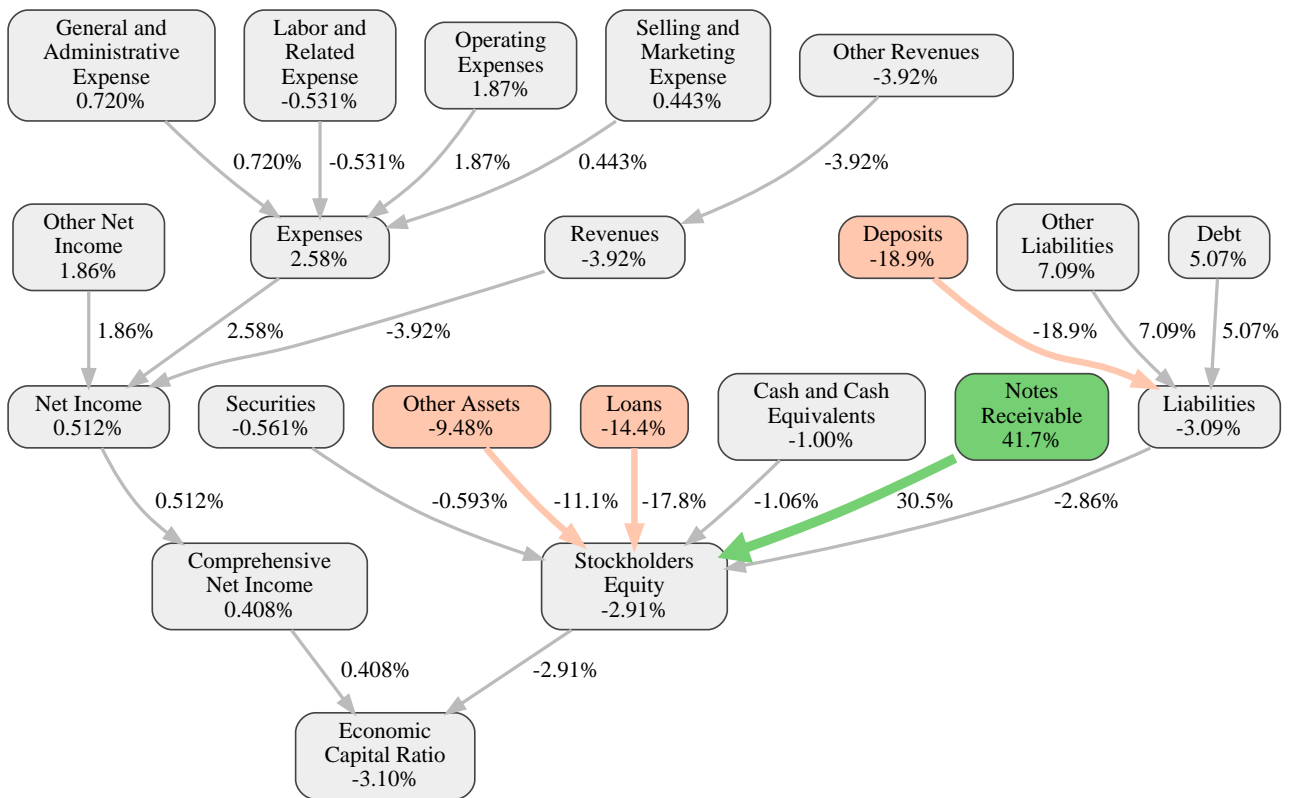




# SAVINGS & CREDIT 2023

FS BANCORP, INC.

FS Bancorp Inc.  
Rank 66 of 96





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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 42% 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 4.8%, being 3.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,437
Debt	0
Deposits	2,127,741
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	47,632
Loans	0
Notes Receivable	2,190,860
Occupancy	5,165
Operating Expenses	0
Other Assets	400,601
Other Compr. Net Income	-25,884
Other Expenses	16,213
Other Liabilities	273,460
Other Net Income	106,770
Other Revenues	9,401
Professional Fees	5,872
Securities	0
Selling and Marketing Expense	11,640

Output Variable	Value in 1000 USD
Assets	2,632,898
Liabilities	2,401,201
Expenses	86,522
Revenues	9,401
Stockholders Equity	231,697
Net Income	29,649
Comprehensive Net Income	3,765
Economic Capital Ratio	4.8%