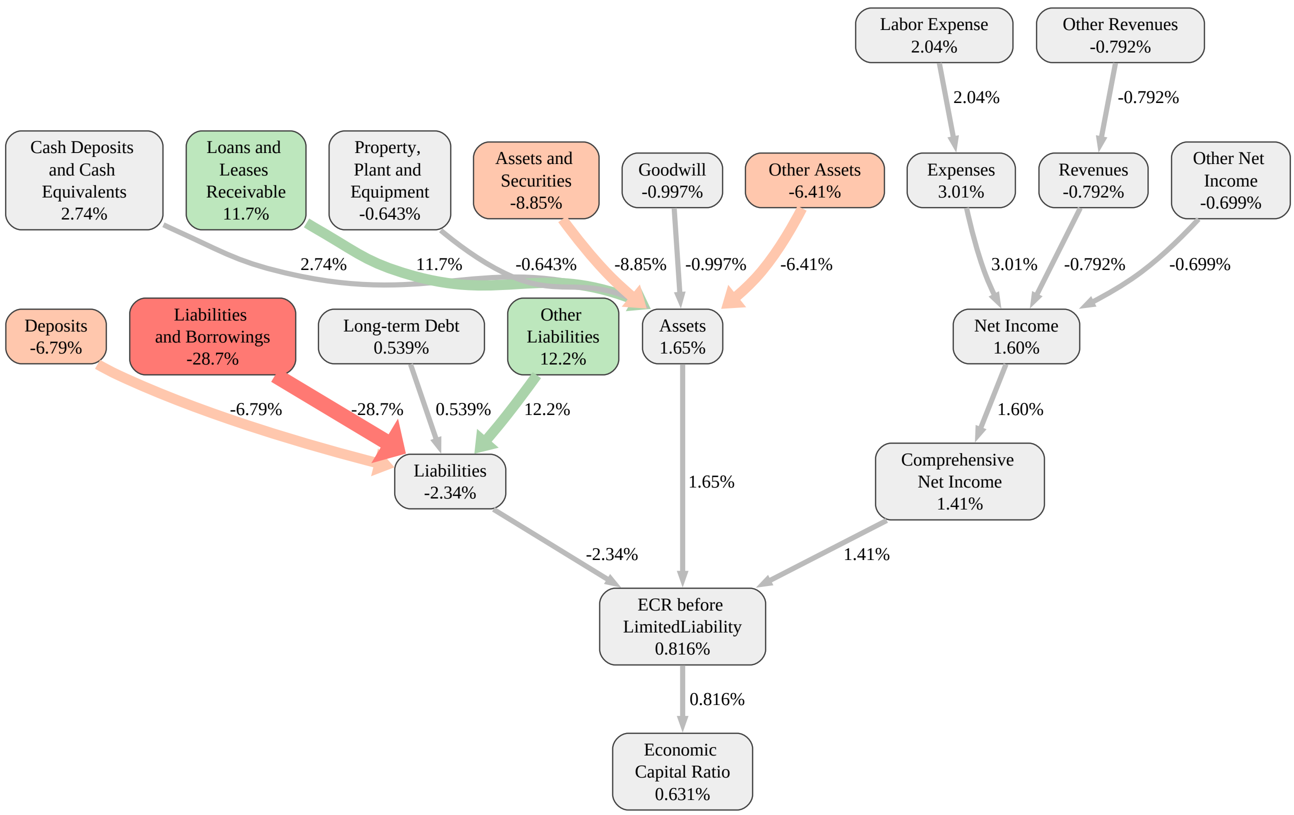
STATE BANKS 2025

FIVE STAR Bancorp
Rank 37 of 96



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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 12% points.The greatest weakness of FIVE STAR Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.63% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	98,194
Cash Deposits and Cash Equivalents	352,343
Deposits	3,557,994
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,635,365
Loans and Leases Receivable	3,494,895
Long-term Debt	0
Occupancy	0
Other Assets	106,262
Other Compr. Net Income	-604
Other Expenses	19,050
Other Liabilities	-2,536,705
Other Net Income	64,721
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,584

Output Variable	Value in 1000 USD
Liabilities	3,656,654
Assets	4,053,278
Expenses	19,050
Revenues	0
Stockholders Equity	396,624
Net Income	45,671
Comprehensive Net Income	45,067
BaseVar	4,008,107
ECR before LimitedLiability	12%
Economic Capital Ratio	12%