UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **November 10, 2026**

FS BANCORP, INC.

(Exact name of registrant as specified in its charter)

Washington	**001-35589**	**45-4585178**
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

6920 220th Street SW **Mountlake Terrace, Washington**	**98043**
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: **(425) 771-5299**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions.

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value $.01 per share	FSBW	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company [ ]

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. [ ]

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

On November 10, 2026, FS Bancorp, Inc., Mountlake Terrace, Washington (the "Company"), the parent company of 1st Security Bank of Washington (the "Bank"), announced that Phillip D. Whittington, who has been serving as the Chief Financial Officer of the Company and the Bank, will transition to become the Director of Accounting Operations and External Reporting, a role that is more focused on accounting and financial reporting, an area in which he has extensive experience and expertise. To ensure a thoughtful and orderly transition across the Company's financial, regulatory, and investor priorities, Mr. Whittington will continue to serve as the Chief Financial Officer until his successor is identified, which is expected to occur by March 31, 2027.

Mr. Whittington's transition did not result from any disagreement with the Company or the Bank. A formal internal and external search has been initiated to fill the Chief Financial Officer position.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 10, 2026

FS BANCORP, INC.

/s/ Matthew D. Mullet

Matthew D. Mullet
President and Chief Executive Officer