





SAVINGS & CREDIT 2024

Sound Financial Bancorp Inc
Rank 44 of 76



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 11% points. The greatest weakness of Sound Financial Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points below the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	49,690	Assets	995,221
Debt	0	Liabilities	894,567
Deposits	826,539	Expenses	1,561
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	100,654
Interest Expense	0	Net Income	7,439
Interest Payable	817	Comprehensive Net Income	7,568
Labor and Related Expense	0	BaseVar	950,239
Loans	0	ECR before LimitedLiability	6.1%
Notes Receivable	885,718	Economic Capital Ratio	14%
Occupancy	0		
Operating Expenses	0		
Other Assets	59,813		
Other Compr. Net Income	129		
Other Expenses	1,561		
Other Liabilities	67,211		
Other Net Income	9,000		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		