





STATE BANKS 2015

1st Century Bancshares Inc Rank 102 of 164

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 70% points. The greatest weakness of 1st Century Bancshares Inc is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.92% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	5,526
Cash Deposits and Cash Equivalents	58,464
Deposits	503,172
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	20,353
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	519,768
Other Compr. Net Income	110
Other Expenses	1,903
Other Liabilities	0
Other Net Income	4,264
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,460

Output Variable	Value in 1000 USD
Liabilities	523,525
Assets	585,218
Expenses	1,903
Revenues	0
Stockholders Equity	61,693
Net Income	2,361
Comprehensive Net Income	2,471
Economic Capital Ratio	9.1%