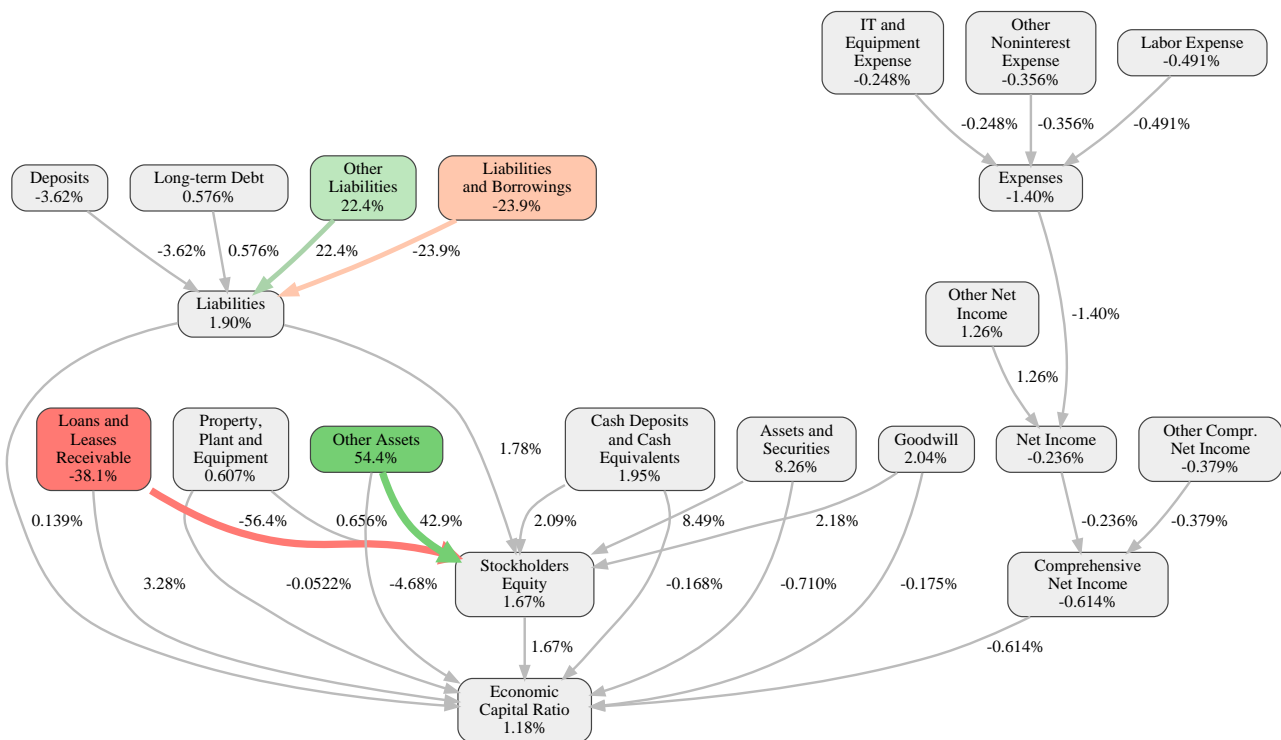




RealRate

STATE BANKS 2020

First Interstate Bancsystem INC
Rank 53 of 189



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The First AI Rating Agency

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The relative strengths and weaknesses of First Interstate Bancsystem 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 First Interstate Bancsystem INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 54% points. The greatest weakness of First Interstate Bancsystem INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.2% points above the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	3,239,900
Cash Deposits and Cash Equivalents	1,076,800
Deposits	11,663,500
Fees	15,100
Goodwill	621,600
IT and Equipment Expense	45,500
Labor Expense	155,300
Liabilities and Borrowings	8,237,000
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	28,300
Other Assets	9,399,900
Other Compr. Net Income	-18,500
Other Expenses	85,500
Other Liabilities	-7,270,200
Other Net Income	511,600
Other Noninterest Expense	66,200
Other Revenues	15,900
Property, Plant and Equipment	306,000

Output Variable	Value in 1000 USD
Liabilities	12,630,300
Assets	14,644,200
Expenses	395,900
Revenues	15,900
Stockholders Equity	2,013,900
Net Income	131,600
Comprehensive Net Income	113,100
Economic Capital Ratio	12%