

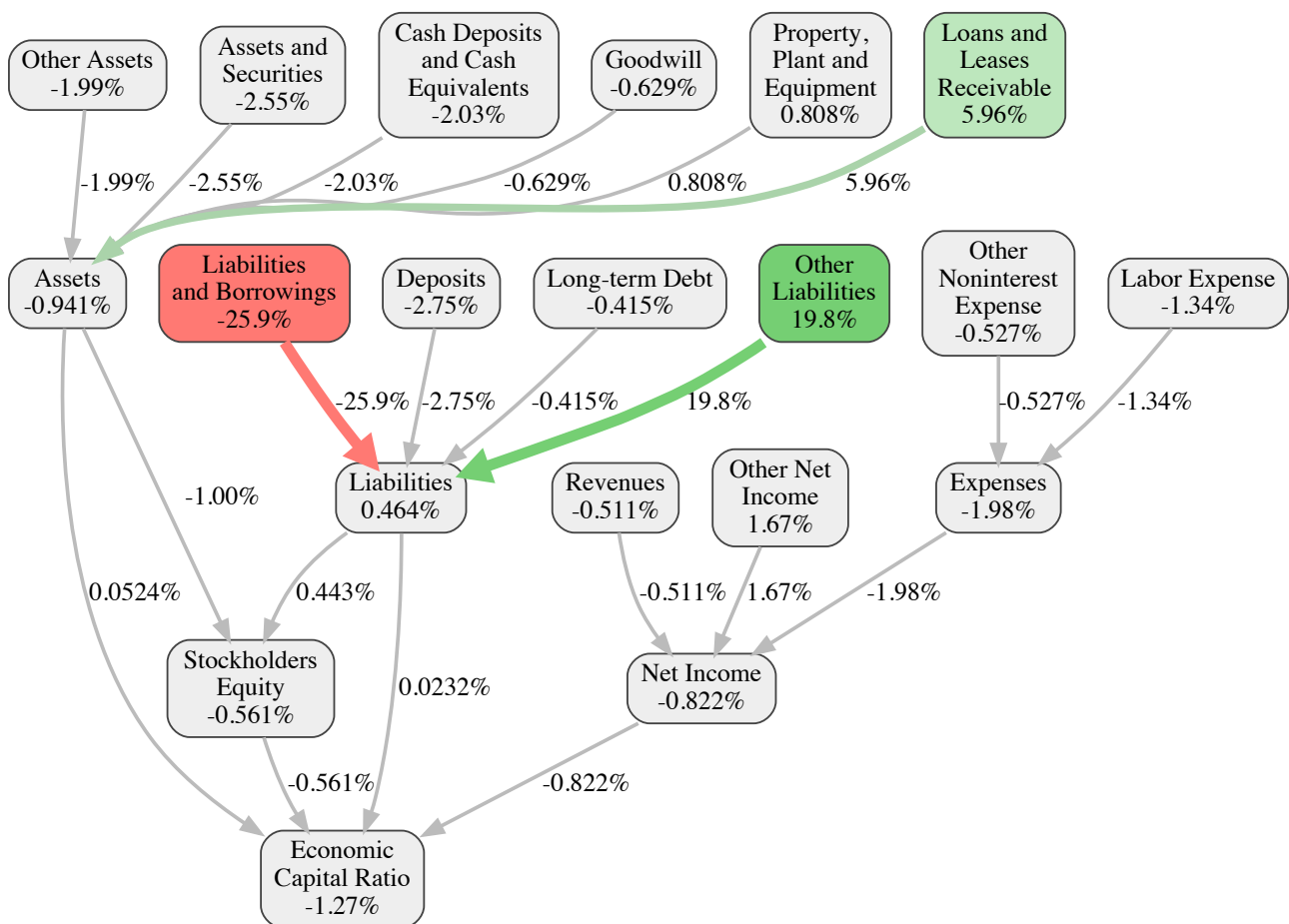


RealRate

# STATE BANKS 2022

FIRST US BANCSHARES INC.  
Rank 124 of 175

FIRST US  
BANK



RealRate

• Financial Strength Rankings using Artificial Intelligence

• [www.realrate.ai](http://www.realrate.ai)

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 20% points. The greatest weakness of FIRST US BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 1.3% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	138,602
Cash Deposits and Cash Equivalents	61,244
Deposits	838,126
Fees	1,275
Goodwill	0
IT and Equipment Expense	0
Labor Expense	19,157
Liabilities and Borrowings	672,814
Loans and Leases Receivable	700,030
Long-term Debt	10,653
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
Property, Plant and Equipment	25,123
Revenues	830

Output Variable	Value in 1000 USD
Liabilities	868,238
Assets	958,302
Expenses	34,031
Stockholders Equity	90,064
Net Income	3,359
Comprehensive Net Income	3,135
Economic Capital Ratio	5.3%