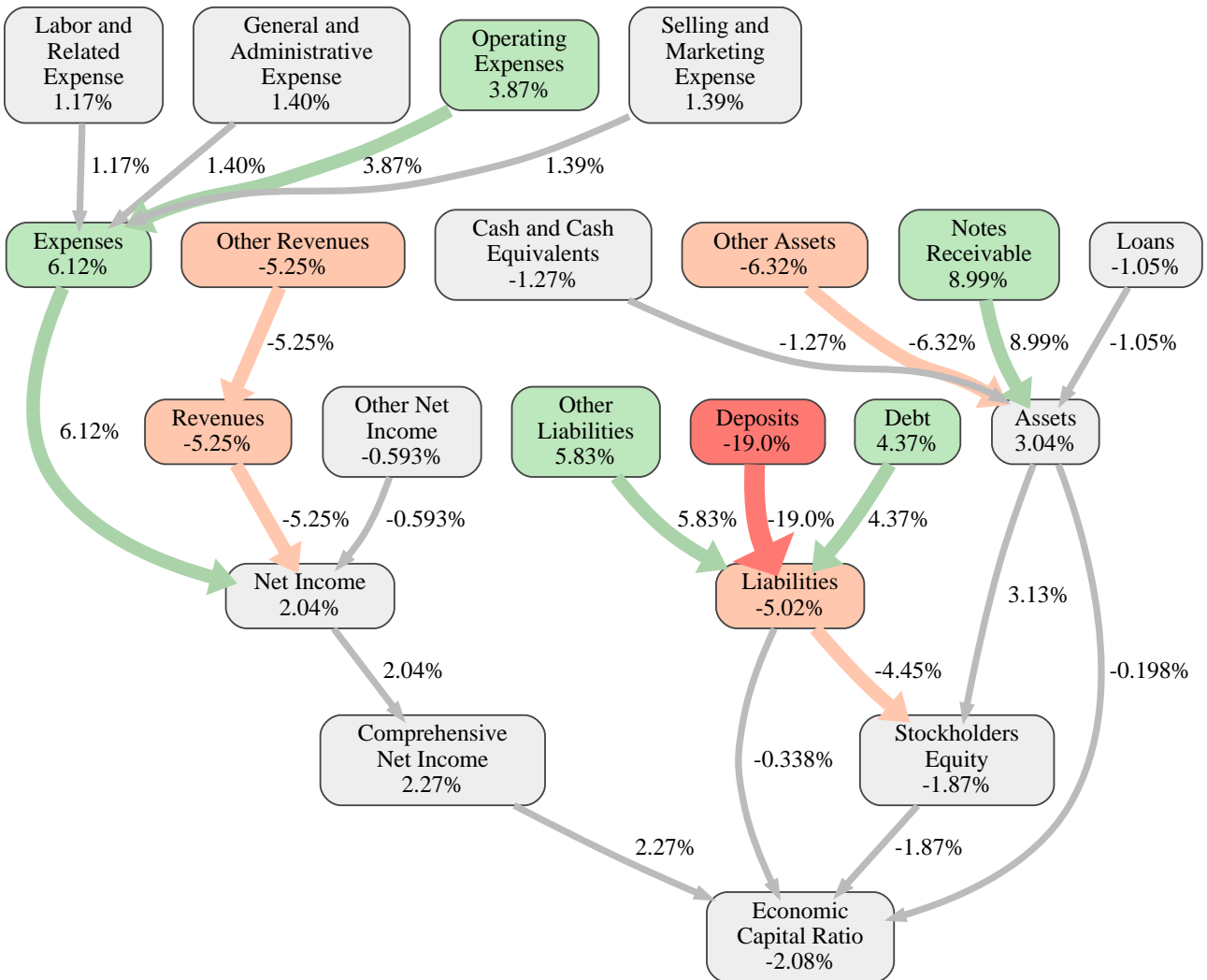




SAVINGS & CREDIT 2025

FS BANCORP, INC.

FS Bancorp Inc
Rank 31 of 64





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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 9.0% points. The greatest weakness of FS Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.1% points below the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	31,635	Assets	3,029,177
Debt	0	Liabilities	2,733,410
Deposits	2,339,418	Expenses	6,557
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	295,767
Interest Expense	0	Net Income	35,024
Interest Payable	0	Comprehensive Net Income	41,190
Labor and Related Expense	0	BaseVar	2,908,446
Loans	0	ECR before LimitedLiability	6.6%
Notes Receivable	2,501,951	Economic Capital Ratio	14%
Occupancy	0		
Operating Expenses	0		
Other Assets	495,591		
Other Compr. Net Income	6,166		
Other Expenses	6,557		
Other Liabilities	393,992		
Other Net Income	41,581		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		