



# Annual Meeting of Shareholders

■ April 30, 2014 ■

**Mt. Pleasant Comfort Inn & Suites Conference Center**

*“To create an operating environment that will provide shareholders with sustained growth in their investment while maintaining our independence and subsidiaries’ autonomy.”*

■ This presentation includes forward-looking statements. To the extent that the following information refers to matters that may occur in the future, please be aware that such forward-looking statements may differ materially from actual results. Additional information concerning some of the factors that could cause materially different results is included in Isabella Bank Corporation's annual report on Form 10-K for the year ended December 31, 2013 and Form 10-Q for the quarter ended March 31, 2014, which are, or will be available from the Securities and Exchange Commission's Public Reference facilities and from its website at [www.sec.gov](http://www.sec.gov).

For further information regarding Isabella Bank Corporation, please visit our website at [www.isabellabank.com](http://www.isabellabank.com) and click on Investors. ■





**CELEBRATING 110 YEARS**



*of* **GROWTH**

**& INNOVATION**

# 2013 ISBA Highlights

	Year End 2013	% Change 2012 vs 2013
<b>Total Assets</b>	<b>\$1,493,137,000</b>	<b>+ 4.37%</b>
<b>Gross Loans</b>	<b>\$808,037,000</b>	<b>+ 4.57%</b>
<b>Deposits</b>	<b>\$1,043,766,000</b>	<b>+ 2.56%</b>
<b>Net Income</b>	<b>\$12,510,000</b>	<b>+ 2.49%</b>
<b>Tangible Equity</b>	<b>\$131,398,000</b>	<b>+ 6.49%</b>
<b>Tier 1 Capital To Average Assets</b>	<b>+ 8.46%</b>	



# Isabella Bank vs. Michigan Banks

(as a % of Avg. Assets)	Isabella Bank	State
<b>Net income</b>	<b>1.01%</b>	0.83%
<b>Net noninterest expense:</b>	<b>1.80%</b>	2.69%
<b>Provision for loan loss</b>	<b>0.08%</b>	0.14%
<b>Total nonperforming loans</b>	<b>0.42%</b>	2.03%

Source: December 31, 2013 Uniform Bank Performance Report as provided by the Federal Financial Institution Examination Council



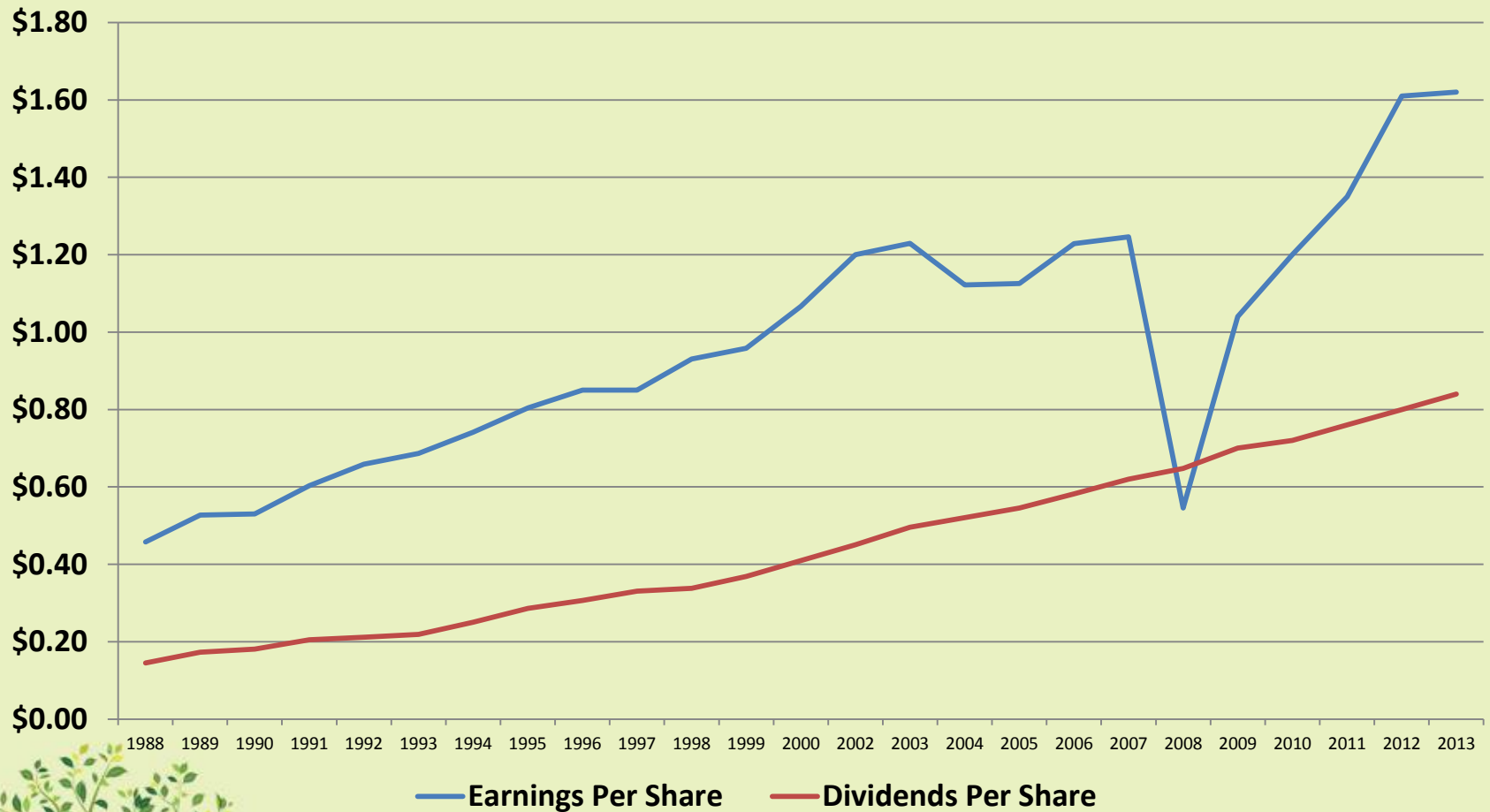
# Isabella Bank vs. Michigan Banks

	Isabella Bank	Michigan Banks
<b>Total Asset Growth</b>	<b>4.14%</b>	2.93%
<b>Net Loan Growth</b>	<b>4.15%</b>	2.85%

