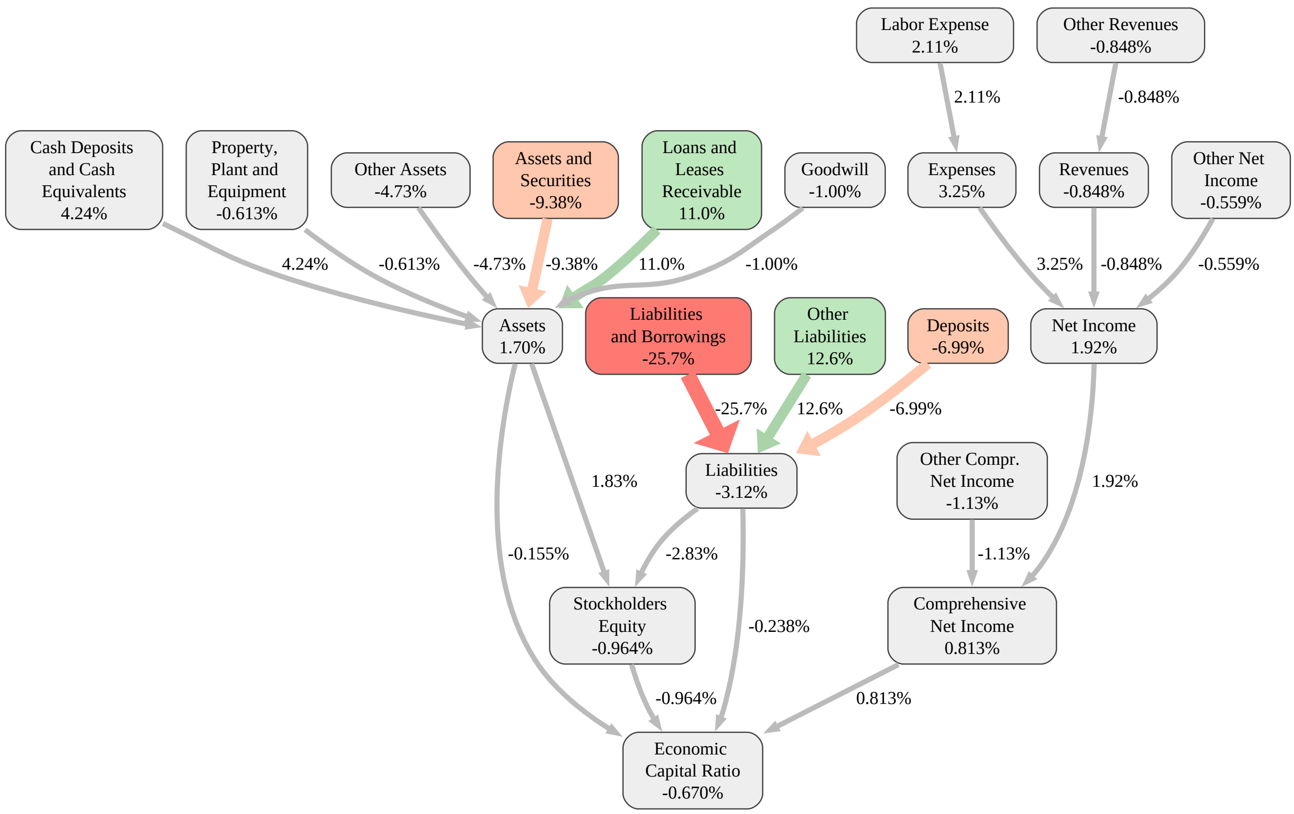
STATE BANKS 2026

FIVE STAR Bancorp
Rank 50 of 87



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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 13% points.The greatest weakness of FIVE STAR Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.67% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	94,699
Cash Deposits and Cash Equivalents	506,851
Deposits	4,201,084
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,116,547
Loans and Leases Receivable	4,030,520
Long-term Debt	0
Occupancy	0
Other Assets	120,682
Other Compr. Net Income	3,228
Other Expenses	22,126
Other Liabilities	-3,008,602
Other Net Income	83,732
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,109

Output Variable	Value in 1000 USD
Liabilities	4,309,029
Assets	4,754,861
Expenses	22,126
Revenues	0
Stockholders Equity	445,832
Net Income	61,606
Comprehensive Net Income	64,834
BaseVar	4,729,936
ECR before LimitedLiability	13%
Economic Capital Ratio	13%