RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050

RealRate

July 15, 2026

To the CEO
First Interstate
Bancsystem INC
401 NO 31ST STREET
BILLINGS, MT 59101
USA

First Interstate Bancsystem INC TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that First Interstate Bancsystem INC has been TOP Rated at rank 14 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at https://www.realrate.ai/rankings. Your individual rating report, showing your strengths compared to your competitors is attached.

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just $9,900. Simply sign the attached order form and send it back via email.

Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

holger.bartel@realrate.ai • www.realrate.ai • +49 160 957 90 844

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for First Interstate Bancsystem INC. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by First Interstate Bancsystem INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	**2026 US State Banks RealRate rating seal for First Interstate Bancsystem INC**
Amount	**USD 9,900**
Order no.	2026-0000860413

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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ZIP code			
Country			

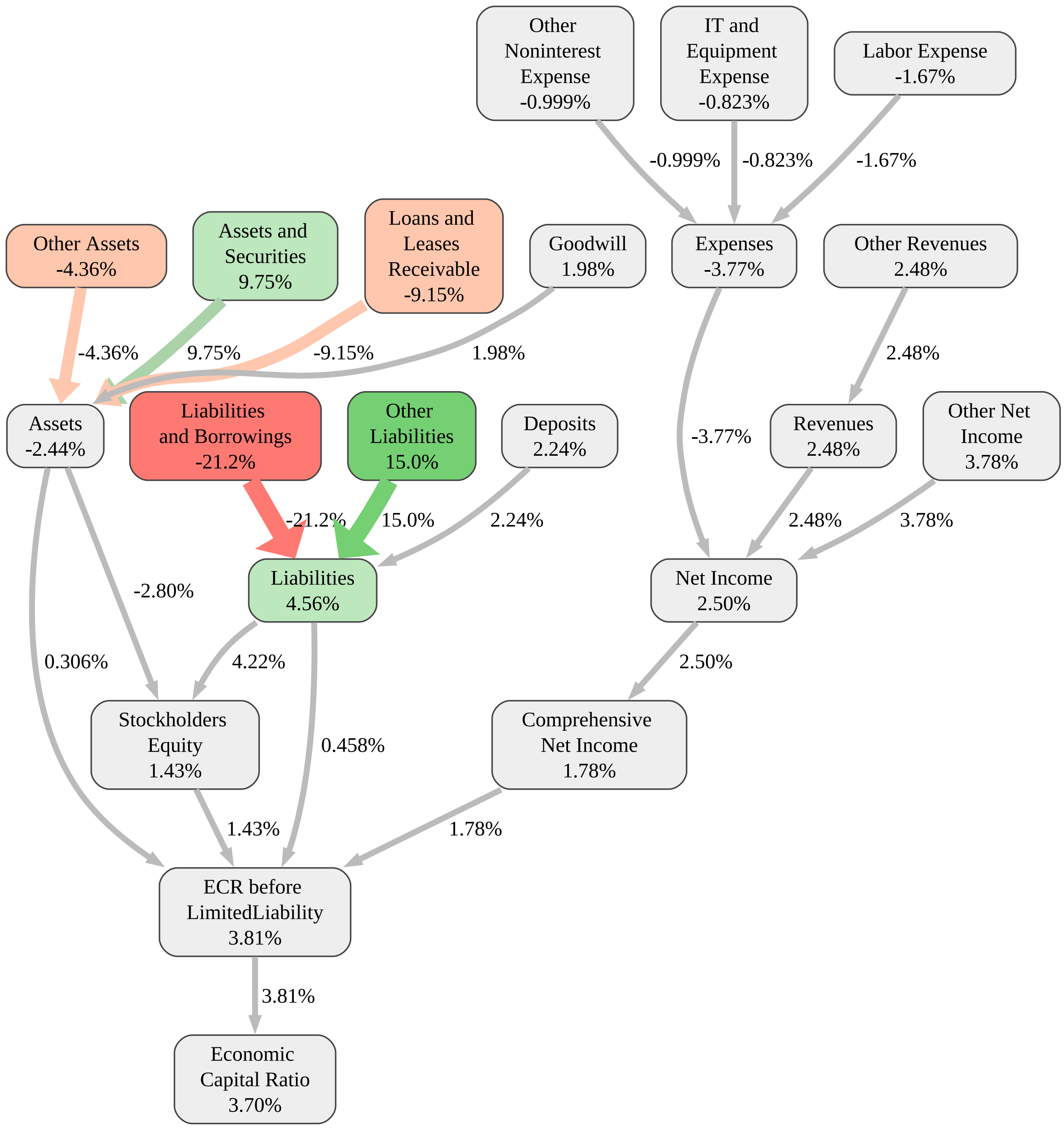
Shipping address
The electronic RealRate rating seal and the invoice will be sent to
Delivery email

First Interstate Bancsystem INC

Date, location, name

STATE BANKS 2026

First Interstate Bancsystem INC
Rank 14 of 87



STATE BANKS 2026

First Interstate Bancsystem INC
Rank 14 of 87

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 15% points.The greatest weakness of First Interstate Bancsystem INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 3.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	7,868,300
Cash Deposits and Cash Equivalents	1,309,700
Deposits	22,088,300
Fees	38,100
Goodwill	1,100,900
IT and Equipment Expense	78,100
Labor Expense	274,600
Liabilities and Borrowings	16,801,500
Loans and Leases Receivable	15,010,200
Long-term Debt	0
Occupancy	54,800
Other Assets	944,900
Other Compr. Net Income	54,200
Other Expenses	88,700
Other Liabilities	-15,696,200
Other Net Income	798,600
Other Noninterest Expense	106,000
Other Revenues	233,400
Property, Plant and Equipment	406,600

Output Variable	Value in 1000 USD
Liabilities	23,193,600
Assets	26,640,600
Expenses	640,300
Revenues	233,400
Stockholders Equity	3,447,000
Net Income	391,700
Comprehensive Net Income	445,900
BaseVar	28,050,698
ECR before LimitedLiability	17%
Economic Capital Ratio	17%