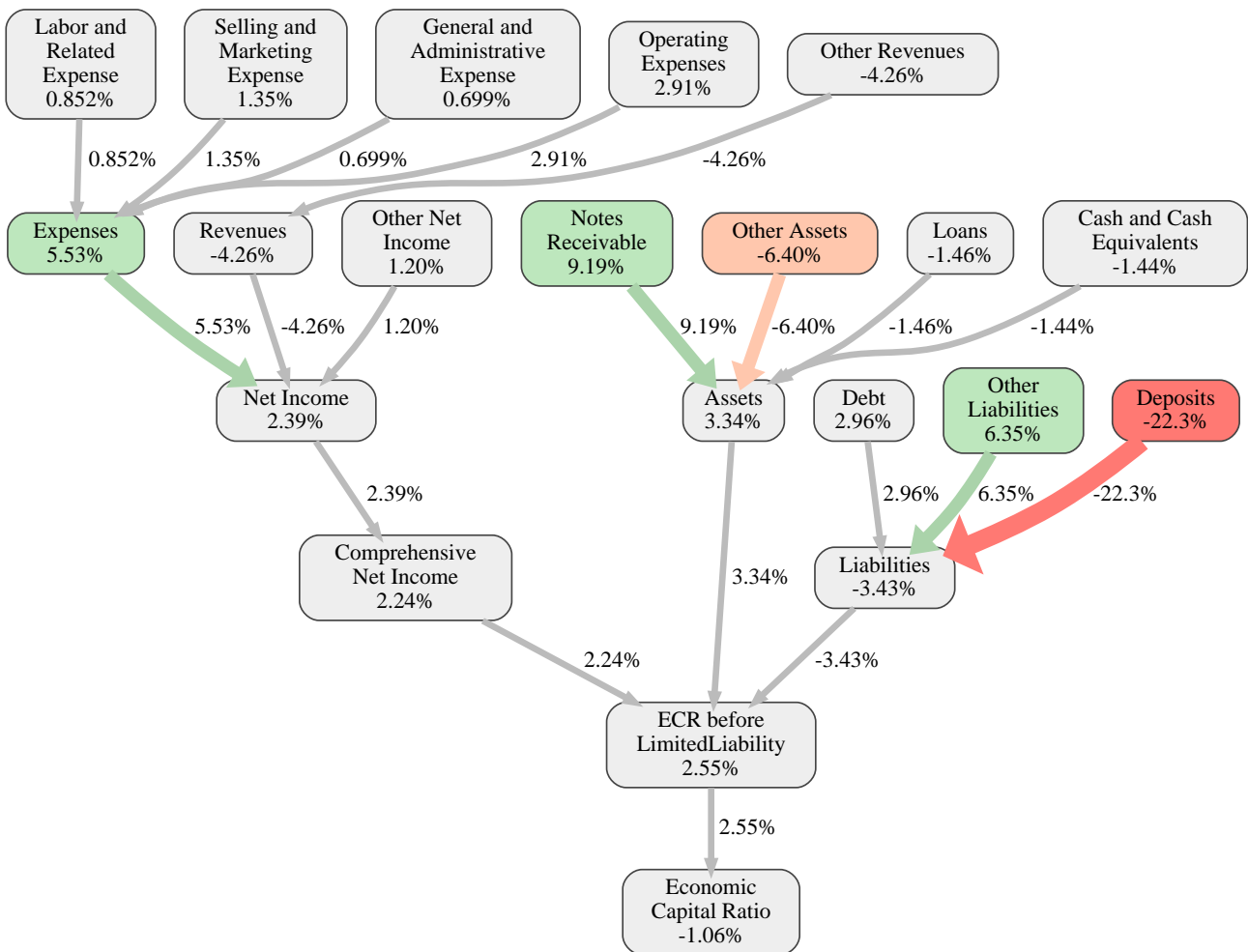




# SAVINGS & CREDIT 2026

FS BANCORP, INC.

FS Bancorp Inc  
Rank 30 of 46





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Rank 30 of 46

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 9.2% points. The greatest weakness of FS Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points below the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	28,219	Assets	3,196,847
Debt	0	Liabilities	2,889,153
Deposits	2,673,642	Expenses	7,774
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	307,694
Interest Expense	0	Net Income	33,346
Interest Payable	0	Comprehensive Net Income	34,657
Labor and Related Expense	0	BaseVar	3,068,102
Loans	0	ECR before LimitedLiability	6.2%
Notes Receivable	2,623,172	Economic Capital Ratio	14%
Occupancy	0		
Operating Expenses	0		
Other Assets	545,456		
Other Compr. Net Income	1,311		
Other Expenses	7,774		
Other Liabilities	215,511		
Other Net Income	41,120		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		