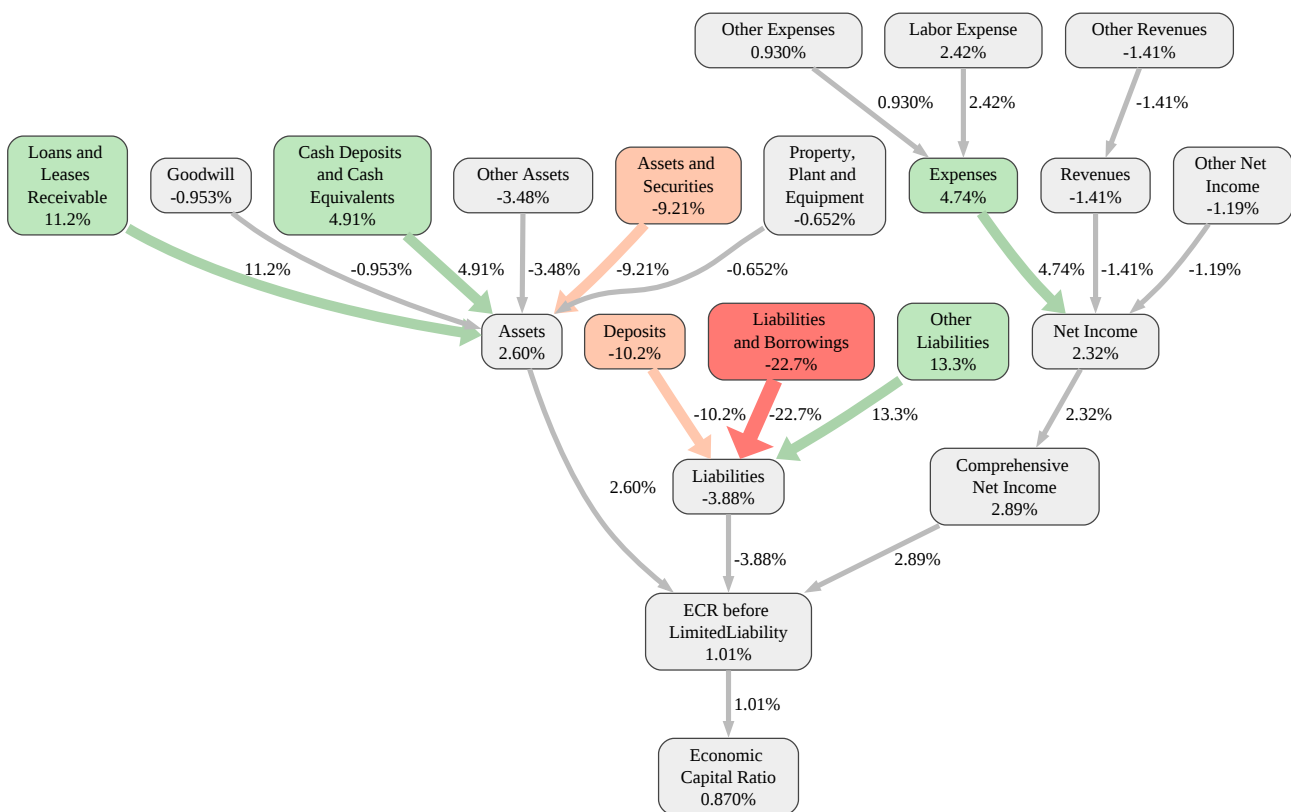




The relative strengths and weaknesses of FIVE STAR Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FIVE STAR Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of FIVE STAR Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.87% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	148,807
Cash Deposits and Cash Equivalents	425,329
Deposits	2,285,890
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,383,772
Loans and Leases Receivable	1,911,217
Long-term Debt	0
Occupancy	0
Other Assets	69,635
Other Compr. Net Income	-1,911
Other Expenses	4,707
Other Liabilities	-1,347,947
Other Net Income	47,148
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,773

Output Variable	Value in 1000 USD
Liabilities	2,321,715
Assets	2,556,761
Expenses	4,707
Revenues	0
Stockholders Equity	235,046
Net Income	42,441
Comprehensive Net Income	40,530
BaseVar	2,536,823
ECR before Limited Liability	13%
Economic Capital Ratio	13%