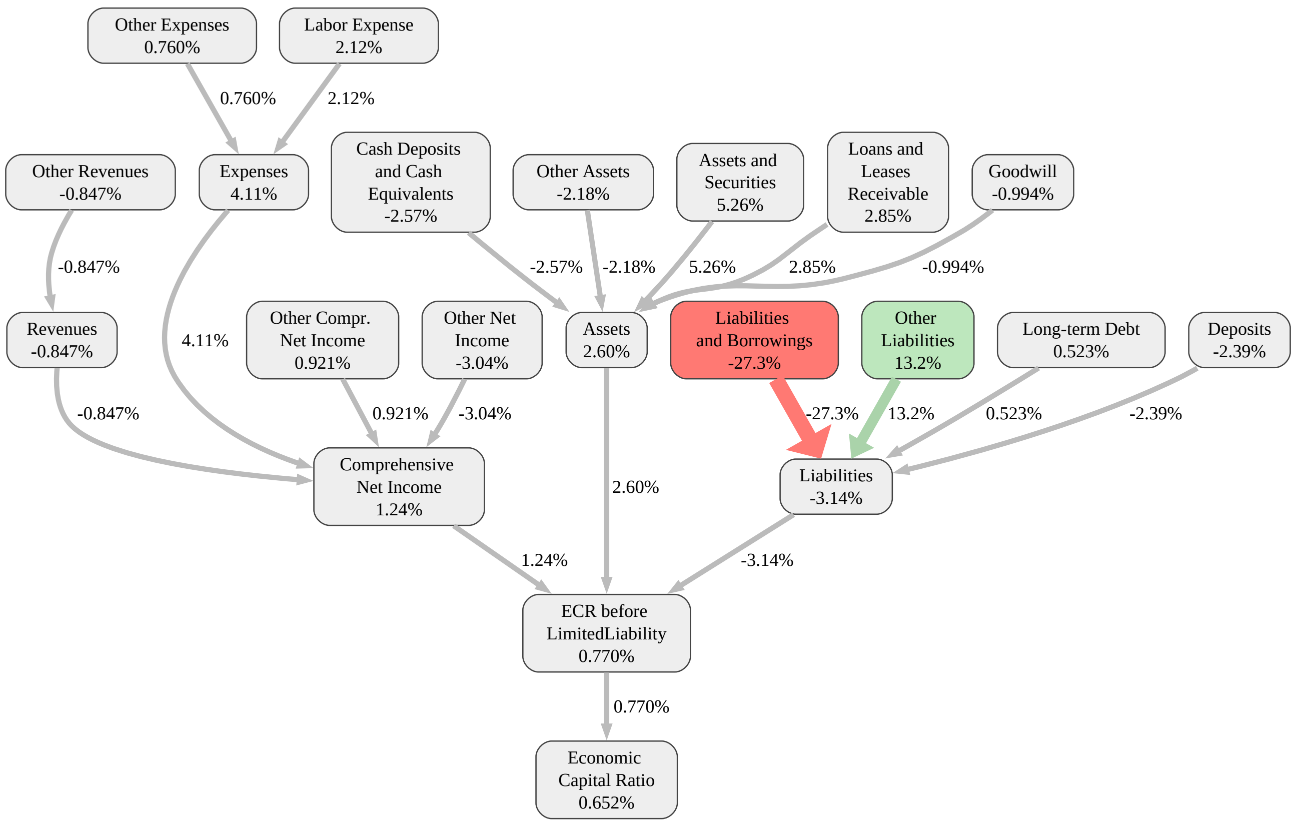
STATE BANKS 2026

Isabella BANK CORP
Rank 38 of 87



RealRate

STATE BANKS 2026

Isabella BANK CORP
Rank 38 of 87

ISABELLA BANK

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 Other Liabilities, increasing the Economic Capital Ratio by 13% points.The greatest weakness of Isabella BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.65% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	497,791
Cash Deposits and Cash Equivalents	26,041
Deposits	1,819,654
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,461,312
Loans and Leases Receivable	1,523,060
Long-term Debt	0
Occupancy	0
Other Assets	133,556
Other Compr. Net Income	13,332
Other Expenses	5,213
Other Liabilities	-1,302,914
Other Net Income	24,123
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,000

Output Variable	Value in 1000 USD
Liabilities	1,978,052
Assets	2,209,448
Expenses	5,213
Revenues	0
Stockholders Equity	231,396
Net Income	18,910
Comprehensive Net Income	32,242
BaseVar	2,171,192
ECR before LimitedLiability	14%
Economic Capital Ratio	14%