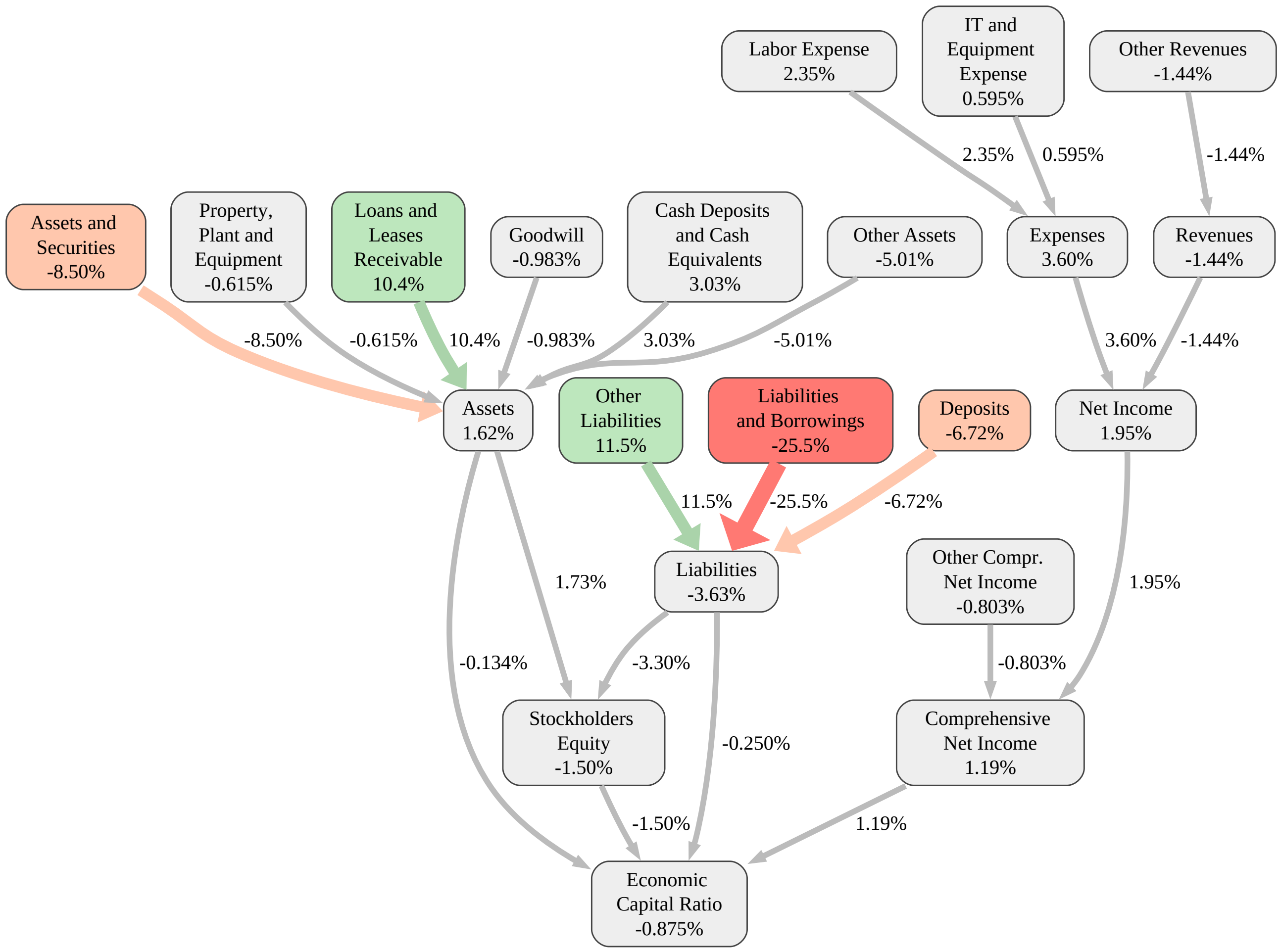
STATE BANKS 2024

FIVE STAR Bancorp
Rank 83 of 134



STATE BANKS 2024

FIVE STAR Bancorp
Rank 83 of 134

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 12% points.The greatest weakness of FIVE STAR Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.87% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	108,083
Cash Deposits and Cash Equivalents	321,576
Deposits	3,026,896
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,195,795
Loans and Leases Receivable	3,047,288
Long-term Debt	0
Occupancy	0
Other Assets	114,555
Other Compr. Net Income	1,687
Other Expenses	18,882
Other Liabilities	-1,915,340
Other Net Income	66,616
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,623

Output Variable	Value in 1000 USD
Liabilities	3,307,351
Assets	3,593,125
Expenses	18,882
Revenues	0
Stockholders Equity	285,774
Net Income	47,734
Comprehensive Net Income	49,421
BaseVar	3,608,479
ECR before LimitedLiability	12%
Economic Capital Ratio	12%