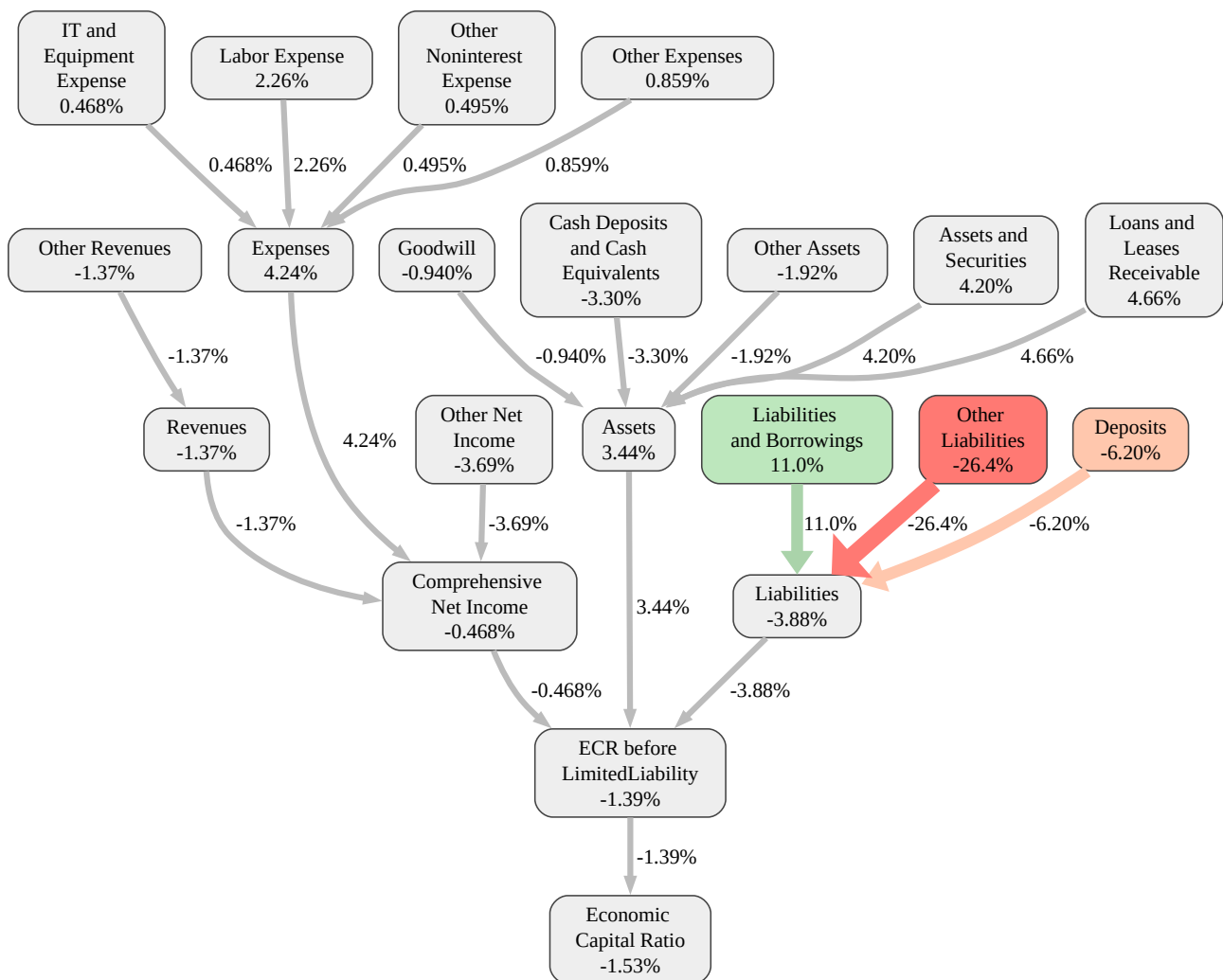




The relative strengths and weaknesses of Isabella BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	510,583
Cash Deposits and Cash Equivalents	105,330
Deposits	1,710,339
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	50,162
Loans and Leases Receivable	1,293,669
Long-term Debt	0
Occupancy	0
Other Assets	98,157
Other Compr. Net Income	-5,839
Other Expenses	3,848
Other Liabilities	60,609
Other Net Income	23,347
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,419

Output Variable	Value in 1000 USD
Liabilities	1,821,110
Assets	2,032,158
Expenses	3,848
Revenues	0
Stockholders Equity	211,048
Net Income	19,499
Comprehensive Net Income	13,660
BaseVar	1,986,591
ECR before Limited Liability	11%
Economic Capital Ratio	11%