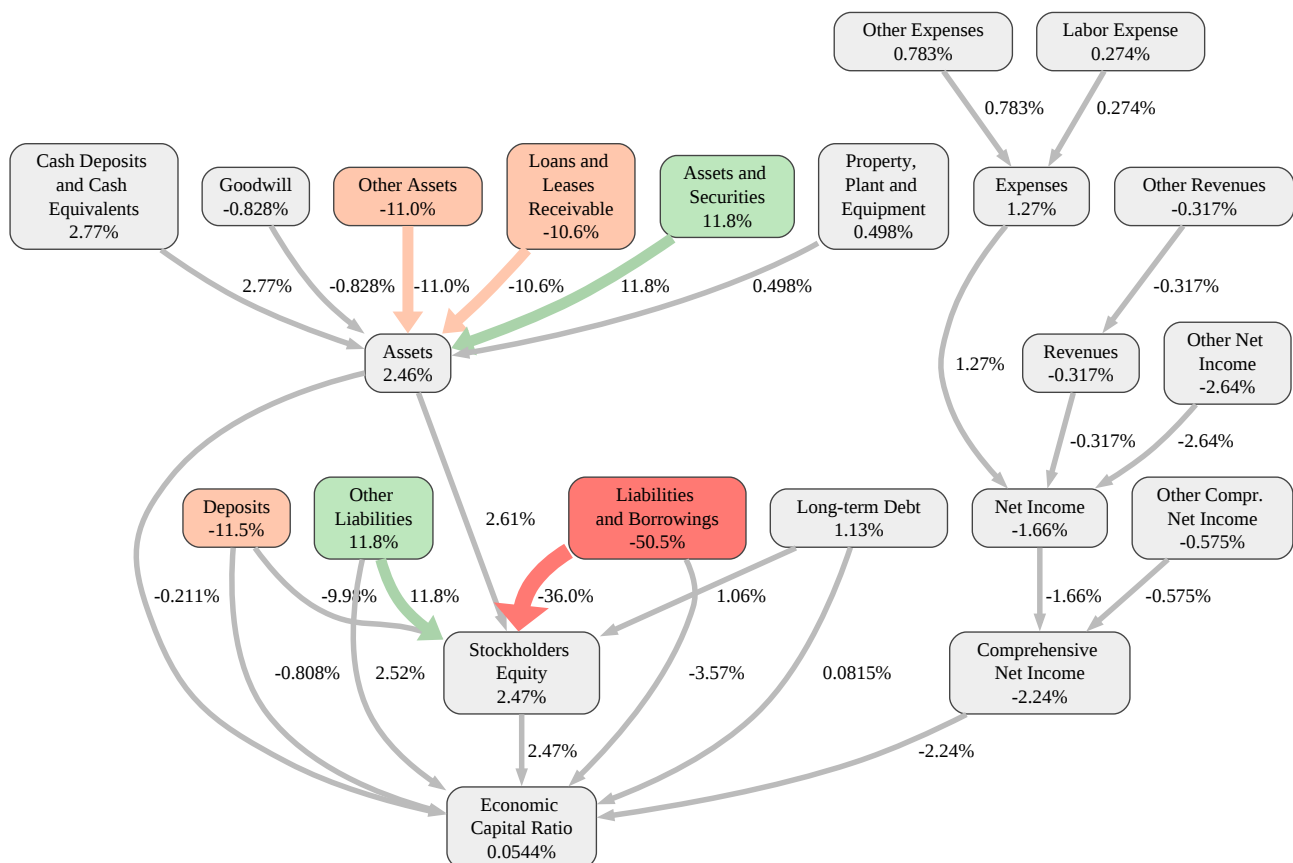




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.054% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	208,647	Liabilities	499,466
Cash Deposits and Cash Equivalents	44,072	Assets	575,782
Deposits	479,258	Expenses	951
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	76,316
IT and Equipment Expense	0	Net Income	2,595
Labor Expense	0	Comprehensive Net Income	1,302
Liabilities and Borrowings	417,024	BaseVar	548,133
Loans and Leases Receivable	255,432	ECR before LimitedLiability	12%
Long-term Debt	0	Economic Capital Ratio	12%
Occupancy	0		
Other Assets	55,547		
Other Compr. Net Income	-1,293		
Other Expenses	951		
Other Liabilities	-396,816		
Other Net Income	3,546		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	12,084		