





STATE BANKS 2023

FIRST BUSINESS FINANCIAL SERVICES INC. Rank 44 of 165



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 5.5%, being 0.96% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	275,131
Cash Deposits and Cash Equivalents	102,682
Deposits	2,168,206
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	19,363
Loans and Leases Receivable	2,421,468
Long-term Debt	0
Occupancy	0
Other Assets	172,990
Other Compr. Net Income	-13,853
Other Expenses	11,386
Other Liabilities	528,402
Other Net Income	52,244
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,340

Output Variable	Value in 1000 USD
Liabilities	2,715,971
Assets	2,976,611
Expenses	11,386
Revenues	0
Stockholders Equity	260,640
Net Income	40,858
Comprehensive Net Income	27,005
Economic Capital Ratio	5.5%