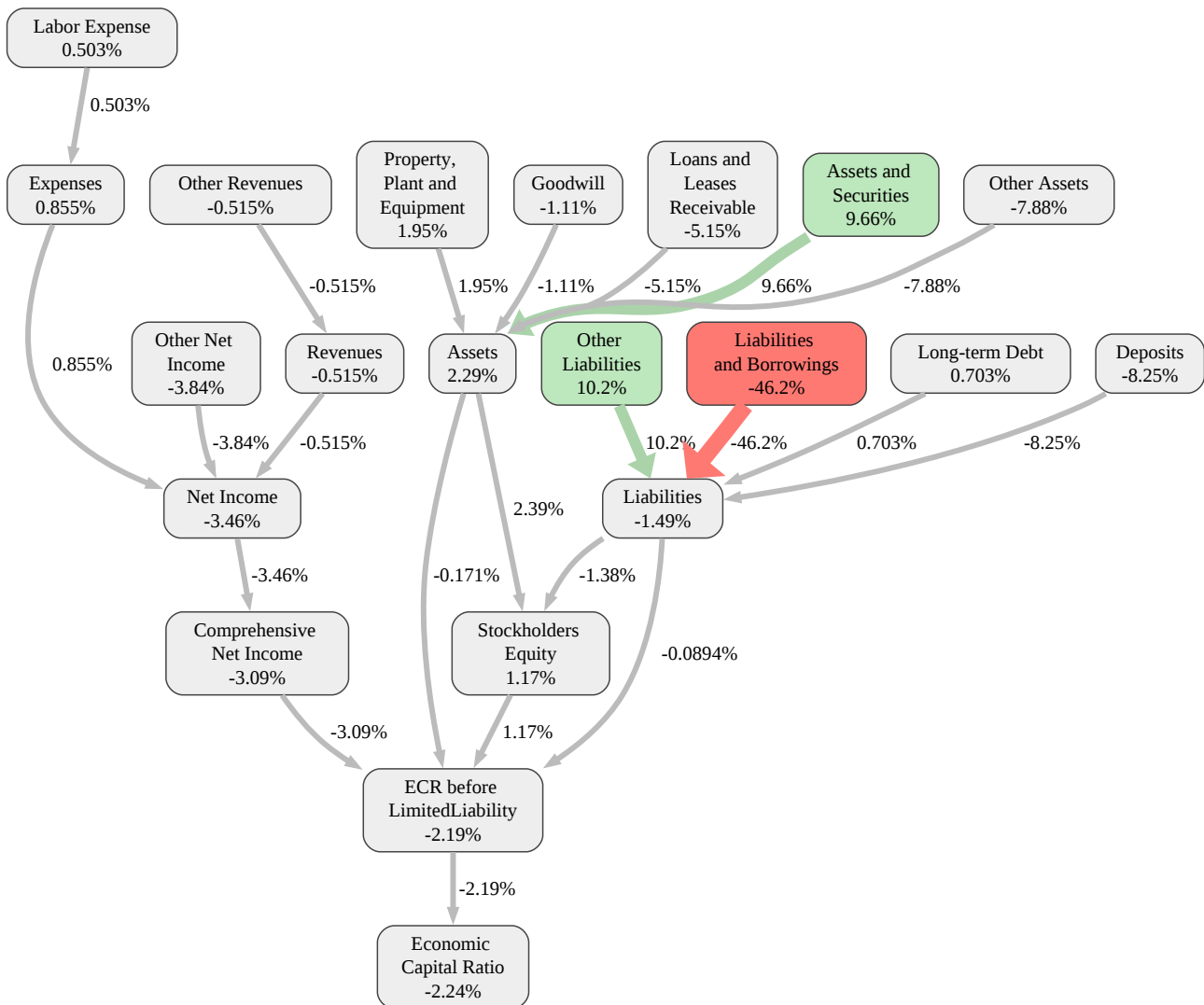




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 2.2% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	162,243	Liabilities	549,373
Cash Deposits and Cash Equivalents	27,124	Assets	625,581
Deposits	517,079	Expenses	3,035
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	76,208
IT and Equipment Expense	0	Net Income	-411
Labor Expense	0	Comprehensive Net Income	134
Liabilities and Borrowings	441,567	BaseVar	598,737
Loans and Leases Receivable	346,121	ECR before LimitedLiability	10%
Long-term Debt	0	Economic Capital Ratio	10%
Occupancy	0		
Other Assets	63,660		
Other Compr. Net Income	545		
Other Expenses	3,035		
Other Liabilities	-409,273		
Other Net Income	2,624		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	26,433		