



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 33% points. The greatest weakness of First Us Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.7% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	93,855
Cash Deposits and Cash Equivalents	94,415
Deposits	782,212
Fees	1,297
Goodwill	0
IT and Equipment Expense	0
Labor Expense	20,536
Liabilities and Borrowings	641,589
Loans and Leases Receivable	638,374
Long-term Debt	0
Occupancy	4,185
Other Assets	35,661
Other Compr. Net Income	-6.0
Other Expenses	2,621
Other Liabilities	-619,968
Other Net Income	35,121
Other Noninterest Expense	6,485
Other Revenues	842
Property, Plant and Equipment	28,206

Output Variable	Value in 1000 USD
Liabilities	803,833
Assets	890,511
Expenses	35,124
Revenues	842
Stockholders Equity	86,678
Net Income	839
Comprehensive Net Income	833
Economic Capital Ratio	8.1%