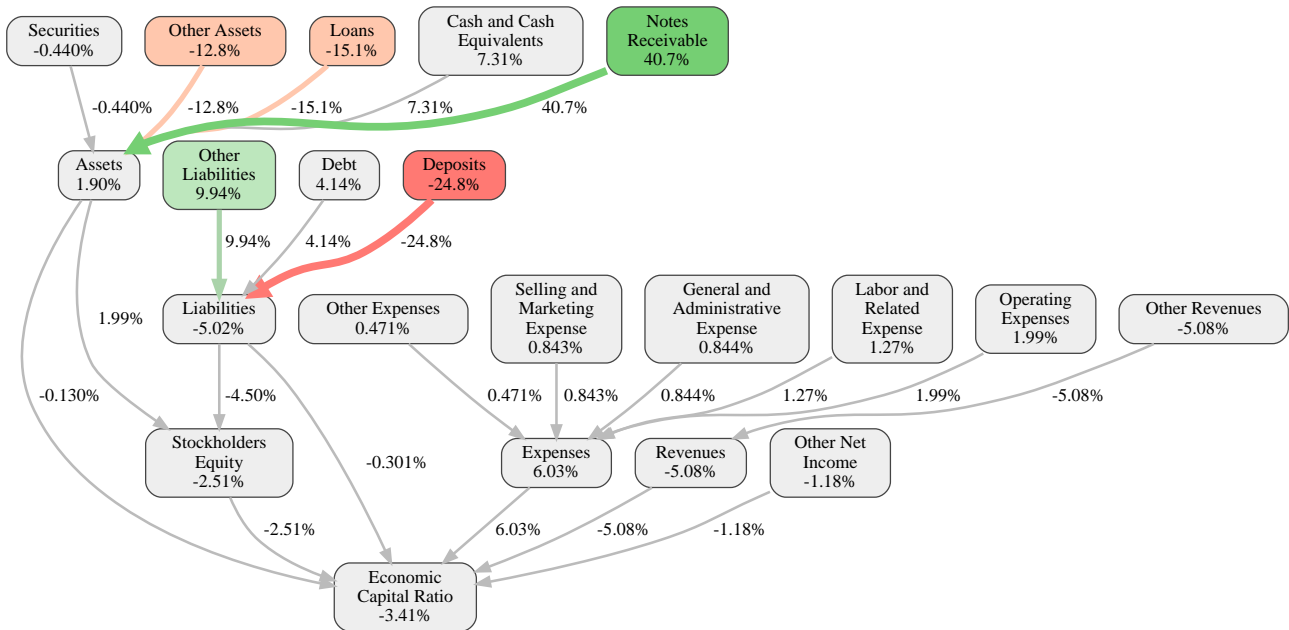




SAVINGS & CREDIT 2022

Sound Financial Bancorp Inc.
Rank 70 of 104





RealRate

SAVINGS & CREDIT 2022

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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 Notes Receivable, increasing the Economic Capital Ratio by 41% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 3.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	183,590
Debt	0
Deposits	798,320
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	200
Labor and Related Expense	0
Loans	0
Notes Receivable	680,092
Occupancy	0
Operating Expenses	0
Other Assets	56,009
Other Compr. Net Income	-101
Other Expenses	2,272
Other Liabilities	27,813
Other Net Income	11,428
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	919,691
Liabilities	826,333
Expenses	2,272
Revenues	0
Stockholders Equity	93,358
Net Income	9,156
Comprehensive Net Income	9,055
Economic Capital Ratio	6.4%