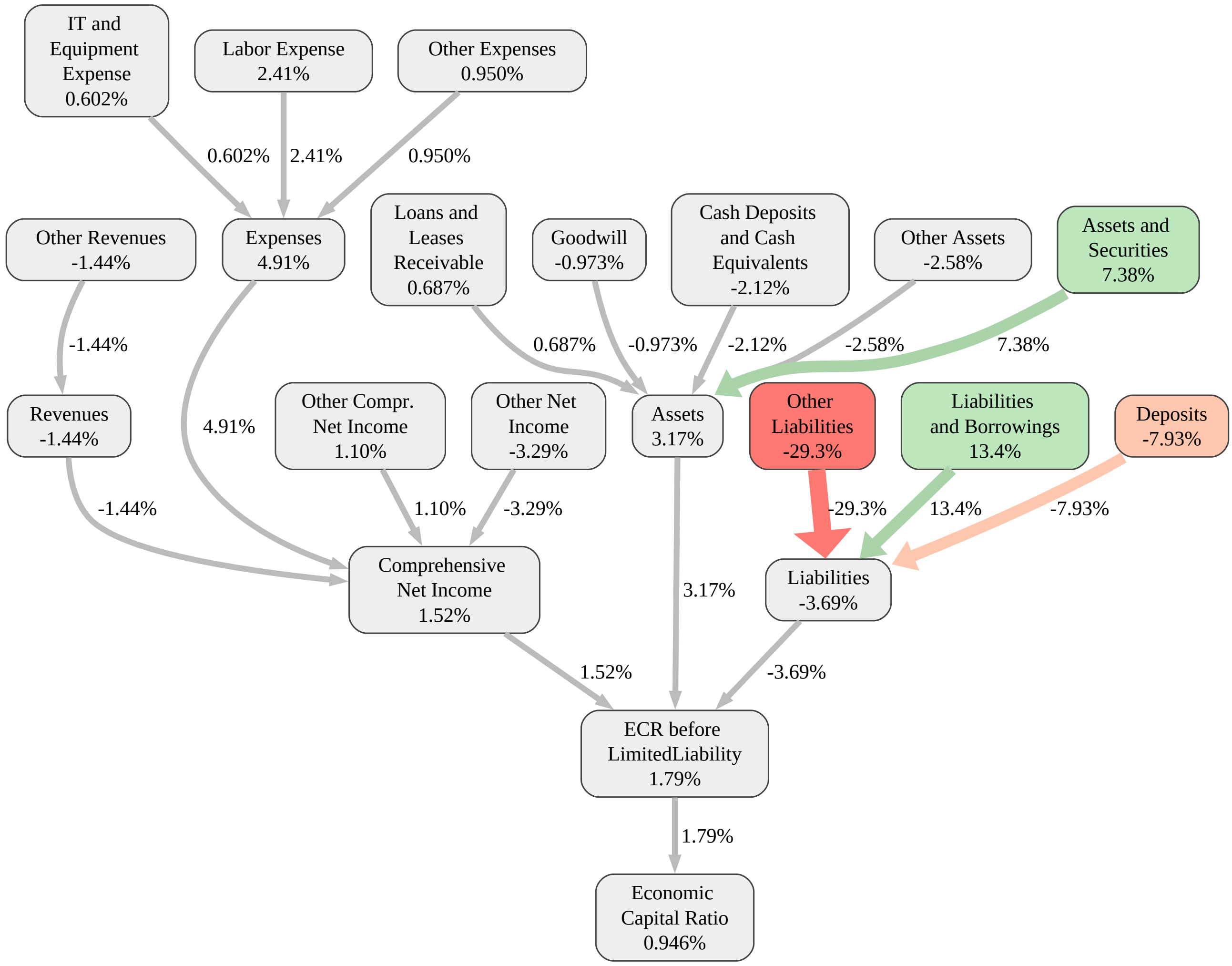
STATE BANKS 2024

Isabella BANK CORP
Rank 47 of 134



STATE BANKS 2024

Isabella BANK CORP
Rank 47 of 134

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 13% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.95% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	528,148
Cash Deposits and Cash Equivalents	33,672
Deposits	1,723,695
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	46,801
Loans and Leases Receivable	1,336,355
Long-term Debt	0
Occupancy	0
Other Assets	133,154
Other Compr. Net Income	11,298
Other Expenses	3,665
Other Liabilities	86,070
Other Net Income	21,832
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,639

Output Variable	Value in 1000 USD
Liabilities	1,856,566
Assets	2,058,968
Expenses	3,665
Revenues	0
Stockholders Equity	202,402
Net Income	18,167
Comprehensive Net Income	29,465
BaseVar	2,024,550
ECR before LimitedLiability	13%
Economic Capital Ratio	13%