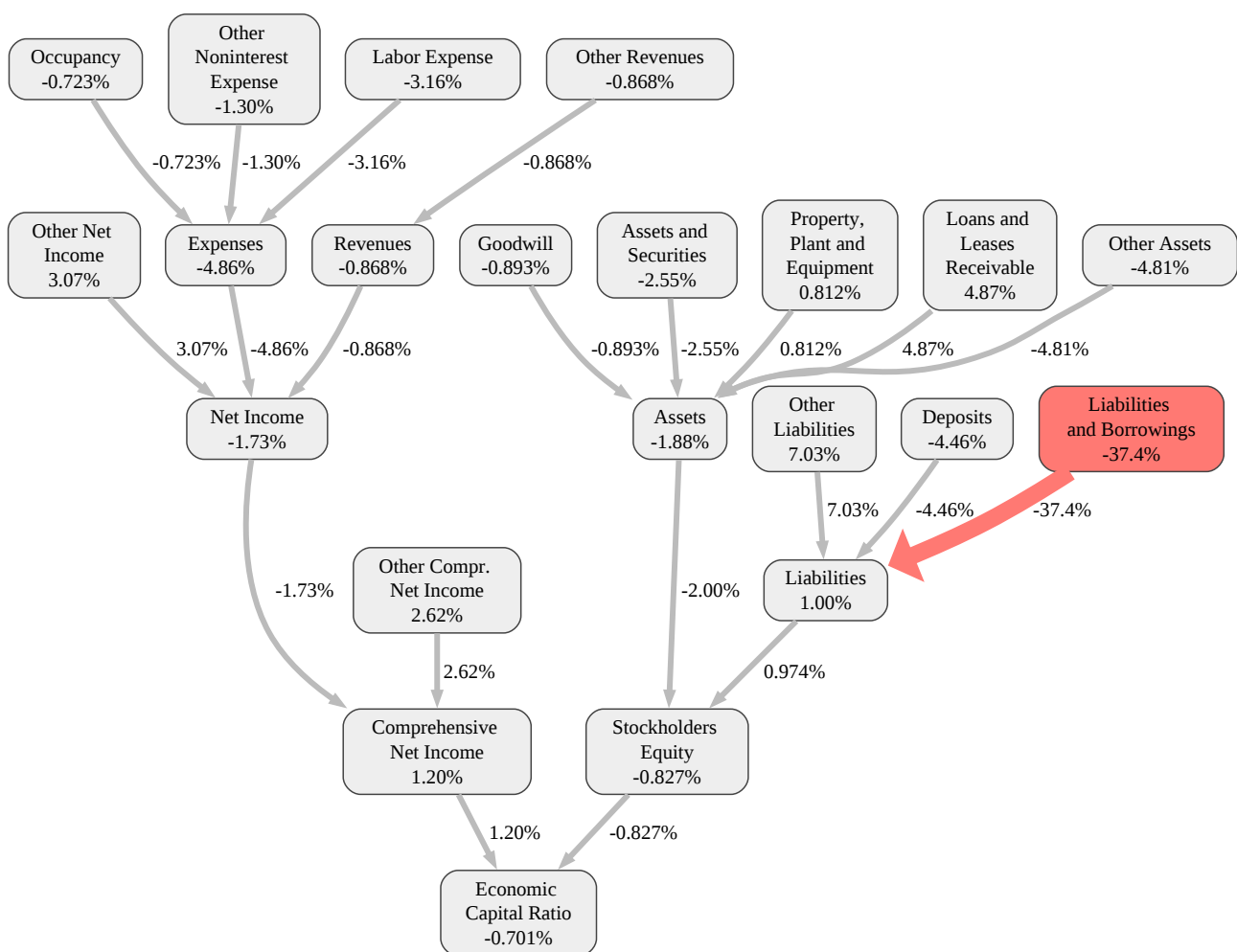




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.0% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.70% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	142,739
Cash Deposits and Cash Equivalents	30,152
Deposits	870,025
Fees	1,060
Goodwill	0
IT and Equipment Expense	0
Labor Expense	16,418
Liabilities and Borrowings	708,339
Loans and Leases Receivable	764,451
Long-term Debt	10,726
Occupancy	3,281
Other Assets	32,886
Other Compr. Net Income	-6,965
Other Expenses	3,787
Other Liabilities	-679,558
Other Net Income	35,066
Other Noninterest Expense	5,674
Other Revenues	864
Property, Plant and Equipment	24,439

Output Variable	Value in 1000 USD
Liabilities	909,532
Assets	994,667
Expenses	30,220
Revenues	864
Stockholders Equity	85,135
Net Income	5,710
Comprehensive Net Income	-1,255
BaseVar	1,084,803
ECR before Limited Liability	6.4%
Economic Capital Ratio	7.0%