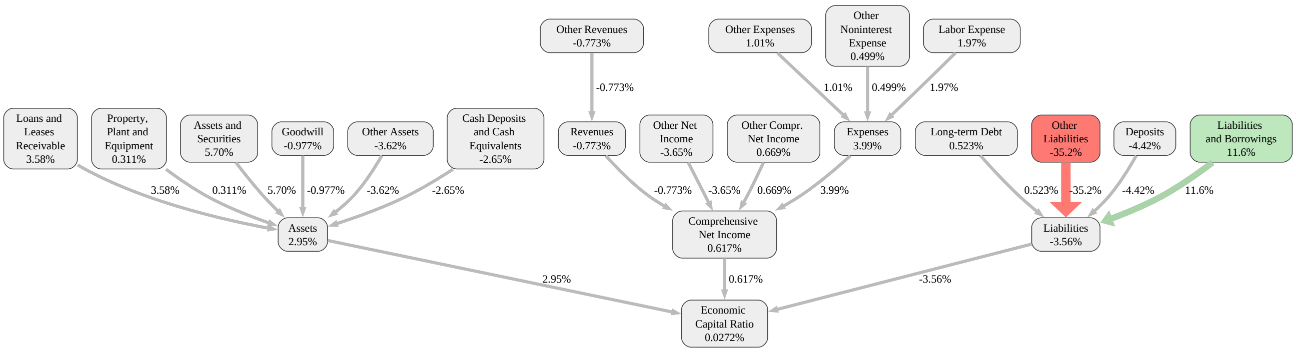
STATE BANKS 2025

Isabella BANK CORP
Rank 48 of 96



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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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.027% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	489,029
Cash Deposits and Cash Equivalents	24,542
Deposits	1,747,060
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	53,567
Loans and Leases Receivable	1,410,918
Long-term Debt	0
Occupancy	0
Other Assets	134,093
Other Compr. Net Income	4,541
Other Expenses	2,509
Other Liabilities	75,338
Other Net Income	16,398
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,659

Output Variable	Value in 1000 USD
Liabilities	1,875,965
Assets	2,086,241
Expenses	2,509
Revenues	0
Stockholders Equity	210,276
Net Income	13,889
Comprehensive Net Income	18,430
BaseVar	2,023,661
ECR before LimitedLiability	12%
Economic Capital Ratio	12%