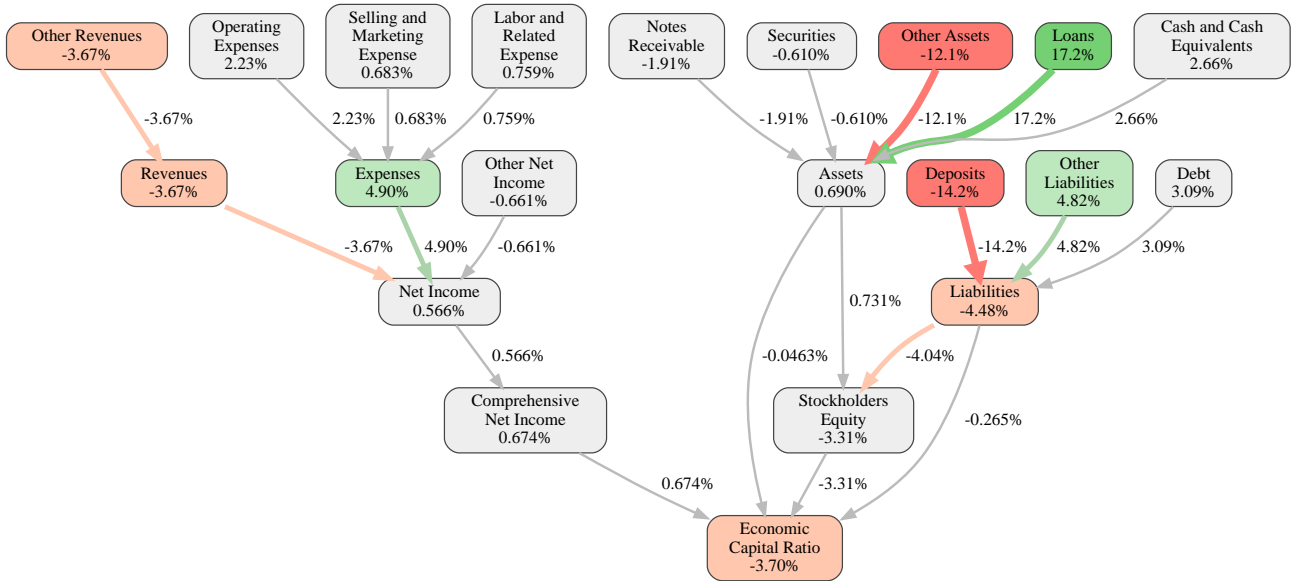




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Sound Financial Bancorp Inc.
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The relative strengths and weaknesses of Sound Financial Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all 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 17% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 3.7% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	61,810
Debt	0
Deposits	553,601
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	137
Labor and Related Expense	0
Loans	613,769
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	41,156
Other Compr. Net Income	5.0
Other Expenses	1,706
Other Liabilities	91,370
Other Net Income	8,745
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	716,735
Liabilities	645,108
Expenses	1,706
Revenues	0
Stockholders Equity	71,627
Net Income	7,039
Comprehensive Net Income	7,044
Economic Capital Ratio	6.3%