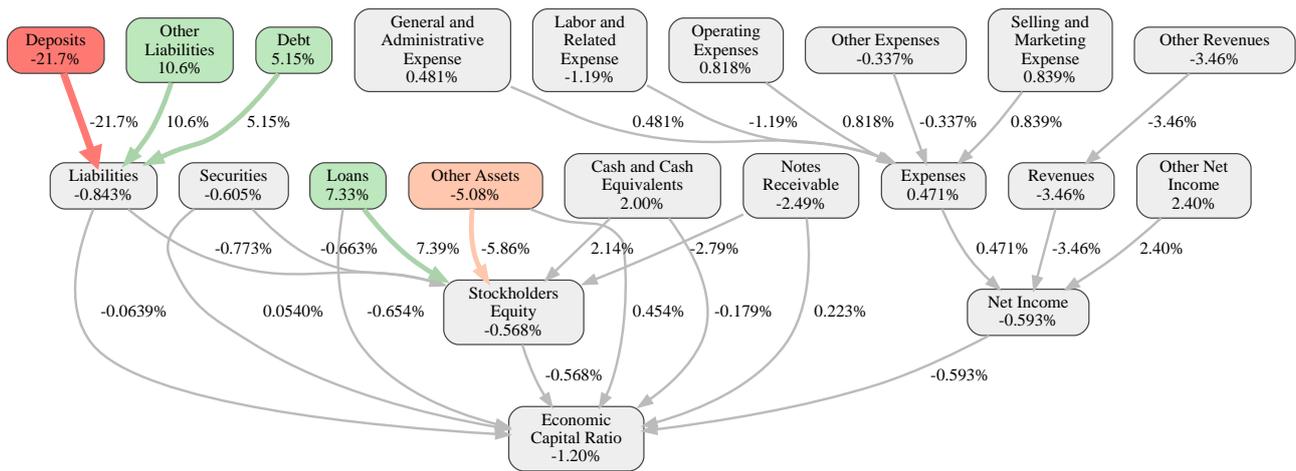




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# SAVINGS & CREDIT 2020

Esquire Financial Holdings Inc.  
Rank 37 of 96





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The relative strengths and weaknesses of Esquire Financial Holdings 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 Esquire Financial Holdings Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Esquire Financial Holdings Inc. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.2% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	61,806
Debt	0
Deposits	680,620
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	14,677
Loans	558,380
Notes Receivable	0
Occupancy	1,913
Operating Expenses	0
Other Assets	177,822
Other Compr. Net Income	3,000
Other Expenses	9,702
Other Liabilities	6,326
Other Net Income	32,261
Other Revenues	0
Professional Fees	2,919
Securities	0
Selling and Marketing Expense	718

Output Variable	Value in 1000 USD
Assets	798,008
Liabilities	686,946
Expenses	29,929
Revenues	0
Stockholders Equity	111,062
Net Income	2,332
Comprehensive Net Income	5,332
Economic Capital Ratio	8.2%