Source: December 31, 2013 Uniform Bank Performance Report as provided by the Federal Financial Institution Examination Council



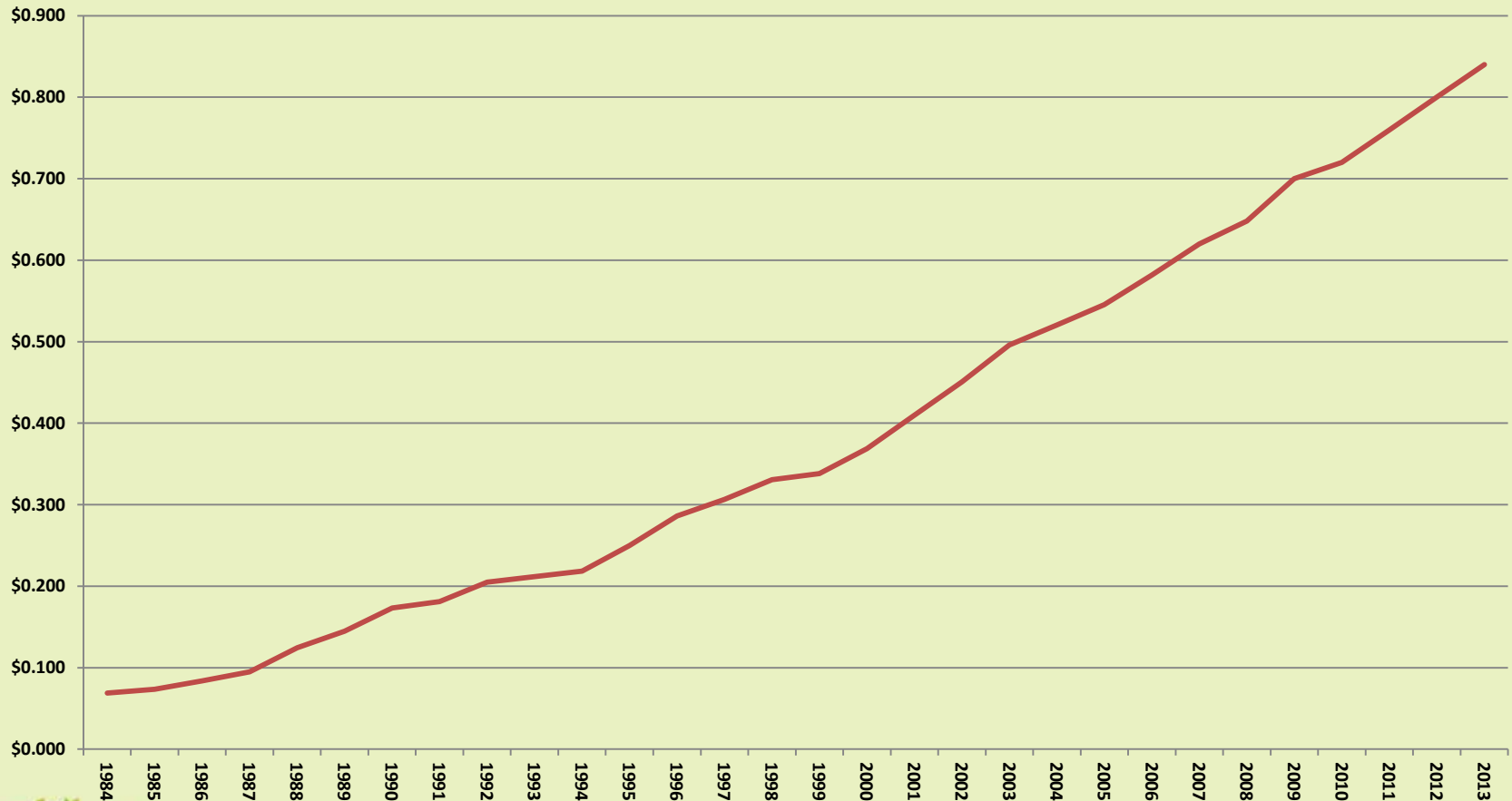
# Earnings & Dividends 25 Year History



All share data retroactively for 10% stock splits and dividends.



# ISBA 30 Year Increasing Dividend History



All share data retroactively for 10% stock splits and dividends





# 2013 — Highlights

- Earnings Per Share **\$1.63 (Record)**



# 2013 Honors and Achievements

Top 100 Workplaces 2013 • Detroit Free Press



*Thank You!*

We owe this achievement to our 386 dedicated team members. Our employees have been the heart of our organization since 1903. Their commitment to our communities and the Isabella Bank Culture make us who we are today.

Member  
**FDIC**

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[www.isbellabank.com](http://www.isbellabank.com)



 **ISABELLA  
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CORPORATION



***Thank You  
For Your Support***