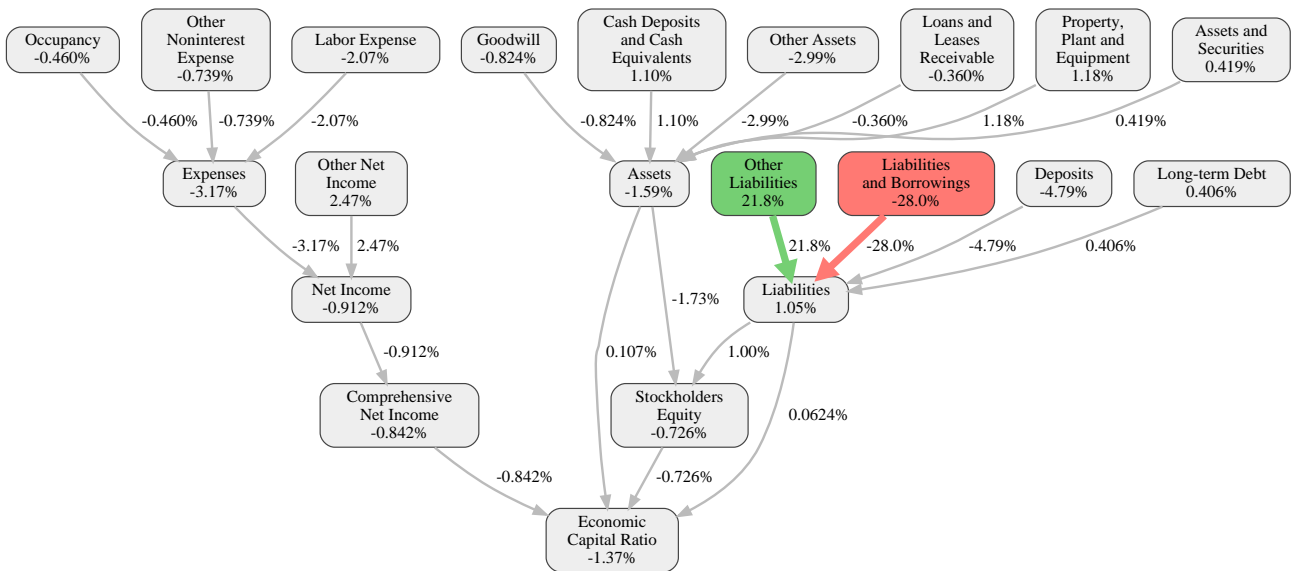




STATE BANKS 2020

FIRST US BANCSHARES INC.
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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 22% points. The greatest weakness of FIRST US BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 1.4% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	103,755
Cash Deposits and Cash Equivalents	57,030
Deposits	683,662
Fees	1,176
Goodwill	0
IT and Equipment Expense	0
Labor Expense	20,352
Liabilities and Borrowings	580,699
Loans and Leases Receivable	545,243
Long-term Debt	0
Occupancy	4,230
Other Assets	53,494
Other Compr. Net Income	2,331
Other Expenses	2,771
Other Liabilities	-560,371
Other Net Income	37,291
Other Noninterest Expense	6,499
Other Revenues	0
Property, Plant and Equipment	29,216

Output Variable	Value in 1000 USD
Liabilities	703,990
Assets	788,738
Expenses	35,028
Revenues	0
Stockholders Equity	84,748
Net Income	2,263
Comprehensive Net Income	4,594
Economic Capital Ratio	6.3%