





STATE BANKS 2019

FIRST BUSINESS FINANCIAL SERVICES INC. Rank 142 of 183



The relative strengths and weaknesses of FIRST BUSINESS FINANCIAL SERVICES 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 BUSINESS FINANCIAL SERVICES INC. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of FIRST BUSINESS FINANCIAL SERVICES INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 1.2% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	173,009
Cash Deposits and Cash Equivalents	86,546
Deposits	1,455,299
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	21,474
Loans and Leases Receivable	1,602,517
Long-term Debt	0
Occupancy	0
Other Assets	101,101
Other Compr. Net Income	-429
Other Expenses	1,351
Other Liabilities	308,977
Other Net Income	17,654
Other Noninterest Expense	0
Property, Plant and Equipment	3,284
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,785,750
Assets	1,966,457
Expenses	1,351
Stockholders Equity	180,707
Net Income	16,303
Comprehensive Net Income	15,874
Economic Capital Ratio	5.7%

