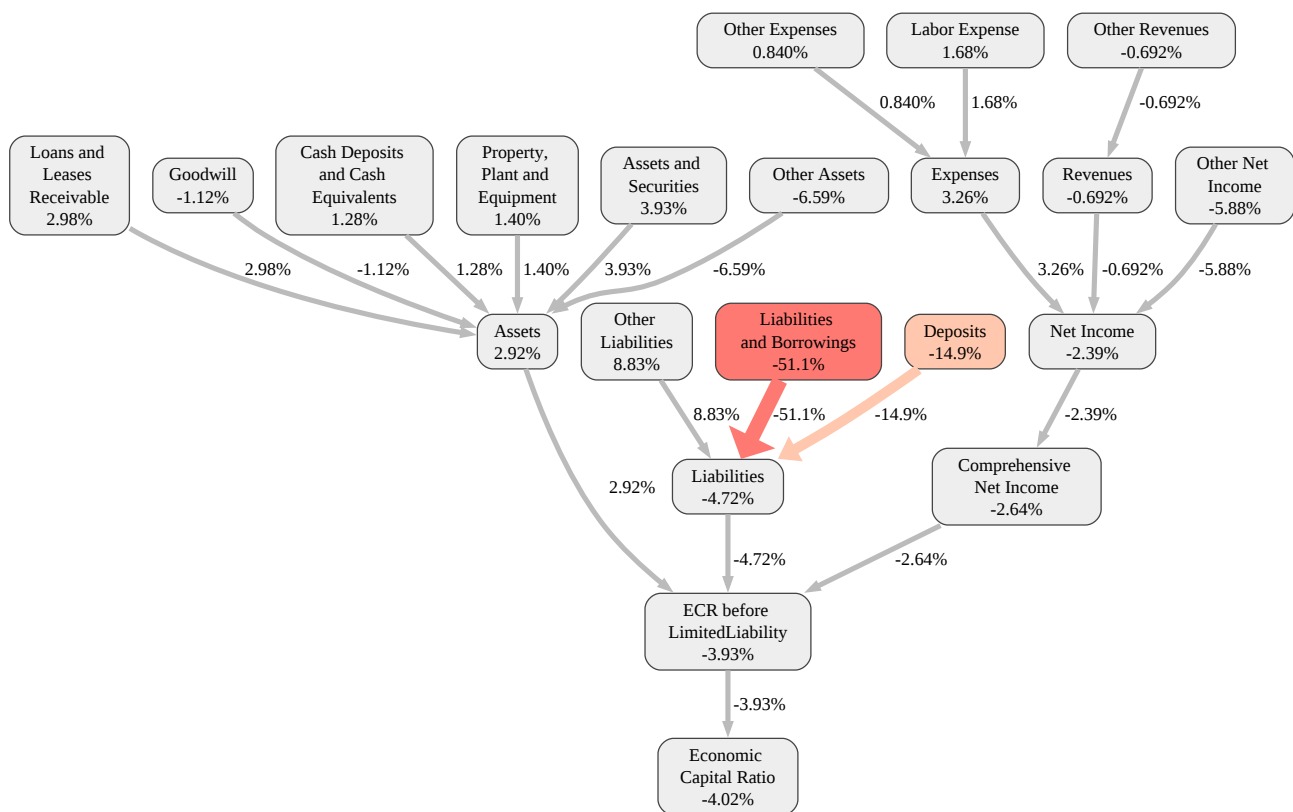




The relative strengths and weaknesses of First US Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First US Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.8% points. The greatest weakness of First US Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 4.0% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	140,441	Liabilities	712,502
Cash Deposits and Cash Equivalents	49,599	Assets	791,939
Deposits	704,725	Expenses	901
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	79,437
IT and Equipment Expense	0	Net Income	2,490
Labor Expense	0	Comprehensive Net Income	981
Liabilities and Borrowings	602,501	BaseVar	762,749
Loans and Leases Receivable	514,867	ECR before Limited Liability	8.6%
Long-term Debt	0	Economic Capital Ratio	8.8%
Occupancy	0		
Other Assets	59,389		
Other Compr. Net Income	-1,509		
Other Expenses	901		
Other Liabilities	-594,724		
Other Net Income	3,391		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	27,643		