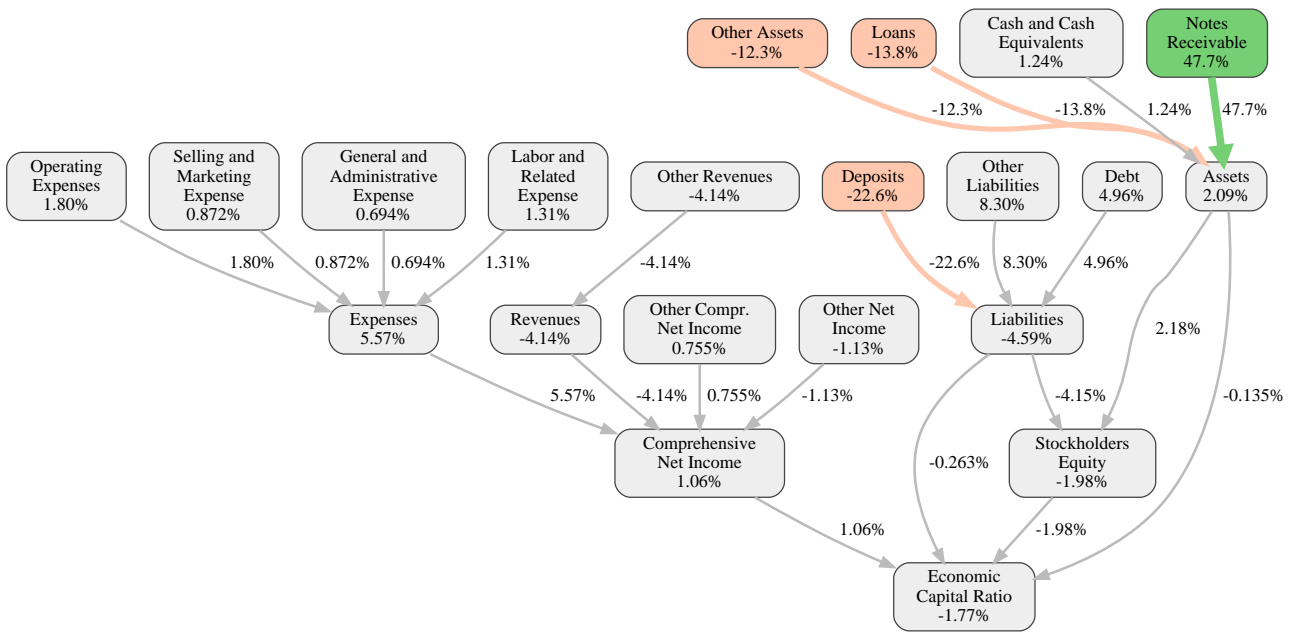




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Sound Financial Bancorp Inc.
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The relative strengths and weaknesses of Sound Financial Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all 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 Notes Receivable, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Sound Financial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 1.8% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	57,836
Debt	0
Deposits	808,763
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	395
Labor and Related Expense	0
Loans	0
Notes Receivable	858,382
Occupancy	0
Operating Expenses	0
Other Assets	60,133
Other Compr. Net Income	-1,256
Other Expenses	2,072
Other Liabilities	69,488
Other Net Income	10,876
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	976,351
Liabilities	878,646
Expenses	2,072
Revenues	0
Stockholders Equity	97,705
Net Income	8,804
Comprehensive Net Income	7,548
Economic Capital Ratio	6.1%