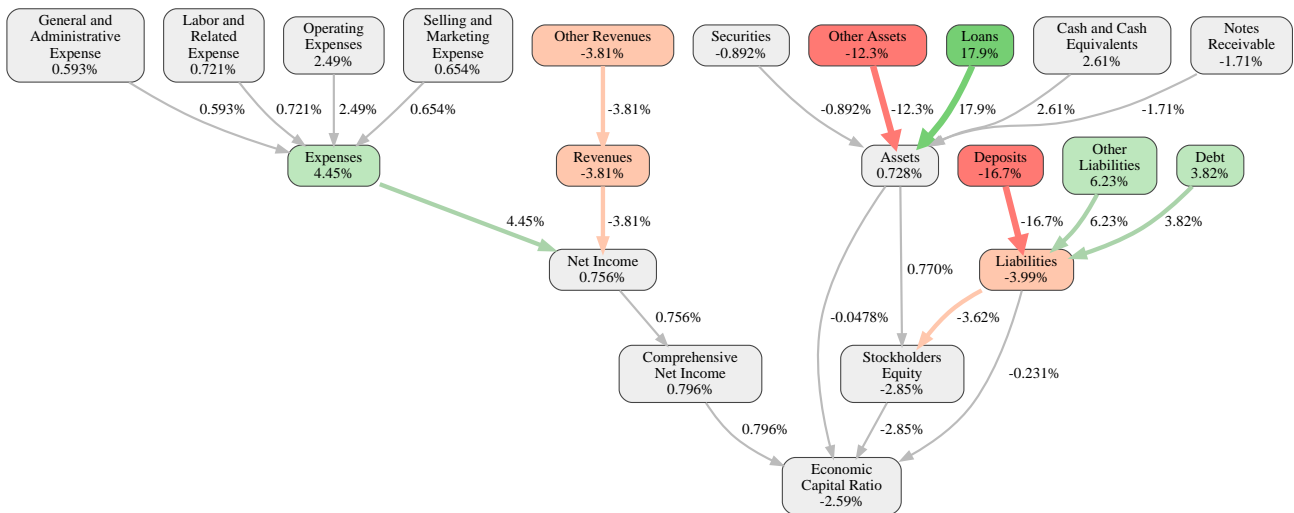




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Sound Financial Bancorp Inc.
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The relative strengths and weaknesses of Sound Financial Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all 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 18% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 2.6% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	60,680
Debt	0
Deposits	514,400
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	77
Labor and Related Expense	0
Loans	543,354
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	41,210
Other Compr. Net Income	28
Other Expenses	3,068
Other Liabilities	65,607
Other Net Income	8,193
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	645,244
Liabilities	580,084
Expenses	3,068
Revenues	0
Stockholders Equity	65,160
Net Income	5,125
Comprehensive Net Income	5,153
Economic Capital Ratio	6.2%