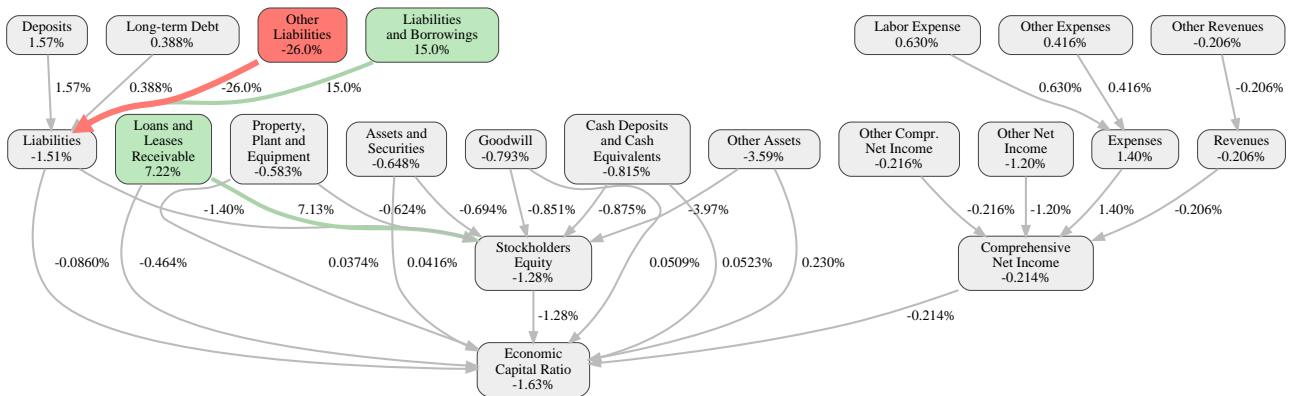




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FIRST BUSINESS FINANCIAL SERVICES INC.
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The relative strengths and weaknesses of FIRST BUSINESS FINANCIAL SERVICES INC. are analyzed with respect to the market average, including all of its competitors.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

The greatest strength of FIRST BUSINESS FINANCIAL SERVICES INC. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of FIRST BUSINESS FINANCIAL SERVICES INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 1.6% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	221,639
Cash Deposits and Cash Equivalents	67,102
Deposits	1,530,379
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	35,274
Loans and Leases Receivable	1,700,320
Long-term Debt	0
Occupancy	0
Other Assets	105,161
Other Compr. Net Income	336
Other Expenses	1,175
Other Liabilities	336,970
Other Net Income	24,499
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,557

Output Variable	Value in 1000 USD
Liabilities	1,902,623
Assets	2,096,779
Expenses	1,175
Revenues	0
Stockholders Equity	194,156
Net Income	23,324
Comprehensive Net Income	23,660
Economic Capital Ratio	6.0%