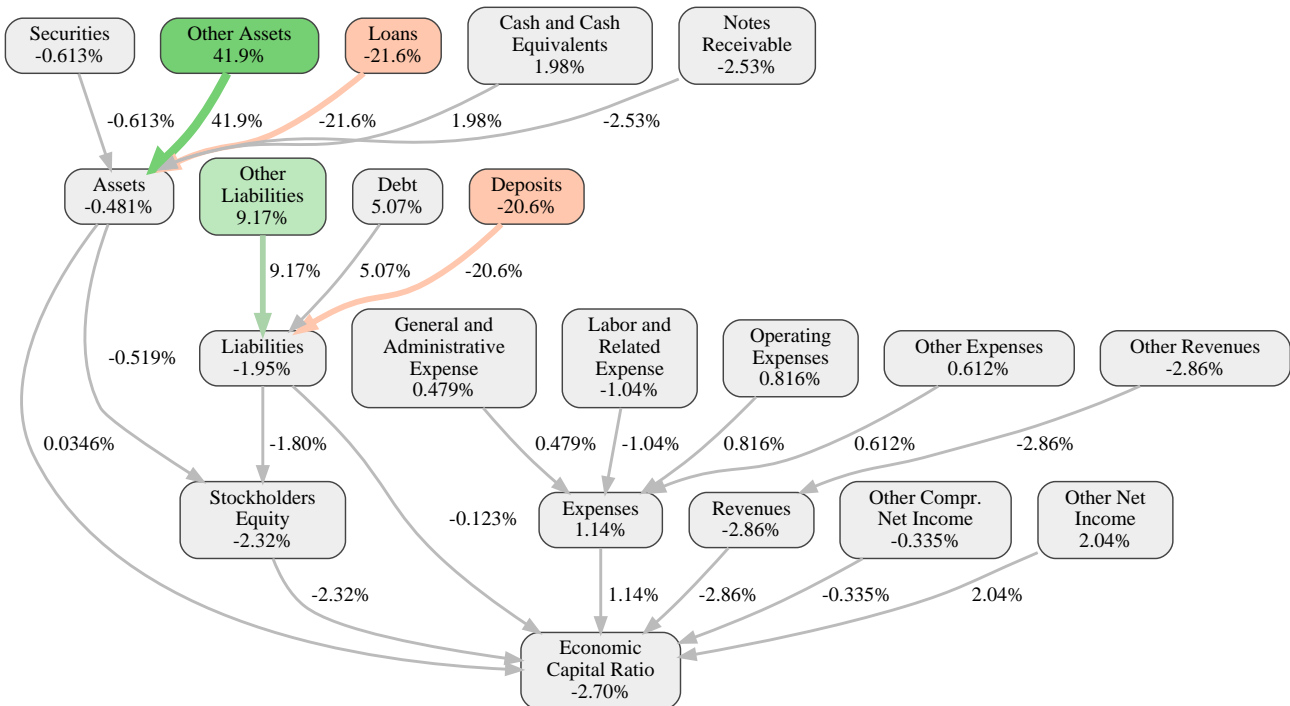




RealRate

# SAVINGS & CREDIT 2020

Sound Financial Bancorp Inc.  
Rank 61 of 96





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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 Other Assets, increasing the Economic Capital Ratio by 42% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Loans, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.7% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	55,770
Debt	0
Deposits	616,718
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	226
Labor and Related Expense	12,402
Loans	0
Notes Receivable	0
Occupancy	2,060
Operating Expenses	0
Other Assets	664,083
Other Compr. Net Income	-1,590
Other Expenses	2,418
Other Liabilities	25,183
Other Net Income	27,089
Other Revenues	4,026
Professional Fees	0
Securities	0
Selling and Marketing Expense	5,905

Output Variable	Value in 1000 USD
Assets	719,853
Liabilities	642,127
Expenses	22,785
Revenues	4,026
Stockholders Equity	77,726
Net Income	8,330
Comprehensive Net Income	6,740
Economic Capital Ratio	6.7%