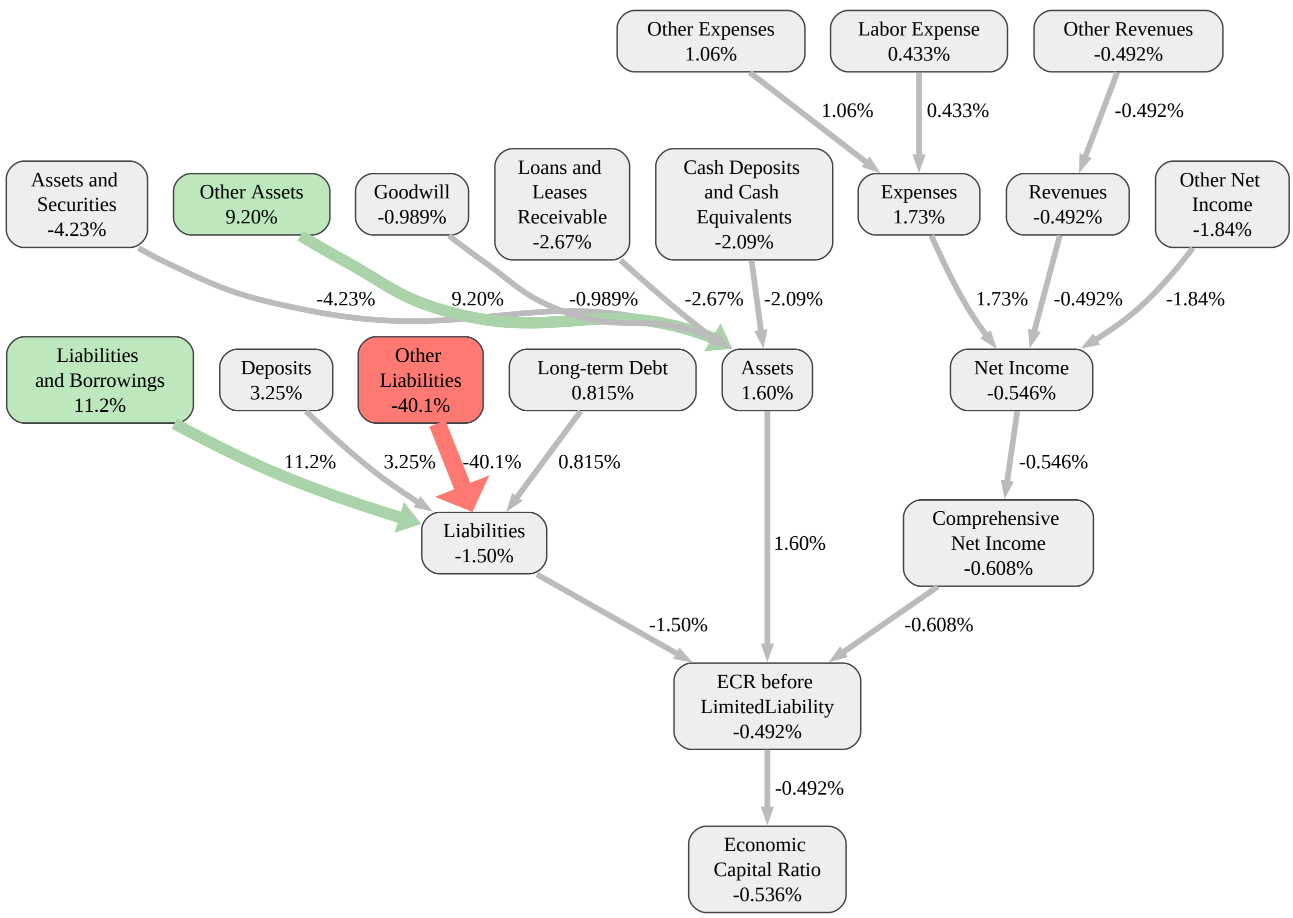
STATE BANKS 2017

Isabella BANK CORP
Rank 59 of 108



RealRate

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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 11% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.54% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	13,576
Cash Deposits and Cash Equivalents	22,894
Deposits	1,195,040
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,003,215
Long-term Debt	0
Occupancy	0
Other Assets	663,152
Other Compr. Net Income	-2,999
Other Expenses	2,348
Other Liabilities	349,212
Other Net Income	16,147
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,314

Output Variable	Value in 1000 USD
Liabilities	1,544,252
Assets	1,732,151
Expenses	2,348
Revenues	0
Stockholders Equity	187,899
Net Income	13,799
Comprehensive Net Income	10,800
BaseVar	1,677,213
ECR before LimitedLiability	11%
Economic Capital Ratio	11%