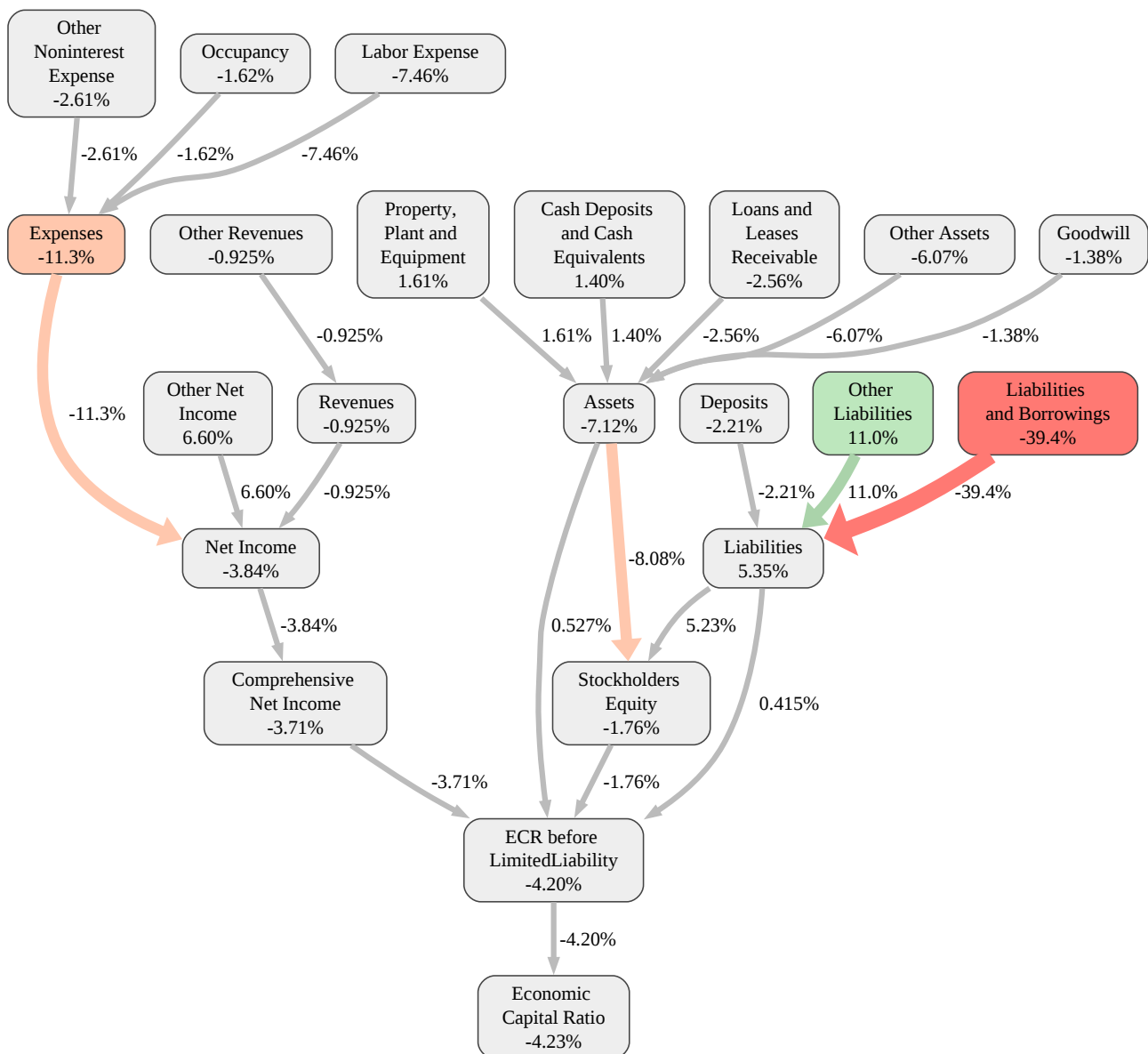




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 4.2% points below the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	103,755	Liabilities	703,990
Cash Deposits and Cash Equivalents	57,030	Assets	788,738
Deposits	683,662	Expenses	35,028
Fees	1,176	Revenues	0
Goodwill	0	Stockholders Equity	84,748
IT and Equipment Expense	0	Net Income	2,263
Labor Expense	20,352	Comprehensive Net Income	4,594
Liabilities and Borrowings	580,699	BaseVar	881,854
Loans and Leases Receivable	545,243	ECR before LimitedLiability	11%
Long-term Debt	0	Economic Capital Ratio	11%
Occupancy	4,230		
Other Assets	53,494		
Other Compr. Net Income	2,331		
Other Expenses	2,771		
Other Liabilities	-560,371		
Other Net Income	37,291		
Other Noninterest Expense	6,499		
Other Revenues	0		
Property, Plant and Equipment	29,216		