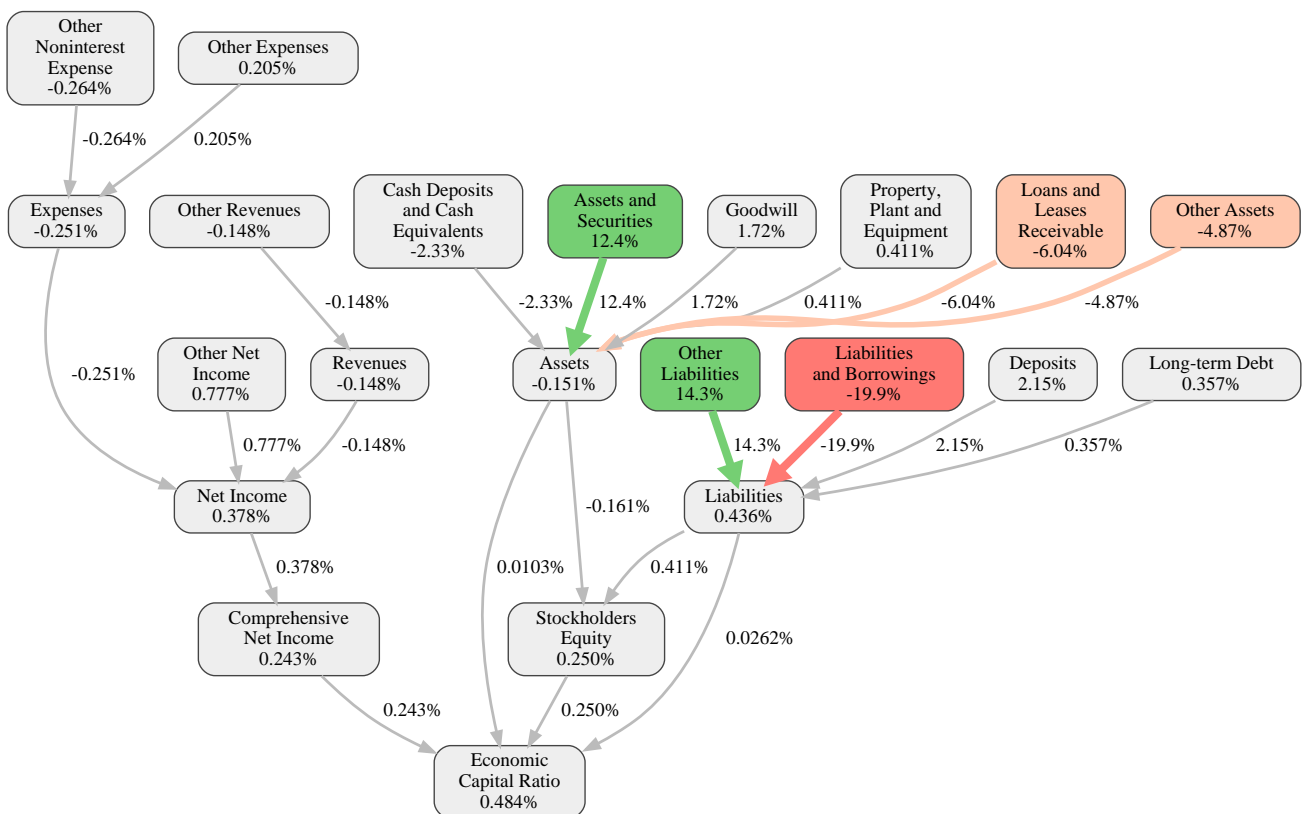




RealRate

STATE BANKS 2024

First Interstate Bancsystem INC
Rank 52 of 139



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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 Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of First Interstate Bancsystem INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 10.0%, being 0.48% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	9,317,800
Cash Deposits and Cash Equivalents	578,000
Deposits	23,323,100
Fees	50,600
Goodwill	1,100,900
IT and Equipment Expense	81,100
Labor Expense	263,100
Liabilities and Borrowings	17,293,500
Loans and Leases Receivable	18,051,900
Long-term Debt	0
Occupancy	48,000
Other Assets	1,178,300
Other Compr. Net Income	41,300
Other Expenses	92,500
Other Liabilities	-13,172,900
Other Net Income	846,600
Other Noninterest Expense	121,500
Other Revenues	147,000
Property, Plant and Equipment	444,300

Output Variable	Value in 1000 USD
Liabilities	27,443,700
Assets	30,671,200
Expenses	656,800
Revenues	147,000
Stockholders Equity	3,227,500
Net Income	336,800
Comprehensive Net Income	378,100
Economic Capital Ratio	10.0%