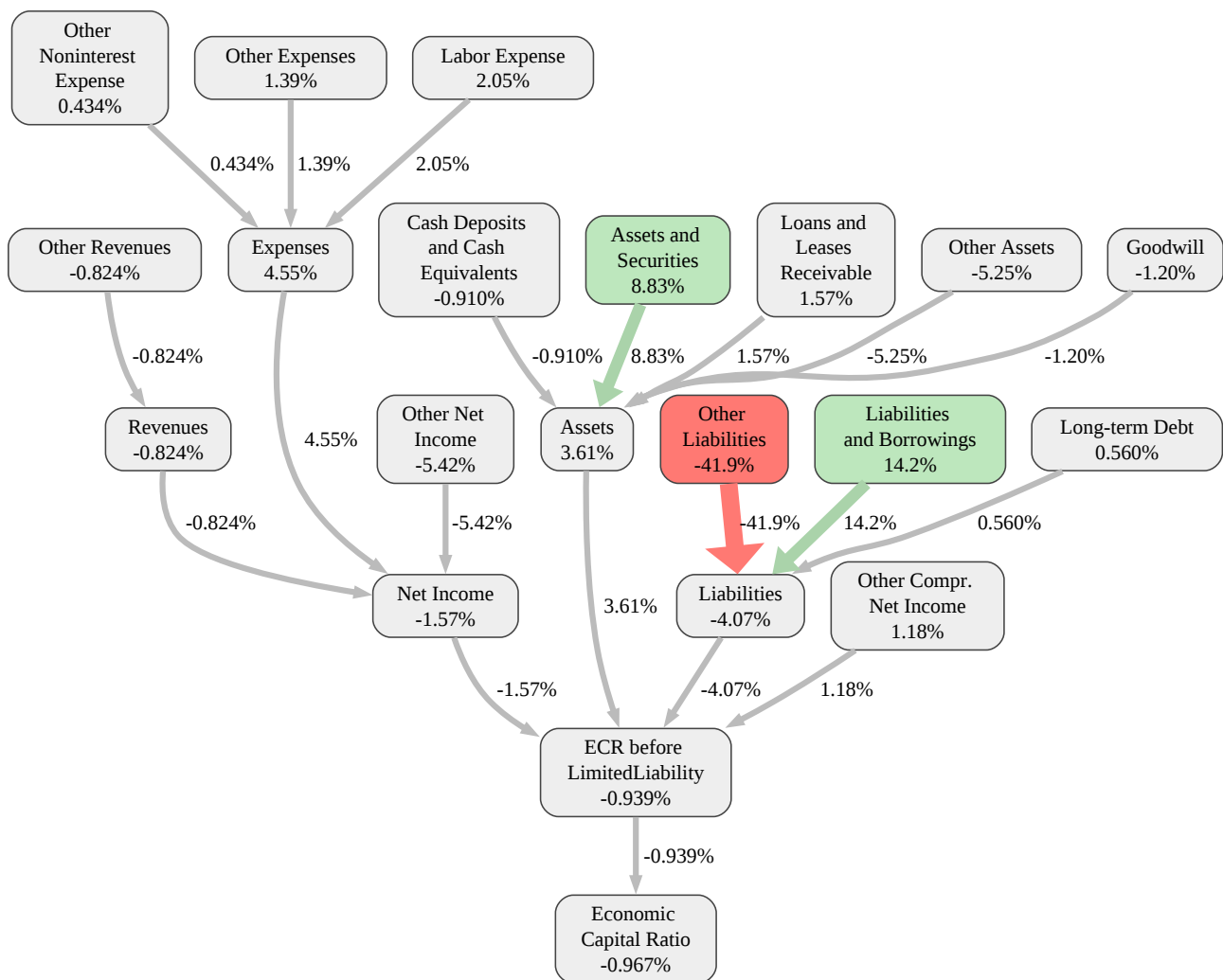




The relative strengths and weaknesses of Isabella BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Isabella BANK CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.97% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	442,885
Cash Deposits and Cash Equivalents	60,572
Deposits	1,313,851
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,178,631
Long-term Debt	0
Occupancy	0
Other Assets	105,868
Other Compr. Net Income	9,656
Other Expenses	1,380
Other Liabilities	290,165
Other Net Income	14,404
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	26,242

Output Variable	Value in 1000 USD
Liabilities	1,604,016
Assets	1,814,198
Expenses	1,380
Revenues	0
Stockholders Equity	210,182
Net Income	13,024
Comprehensive Net Income	22,680
BaseVar	1,755,281
ECR before Limited Liability	14%
Economic Capital Ratio	14%