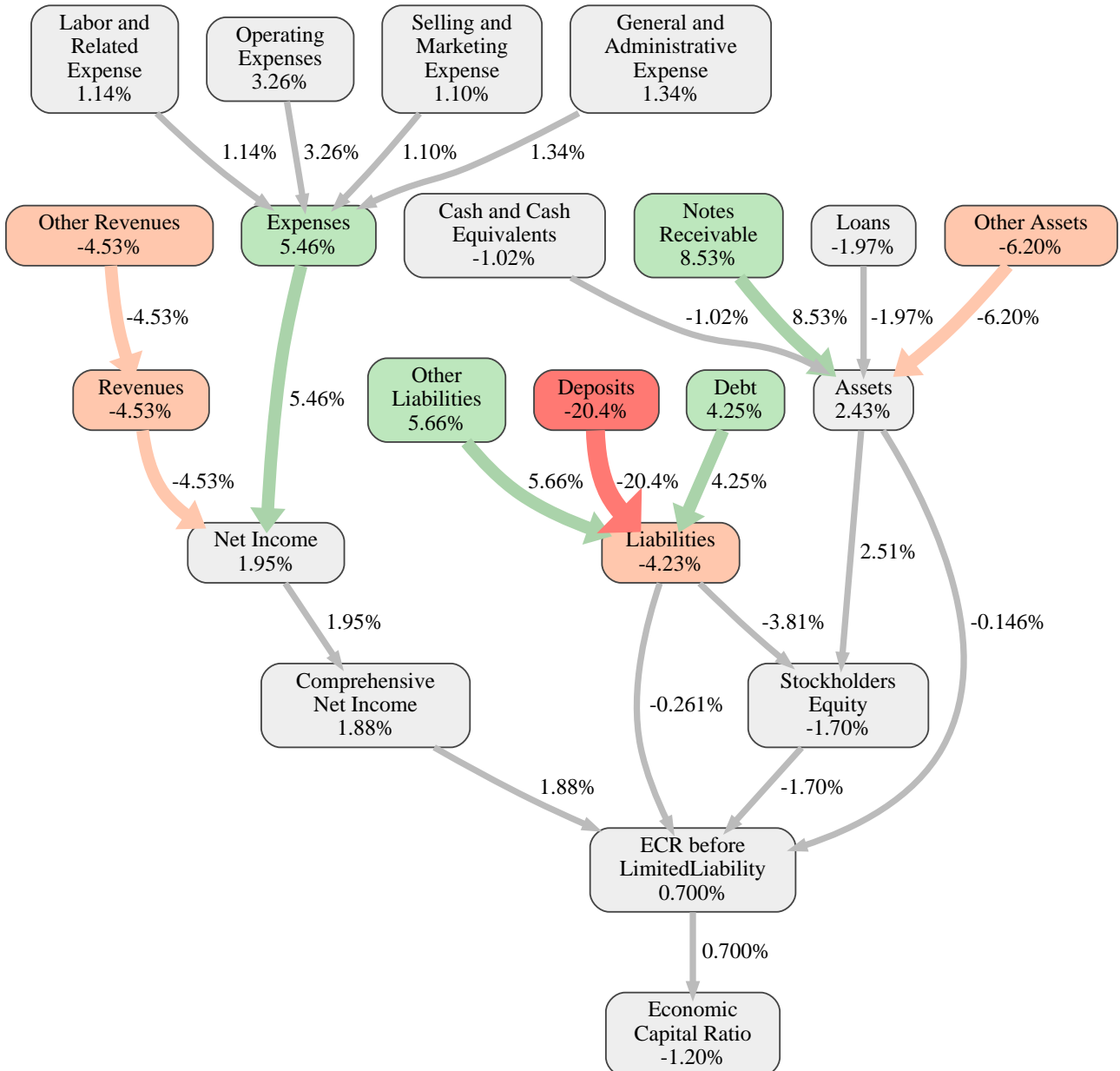




SAVINGS & CREDIT 2024

FS BANCORP, INC.

FS Bancorp Inc
Rank 46 of 76





SAVINGS & CREDIT 2024

FS Bancorp Inc
Rank 46 of 76

FS BANCORP, INC.

The relative strengths and weaknesses of FS Bancorp 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 FS Bancorp Inc compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 8.5% points. The greatest weakness of FS Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.2% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	65,691
Debt	0
Deposits	2,522,323
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,401,481
Occupancy	0
Operating Expenses	0
Other Assets	505,497
Other Compr. Net Income	2,326
Other Expenses	9,219
Other Liabilities	185,858
Other Net Income	45,272
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,972,669
Liabilities	2,708,181
Expenses	9,219
Revenues	0
Stockholders Equity	264,488
Net Income	36,053
Comprehensive Net Income	38,379
BaseVar	2,868,834
ECR before LimitedLiability	6.0%
Economic Capital Ratio	14%