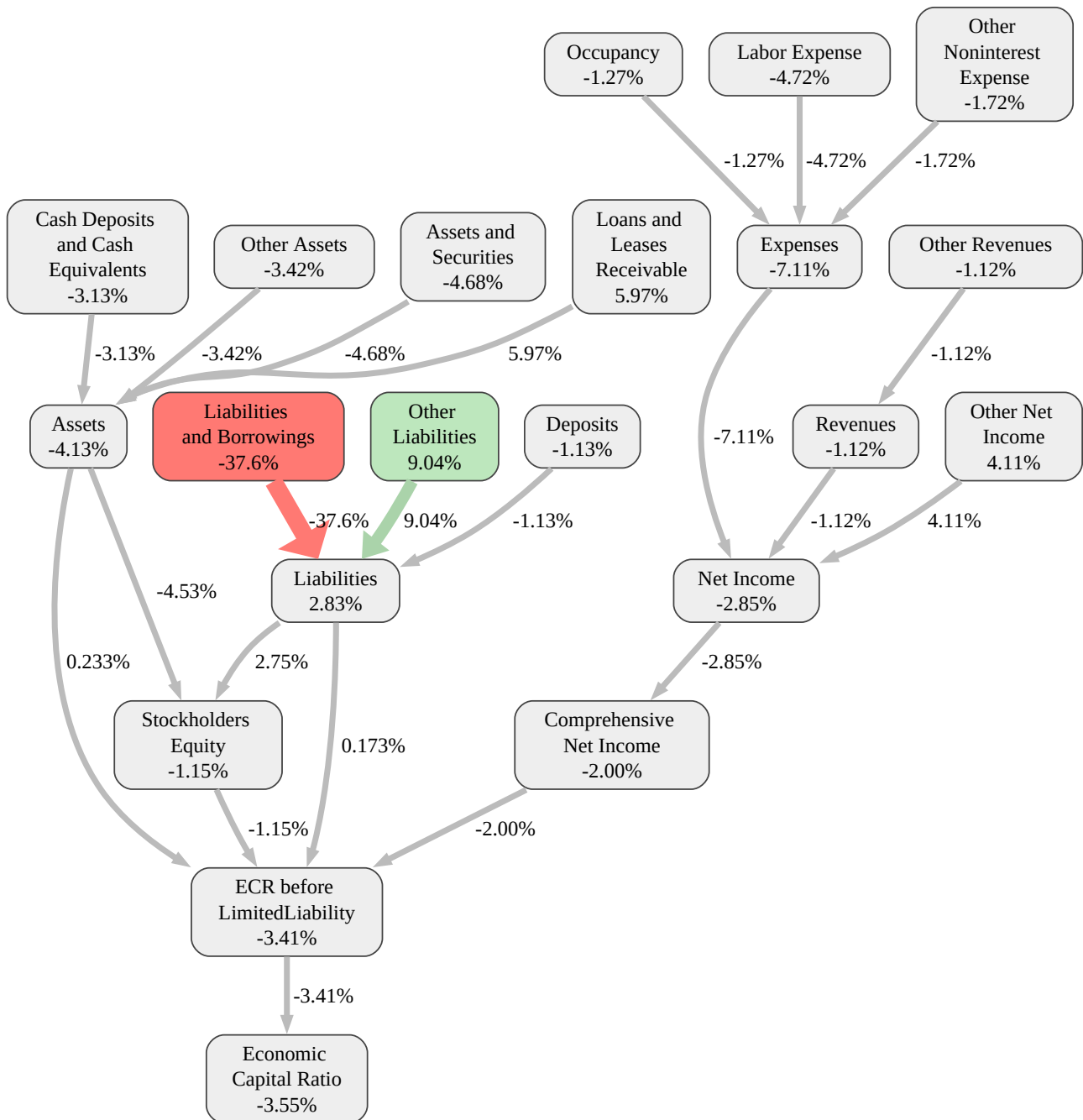




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.0% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 3.6% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	138,602	Liabilities	868,238
Cash Deposits and Cash Equivalents	61,244	Assets	958,302
Deposits	838,126	Expenses	34,031
Fees	1,275	Revenues	830
Goodwill	0	Stockholders Equity	90,064
IT and Equipment Expense	0	Net Income	3,359
Labor Expense	19,157	Comprehensive Net Income	3,135
Liabilities and Borrowings	672,814	BaseVar	1,043,306
Loans and Leases Receivable	700,030	ECR before Limited Liability	8.8%
Long-term Debt	10,653	Economic Capital Ratio	9.0%
Occupancy	4,388		
Other Assets	33,303		
Other Compr. Net Income	-224		
Other Expenses	3,107		
Other Liabilities	-653,355		
Other Net Income	36,560		
Other Noninterest Expense	6,104		
Other Revenues	830		
Property, Plant and Equipment	25,123		