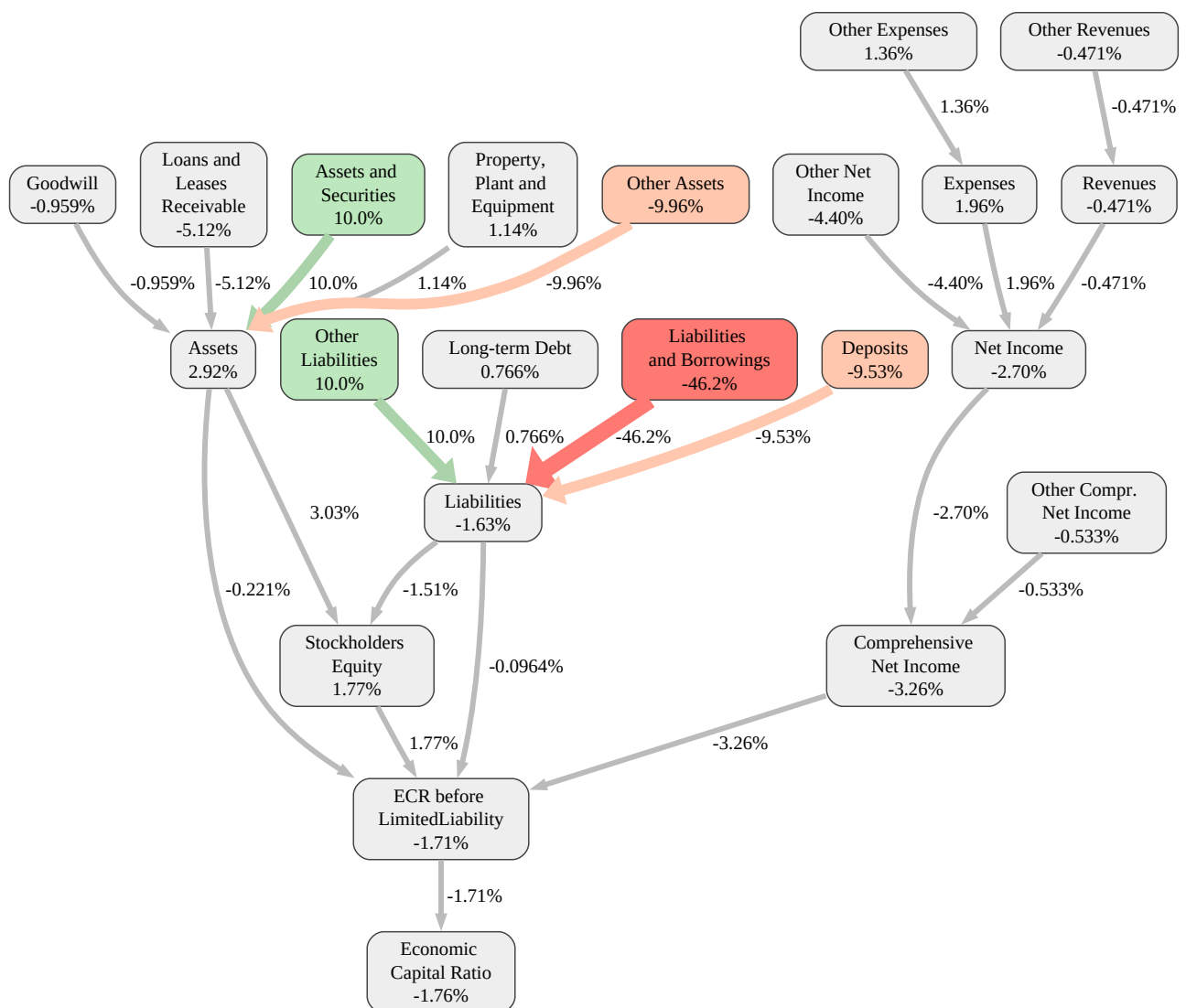




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.8% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	193,317	Liabilities	530,651
Cash Deposits and Cash Equivalents	23,530	Assets	606,892
Deposits	497,556	Expenses	169
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	76,241
IT and Equipment Expense	0	Net Income	1,224
Labor Expense	0	Comprehensive Net Income	-589
Liabilities and Borrowings	429,296	BaseVar	574,897
Loans and Leases Receivable	322,772	ECR before LimitedLiability	9.9%
Long-term Debt	0	Economic Capital Ratio	10%
Occupancy	0		
Other Assets	48,933		
Other Compr. Net Income	-1,813		
Other Expenses	169		
Other Liabilities	-396,201		
Other Net Income	1,393		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	18,340		