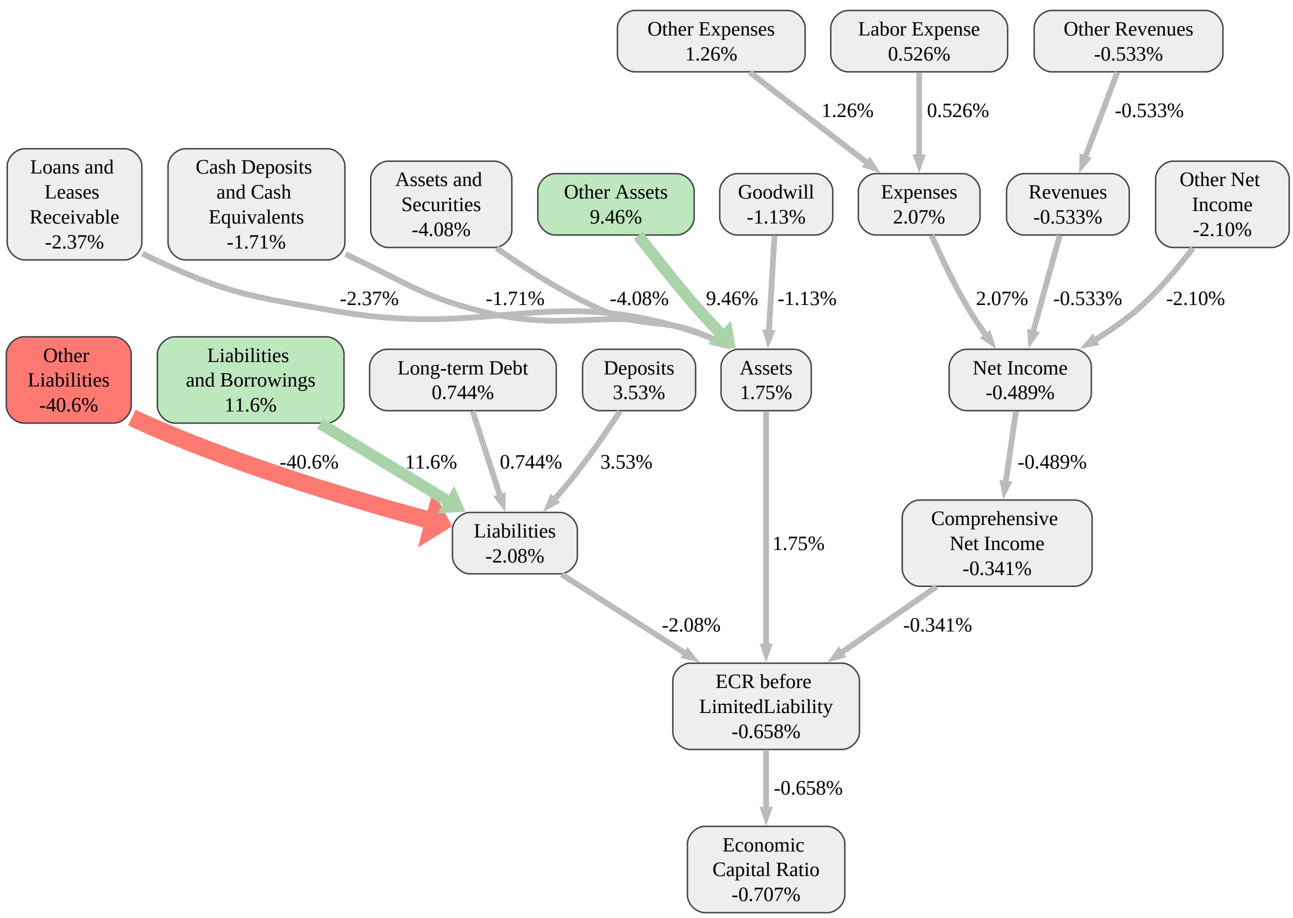
STATE BANKS 2018

Isabella BANK CORP
Rank 70 of 116



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 12% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.71% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,056
Cash Deposits and Cash Equivalents	30,848
Deposits	1,265,258
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,083,819
Long-term Debt	0
Occupancy	0
Other Assets	659,957
Other Compr. Net Income	543
Other Expenses	3,016
Other Liabilities	352,967
Other Net Income	16,253
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	28,450

Output Variable	Value in 1000 USD
Liabilities	1,618,225
Assets	1,813,130
Expenses	3,016
Revenues	0
Stockholders Equity	194,905
Net Income	13,237
Comprehensive Net Income	13,780
BaseVar	1,751,636
ECR before LimitedLiability	12%
Economic Capital Ratio	12%