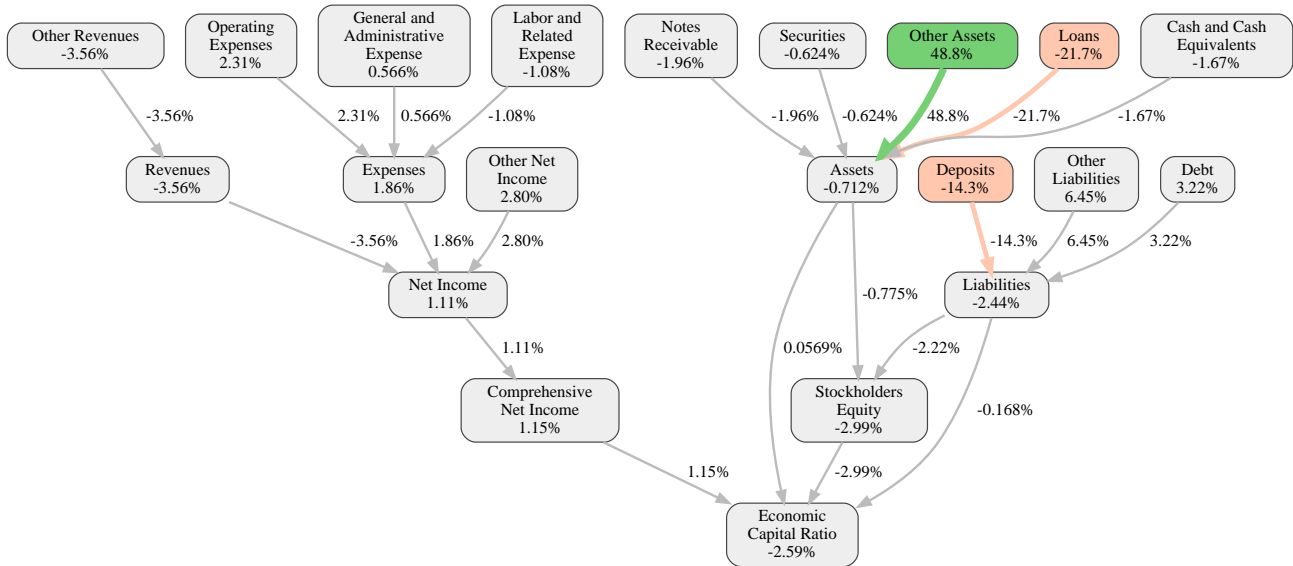




# SAVINGS & CREDIT 2019

FS BANCORP, INC.

FS Bancorp Inc.  
Rank 50 of 103





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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 Loans, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.6% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,274,219
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	28,538
Loans	0
Notes Receivable	0
Occupancy	3,042
Operating Expenses	0
Other Assets	1,621,644
Other Compr. Net Income	-1,004
Other Expenses	9,352
Other Liabilities	167,387
Other Net Income	73,762
Other Revenues	3,646
Professional Fees	4,673
Securities	0
Selling and Marketing Expense	7,456

Output Variable	Value in 1000 USD
Assets	1,621,644
Liabilities	1,441,606
Expenses	53,061
Revenues	3,646
Stockholders Equity	180,038
Net Income	24,347
Comprehensive Net Income	23,343
Economic Capital Ratio	7.4%