





STATE BANKS 2021

FIRST BUSINESS FINANCIAL SERVICES INC. Rank 151 of 180



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 14% points. The greatest weakness of FIRST BUSINESS FINANCIAL SERVICES INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 1.7% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	223,403
Cash Deposits and Cash Equivalents	56,909
Deposits	1,855,516
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,617
Loans and Leases Receivable	2,126,144
Long-term Debt	0
Occupancy	0
Other Assets	159,383
Other Compr. Net Income	415
Other Expenses	1,327
Other Liabilities	490,542
Other Net Income	18,305
Other Noninterest Expense	0
Property, Plant and Equipment	1,998
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,361,675
Assets	2,567,837
Expenses	1,327
Stockholders Equity	206,162
Net Income	16,978
Comprehensive Net Income	17,393
Economic Capital Ratio	4.9%

