





STATE BANKS 2022

FIRST BUSINESS FINANCIAL SERVICES INC. Rank 97 of 174



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 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 0.56% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	245,092
Cash Deposits and Cash Equivalents	57,110
Deposits	1,957,923
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,344
Loans and Leases Receivable	2,218,642
Long-term Debt	0
Occupancy	0
Other Assets	130,367
Other Compr. Net Income	-524
Other Expenses	11,275
Other Liabilities	447,216
Other Net Income	47,030
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,694

Output Variable	Value in 1000 USD
Liabilities	2,420,483
Assets	2,652,905
Expenses	11,275
Revenues	0
Stockholders Equity	232,422
Net Income	35,755
Comprehensive Net Income	35,231
Economic Capital Ratio	6.0%