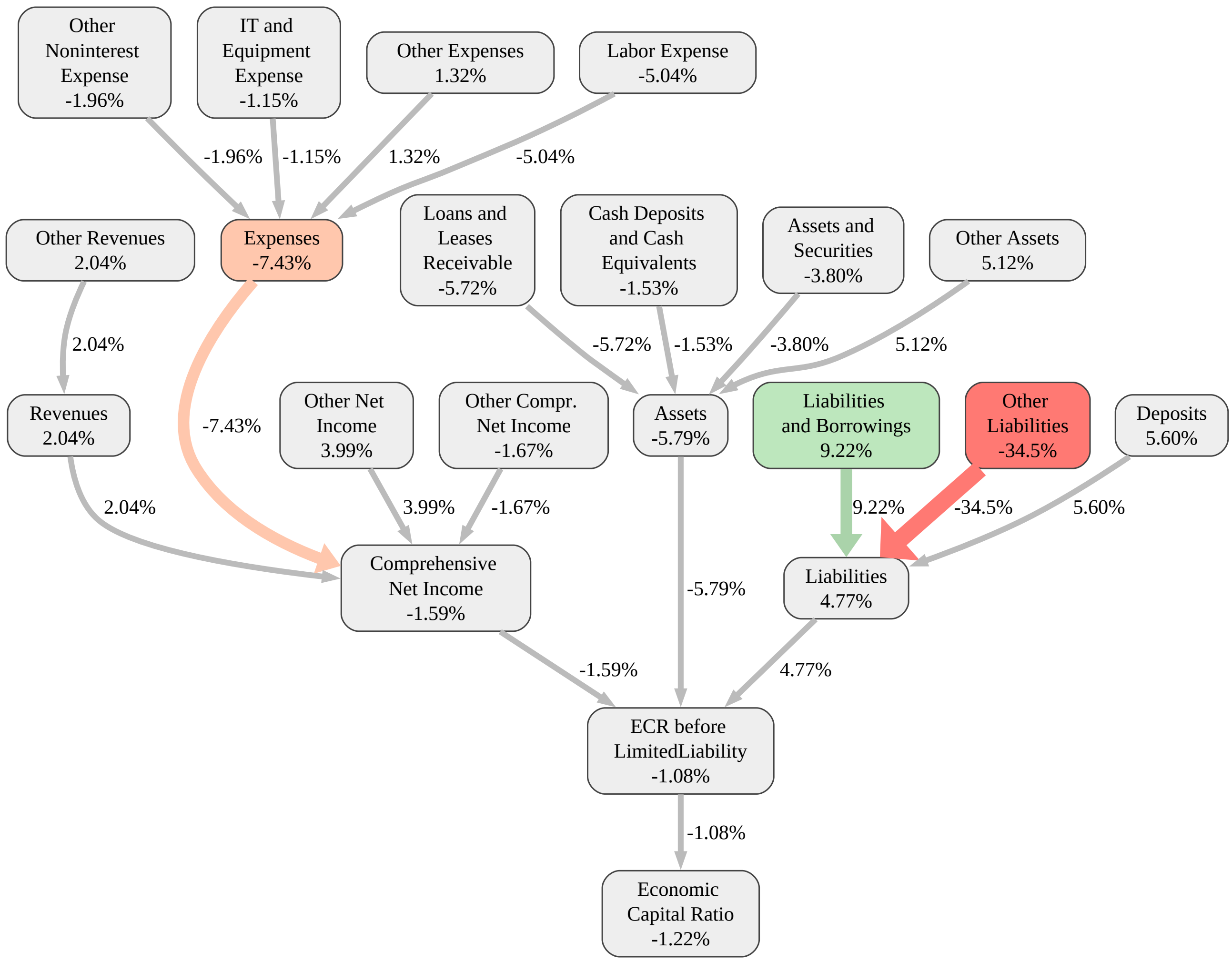
STATE BANKS 2014

Isabella BANK CORP
Rank 59 of 87



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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 9.2% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 1.2% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	20,605
Cash Deposits and Cash Equivalents	41,558
Deposits	1,043,766
Fees	0
Goodwill	0
IT and Equipment Expense	4,945
Labor Expense	21,465
Liabilities and Borrowings	0
Loans and Leases Receivable	796,537
Long-term Debt	0
Occupancy	2,653
Other Assets	608,718
Other Compr. Net Income	-13,544
Other Expenses	0
Other Liabilities	288,762
Other Net Income	41,944
Other Noninterest Expense	8,350
Other Revenues	10,175
Property, Plant and Equipment	25,719

Output Variable	Value in 1000 USD
Liabilities	1,332,528
Assets	1,493,137
Expenses	37,413
Revenues	10,175
Stockholders Equity	160,609
Net Income	14,706
Comprehensive Net Income	1,162
BaseVar	1,599,915
ECR before LimitedLiability	9.1%
Economic Capital Ratio	9.2%