





STATE BANKS 2013

1st Century Bancshares Inc Rank 85 of 149

The relative strengths and weaknesses of 1st Century Bancshares Inc 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 1st Century Bancshares Inc compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 67% points. The greatest weakness of 1st Century Bancshares Inc is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 0.81% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,939
Cash Deposits and Cash Equivalents	50,555
Deposits	416,681
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	33,319
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	445,659
Other Compr. Net Income	869
Other Expenses	111
Other Liabilities	0
Other Net Income	3,053
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,020

Output Variable	Value in 1000 USD
Liabilities	450,000
Assets	499,173
Expenses	111
Revenues	0
Stockholders Equity	49,173
Net Income	2,942
Comprehensive Net Income	3,811
Economic Capital Ratio	8.9%