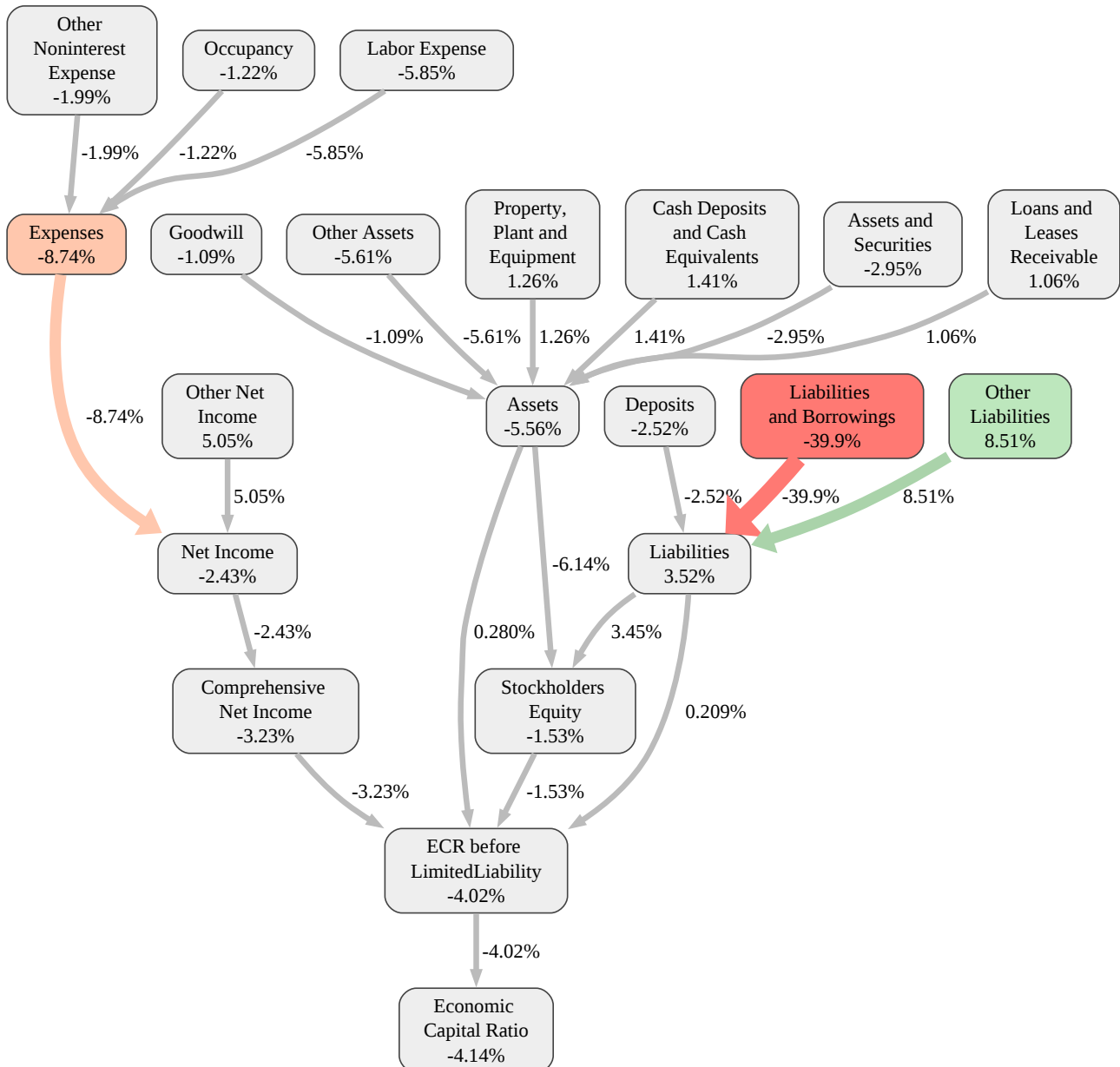




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.5% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 4.1% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	93,855	Liabilities	803,833
Cash Deposits and Cash Equivalents	94,415	Assets	890,511
Deposits	782,212	Expenses	35,124
Fees	1,297	Revenues	842
Goodwill	0	Stockholders Equity	86,678
IT and Equipment Expense	0	Net Income	839
Labor Expense	20,536	Comprehensive Net Income	833
Liabilities and Borrowings	641,589	BaseVar	976,206
Loans and Leases Receivable	638,374	ECR before LimitedLiability	8.2%
Long-term Debt	0	Economic Capital Ratio	8.5%
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		