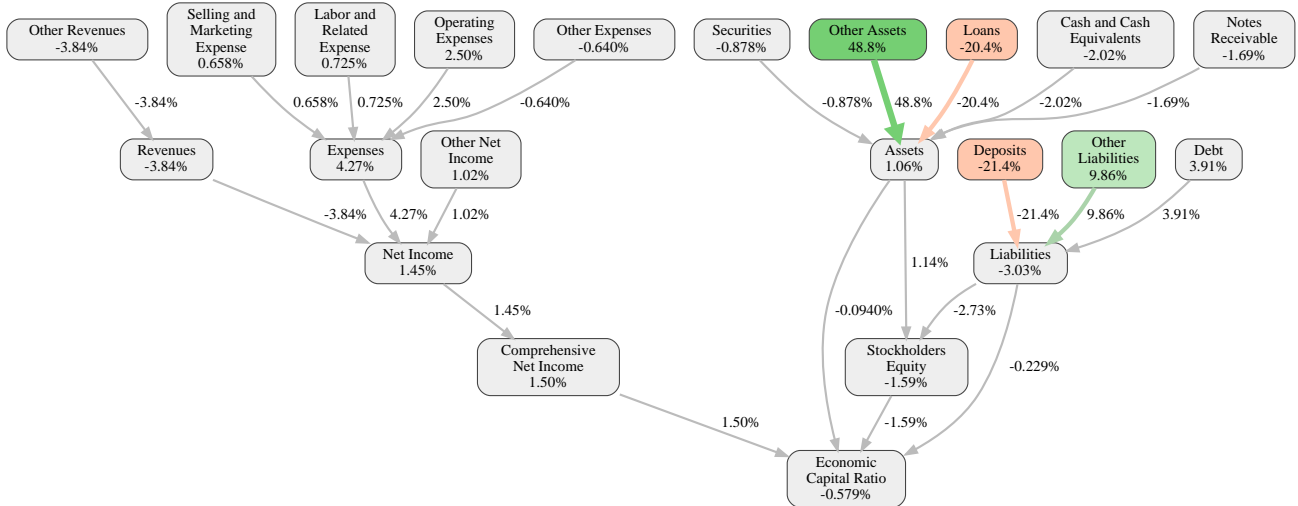




SAVINGS & CREDIT 2018

FS BANCORP, INC.

FS Bancorp Inc.
Rank 38 of 108





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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 Other Assets, increasing the Economic Capital Ratio by 49% points. The greatest weakness of FS Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 0.58% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	829,842
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	981,783
Other Compr. Net Income	145
Other Expenses	6,494
Other Liabilities	29,939
Other Net Income	20,579
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	981,783
Liabilities	859,781
Expenses	6,494
Revenues	0
Stockholders Equity	122,002
Net Income	14,085
Comprehensive Net Income	14,230
Economic Capital Ratio	8.2%