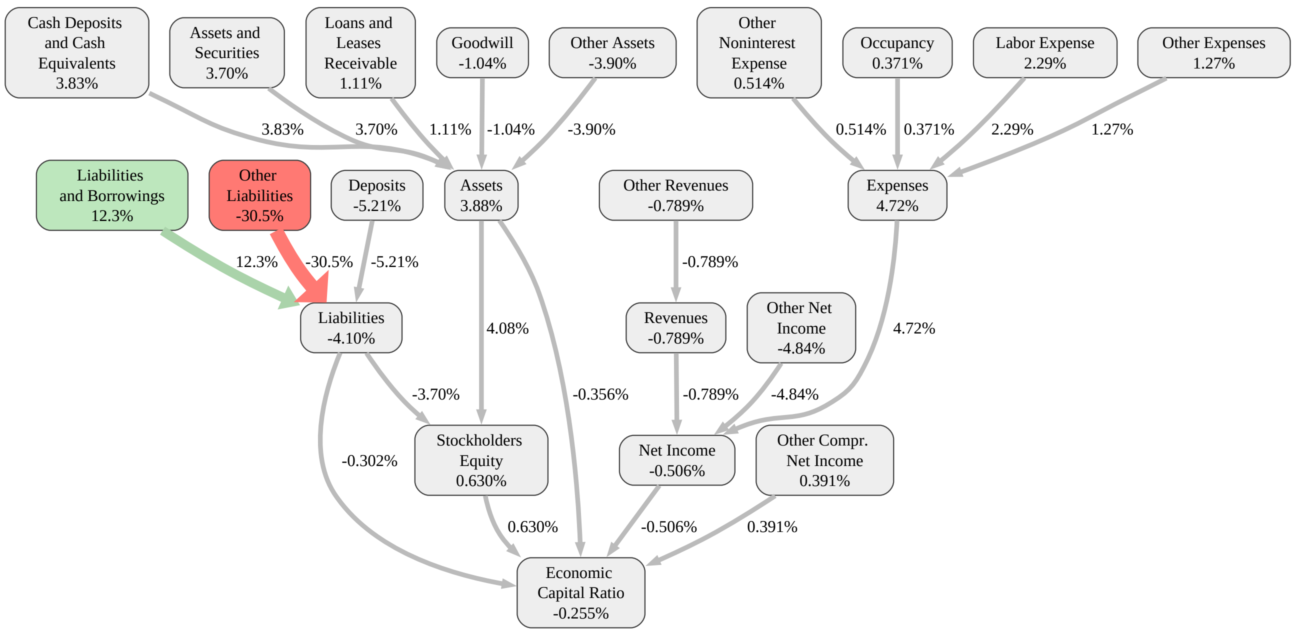
STATE BANKS 2021

Isabella BANK CORP
Rank 79 of 144



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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 12% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.26% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	353,402
Cash Deposits and Cash Equivalents	246,640
Deposits	1,566,317
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,231,308
Long-term Debt	0
Occupancy	0
Other Assets	100,888
Other Compr. Net Income	5,727
Other Expenses	987
Other Liabilities	172,473
Other Net Income	11,872
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,140

Output Variable	Value in 1000 USD
Liabilities	1,738,790
Assets	1,957,378
Expenses	987
Revenues	0
Stockholders Equity	218,588
Net Income	10,885
Comprehensive Net Income	16,612
BaseVar	1,881,818
ECR before LimitedLiability	12%
Economic Capital Ratio	12%