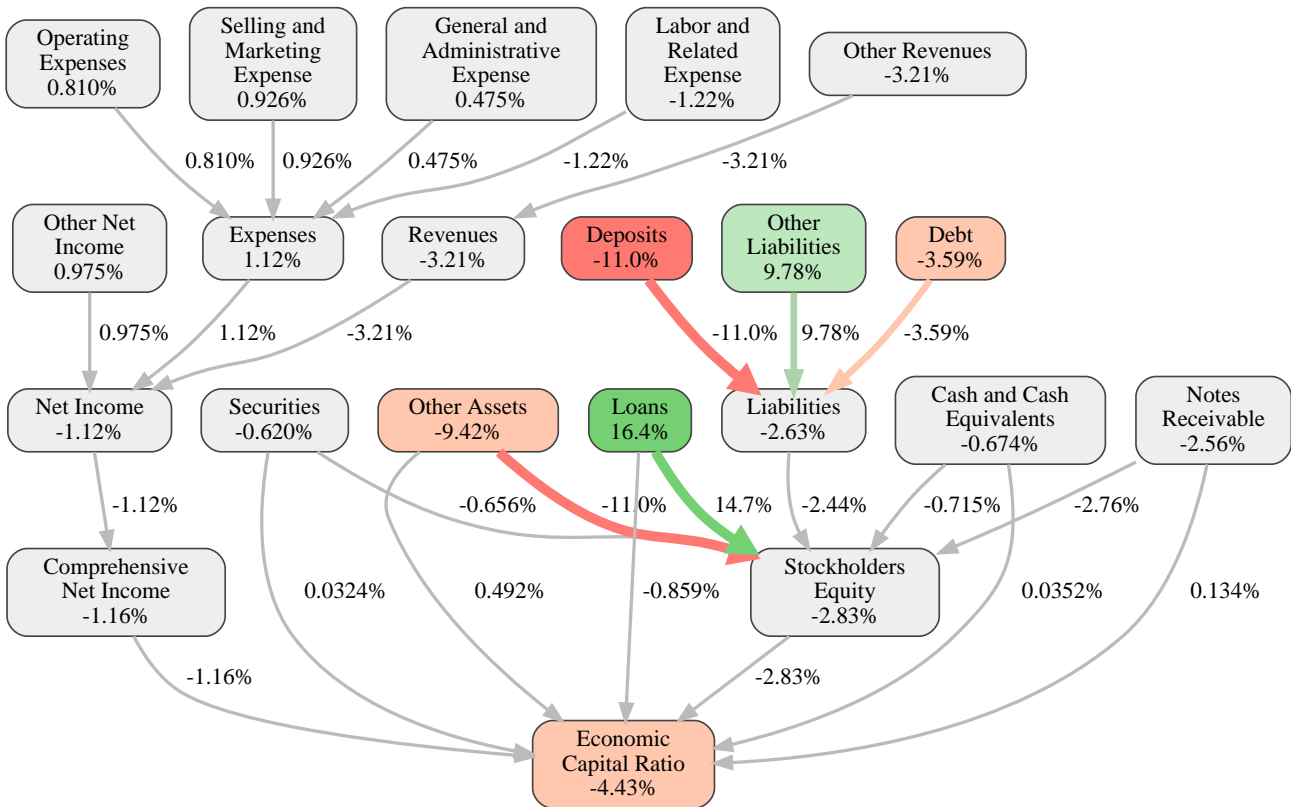




RealRate

# SAVINGS & CREDIT 2020

FSB Bancorp Inc.  
Rank 88 of 96





RealRate

# SAVINGS & CREDIT 2020

FSB Bancorp Inc.  
Rank 88 of 96



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 Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 4.4% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	7,933
Debt	50,735
Deposits	235,560
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	6,137
Loans	274,508
Notes Receivable	0
Occupancy	1,056
Operating Expenses	0
Other Assets	40,869
Other Compr. Net Income	174
Other Expenses	2,777
Other Liabilities	5,471
Other Net Income	8,922
Other Revenues	670
Professional Fees	295
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	323,310
Liabilities	291,766
Expenses	10,265
Revenues	670
Stockholders Equity	31,544
Net Income	-673
Comprehensive Net Income	-499
Economic Capital Ratio	5.0%