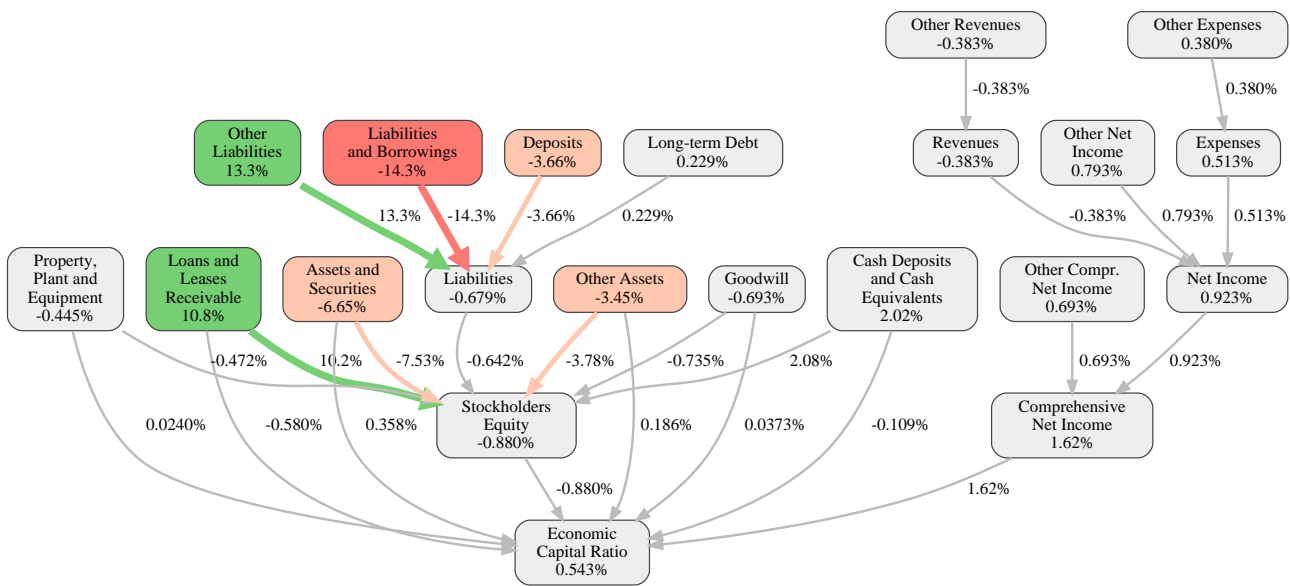




STATE BANKS 2023

FIVE STAR BANCORP
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RealRate

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The relative strengths and weaknesses of FIVE STAR BANCORP 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 FIVE STAR BANCORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of FIVE STAR BANCORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 0.54% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	115,988
Cash Deposits and Cash Equivalents	259,991
Deposits	2,782,004
Fees	3,317
Goodwill	0
IT and Equipment Expense	3,091
Labor Expense	22,571
Liabilities and Borrowings	1,810,758
Loans and Leases Receivable	2,762,937
Long-term Debt	0
Occupancy	2,059
Other Assets	86,638
Other Compr. Net Income	-30,945
Other Expenses	3,195
Other Liabilities	-1,618,428
Other Net Income	96,370
Other Noninterest Expense	6,436
Other Revenues	7,157
Property, Plant and Equipment	1,605

Output Variable	Value in 1000 USD
Liabilities	2,974,334
Assets	3,227,159
Expenses	40,669
Revenues	7,157
Stockholders Equity	252,825
Net Income	62,858
Comprehensive Net Income	31,913
Economic Capital Ratio	5.1%