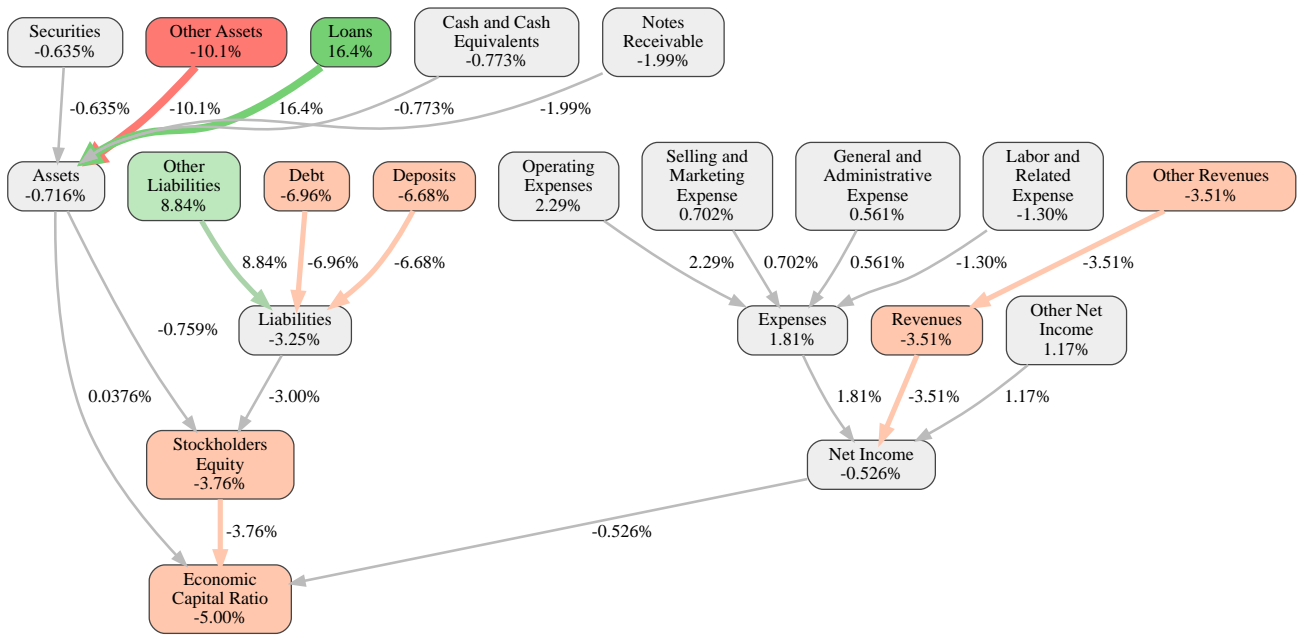




RealRate

SAVINGS & CREDIT 2019

FSB Bancorp Inc.
Rank 90 of 103





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The relative strengths and weaknesses of FSB 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 FSB Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of FSB Bancorp Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 5.0% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	6,291
Debt	58,076
Deposits	222,615
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	6,497
Loans	281,741
Notes Receivable	0
Occupancy	1,088
Operating Expenses	0
Other Assets	40,237
Other Compr. Net Income	-18
Other Expenses	3,044
Other Liabilities	16,065
Other Net Income	9,894
Other Revenues	804
Professional Fees	214
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	328,269
Liabilities	296,756
Expenses	10,843
Revenues	804
Stockholders Equity	31,513
Net Income	-145
Comprehensive Net Income	-163
Economic Capital Ratio	5.0%