



The relative strengths and weaknesses of FIRST US 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 FIRST US BANCSHARES INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of FIRST US BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 1.5% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	140,441
Cash Deposits and Cash Equivalents	49,599
Deposits	704,725
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	602,501
Loans and Leases Receivable	514,867
Long-term Debt	0
Occupancy	0
Other Assets	59,389
Other Compr. Net Income	-1,509
Other Expenses	901
Other Liabilities	-594,724
Other Net Income	3,391
Other Noninterest Expense	0
Property, Plant and Equipment	27,643
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	712,502
Assets	791,939
Expenses	901
Stockholders Equity	79,437
Net Income	2,490
Comprehensive Net Income	981
Economic Capital Ratio	5.4%