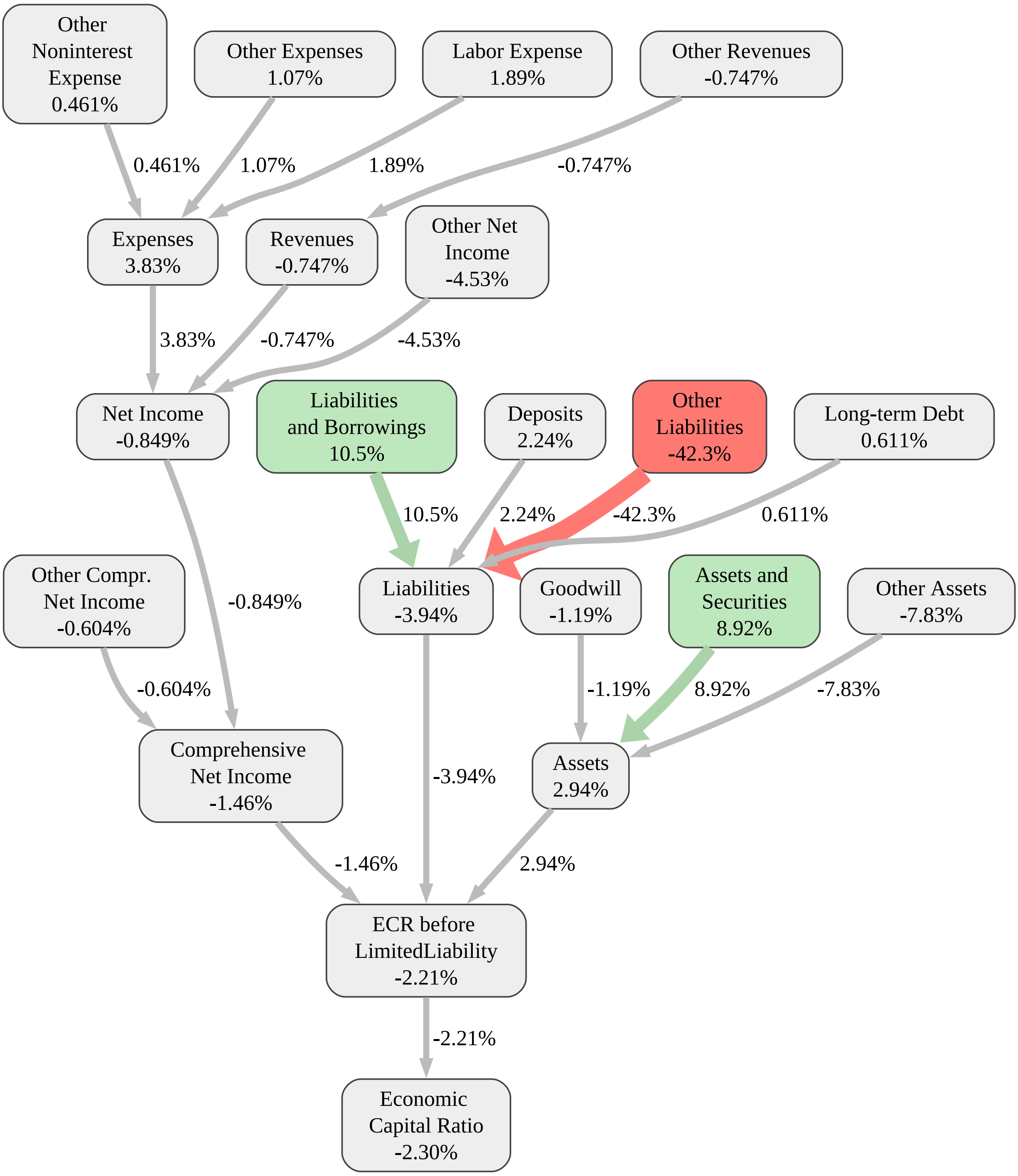
STATE BANKS 2019

Isabella BANK CORP
Rank 100 of 127



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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 11% points.The greatest weakness of Isabella BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	507,271
Cash Deposits and Cash Equivalents	73,471
Deposits	1,292,693
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,120,332
Long-term Debt	0
Occupancy	0
Other Assets	108,418
Other Compr. Net Income	-5,306
Other Expenses	1,363
Other Liabilities	349,095
Other Net Income	15,384
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,815

Output Variable	Value in 1000 USD
Liabilities	1,641,788
Assets	1,837,307
Expenses	1,363
Revenues	0
Stockholders Equity	195,519
Net Income	14,021
Comprehensive Net Income	8,715
BaseVar	1,779,574
ECR before LimitedLiability	10%
Economic Capital Ratio	11%