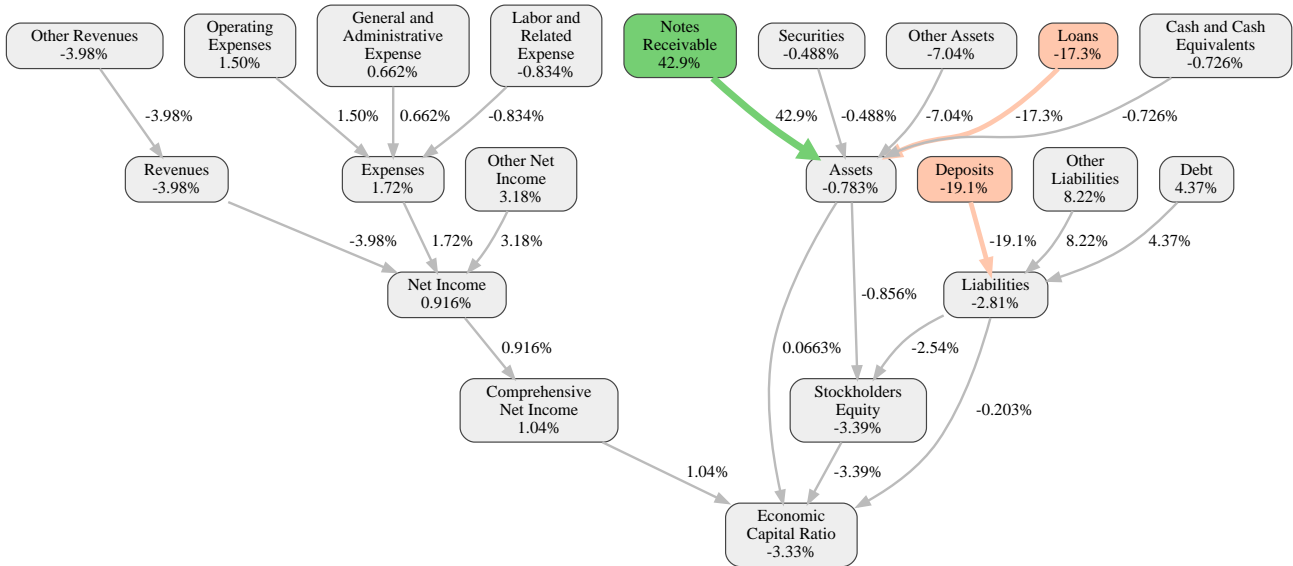




SAVINGS & CREDIT 2021

FS BANCORP, INC.

FS Bancorp Inc.
Rank 32 of 90





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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 Notes Receivable, increasing the Economic Capital Ratio by 43% points. The greatest weakness of FS Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 3.3% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	91,576
Debt	0
Deposits	1,674,071
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	38,095
Loans	0
Notes Receivable	1,544,981
Occupancy	4,736
Operating Expenses	0
Other Assets	476,684
Other Compr. Net Income	1,745
Other Expenses	18,484
Other Liabilities	209,163
Other Net Income	113,200
Other Revenues	3,243
Professional Fees	4,863
Securities	0
Selling and Marketing Expense	11,001

Output Variable	Value in 1000 USD
Assets	2,113,241
Liabilities	1,883,234
Expenses	77,179
Revenues	3,243
Stockholders Equity	230,007
Net Income	39,264
Comprehensive Net Income	41,009
Economic Capital Ratio	7.8%