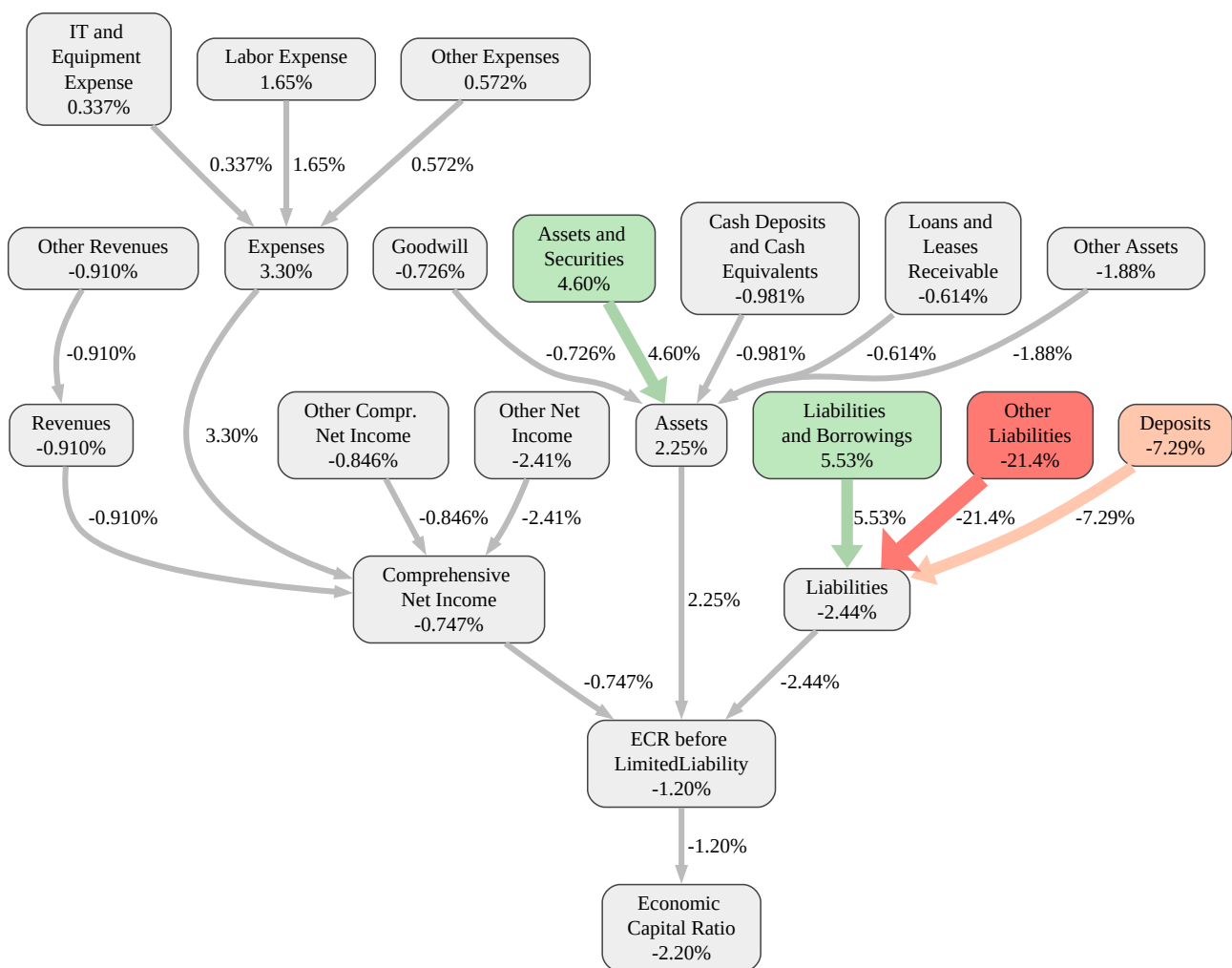




The relative strengths and weaknesses of Isabella BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Isabella BANK CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 5.5% points. The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.5%, being 2.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	580,481
Cash Deposits and Cash Equivalents	38,924
Deposits	1,744,275
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	57,771
Loans and Leases Receivable	1,254,702
Long-term Debt	0
Occupancy	0
Other Assets	130,607
Other Compr. Net Income	-39,053
Other Expenses	4,606
Other Liabilities	42,011
Other Net Income	26,844
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,553

Output Variable	Value in 1000 USD
Liabilities	1,844,057
Assets	2,030,267
Expenses	4,606
Revenues	0
Stockholders Equity	186,210
Net Income	22,238
Comprehensive Net Income	-16,815
BaseVar	2,065,125
ECR before Limited Liability	4.3%
Economic Capital Ratio	5.5%