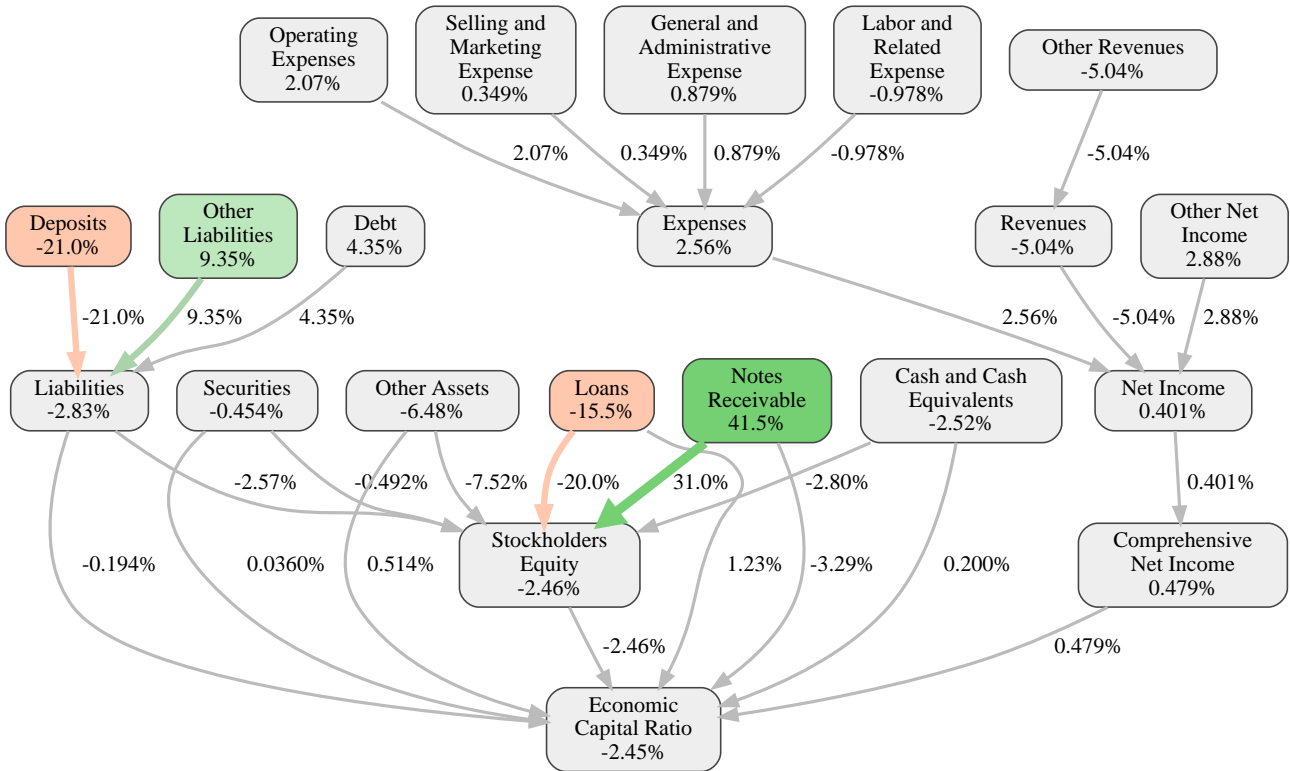




SAVINGS & CREDIT 2022

FS BANCORP, INC.

FS Bancorp Inc.
Rank 54 of 104





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Rank 54 of 104

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 42% 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 7.3%, being 2.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	26,491
Debt	0
Deposits	1,915,744
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	49,721
Loans	0
Notes Receivable	1,728,540
Occupancy	4,892
Operating Expenses	0
Other Assets	531,360
Other Compr. Net Income	-2,281
Other Expenses	14,236
Other Liabilities	123,140
Other Net Income	118,447
Other Revenues	5,215
Professional Fees	5,976
Securities	0
Selling and Marketing Expense	11,425

Output Variable	Value in 1000 USD
Assets	2,286,391
Liabilities	2,038,884
Expenses	86,250
Revenues	5,215
Stockholders Equity	247,507
Net Income	37,412
Comprehensive Net Income	35,131
Economic Capital Ratio	7.3%