





SAVINGS & CREDIT 2025

Sound Financial Bancorp Inc
Rank 39 of 64



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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.5% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	43,641
Debt	0
Deposits	837,799
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	765
Labor and Related Expense	0
Loans	0
Notes Receivable	891,672
Occupancy	0
Operating Expenses	0
Other Assets	58,320
Other Compr. Net Income	-56
Other Expenses	1,006
Other Liabilities	51,403
Other Net Income	5,646
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	993,633
Liabilities	889,967
Expenses	1,006
Revenues	0
Stockholders Equity	103,666
Net Income	4,640
Comprehensive Net Income	4,584
BaseVar	945,154
ECR before LimitedLiability	6.0%
Economic Capital Ratio	14%