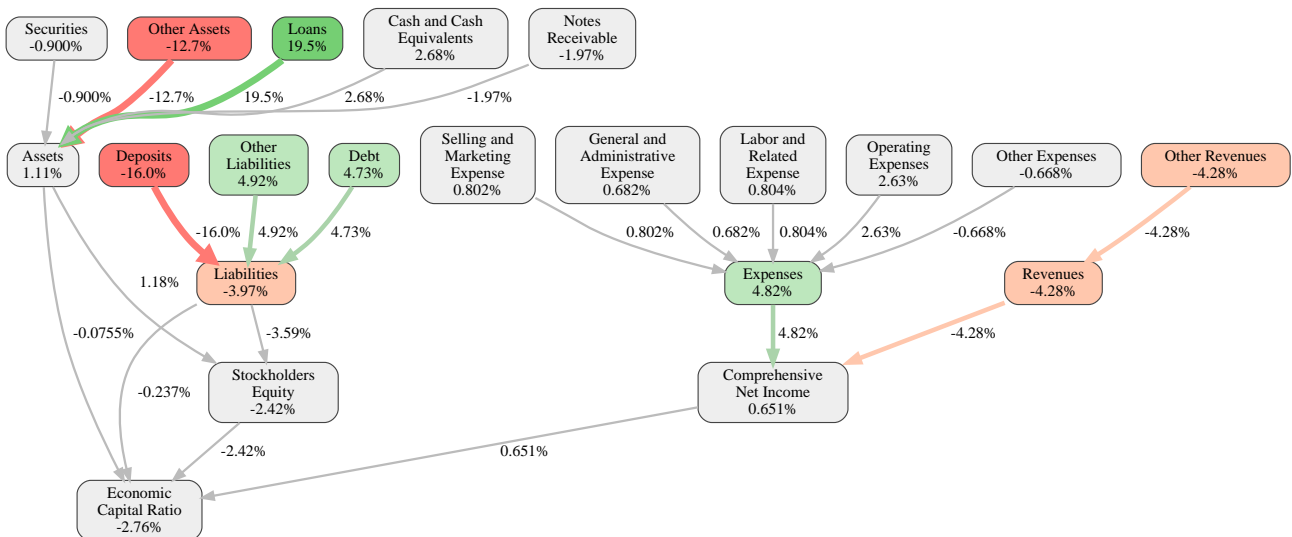




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Sound Financial Bancorp Inc.
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The relative strengths and weaknesses of Sound Financial Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Sound Financial Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 2.8% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	54,582
Debt	0
Deposits	467,731
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	73
Labor and Related Expense	0
Loans	495,179
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	38,622
Other Compr. Net Income	-83
Other Expenses	2,695
Other Liabilities	60,304
Other Net Income	8,073
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	588,383
Liabilities	528,108
Expenses	2,695
Revenues	0
Stockholders Equity	60,275
Net Income	5,378
Comprehensive Net Income	5,295
Economic Capital Ratio	6.3%

