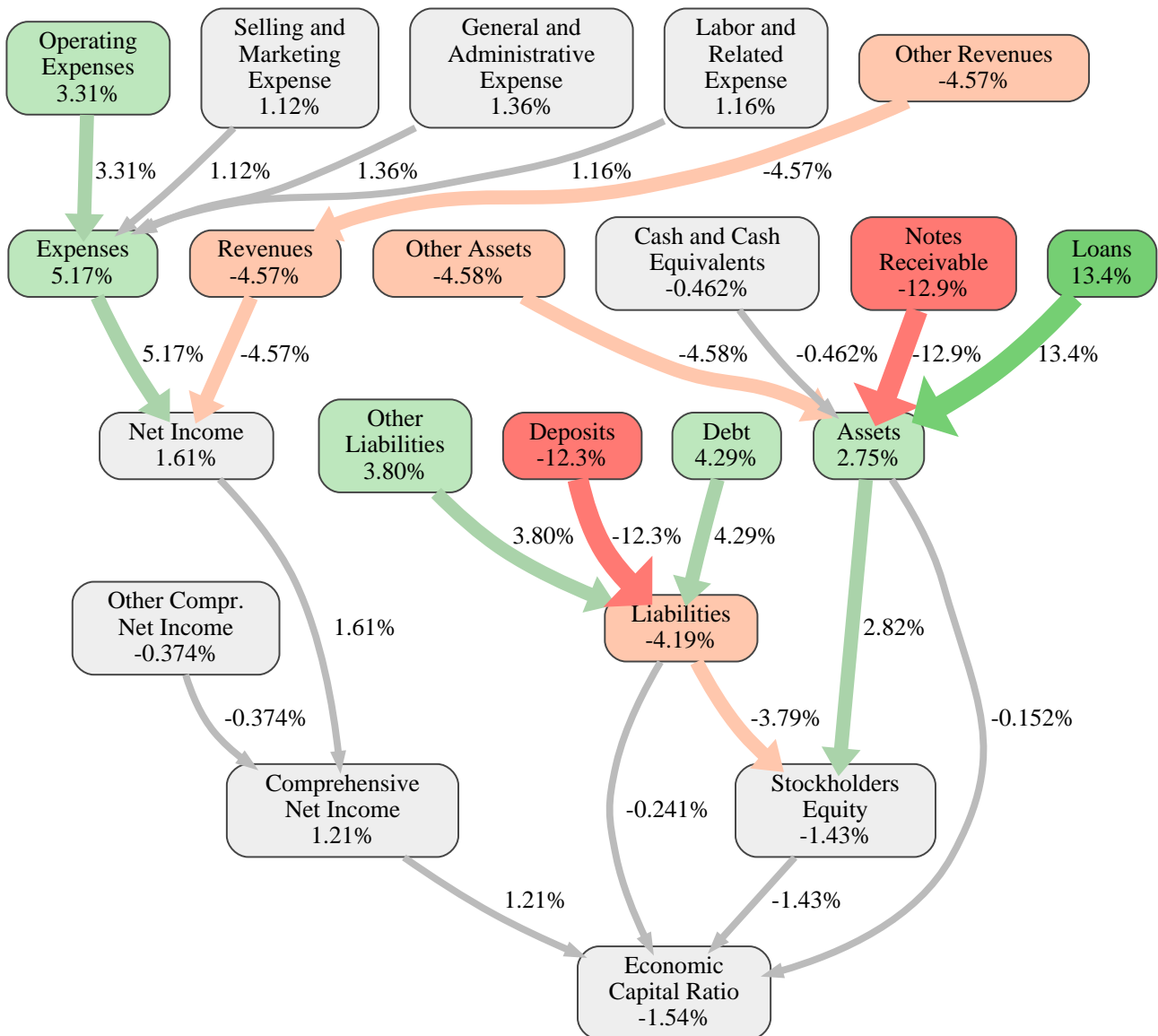




RealRate

# SAVINGS & CREDIT 2024

ESSA Bancorp Inc  
Rank 52 of 76





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ESSA Bancorp Inc  
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The relative strengths and weaknesses of ESSA 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 ESSA Bancorp Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 13% points. The greatest weakness of ESSA Bancorp Inc is the variable Notes Receivable, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.5% points below the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	85,402	Assets	2,293,246
Debt	0	Liabilities	2,073,538
Deposits	1,661,016	Expenses	4,494
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	219,708
Interest Expense	0	Net Income	18,576
Interest Payable	0	Comprehensive Net Income	11,977
Labor and Related Expense	0	BaseVar	2,200,474
Loans	1,680,525	ECR before LimitedLiability	5.6%
Notes Receivable	0	Economic Capital Ratio	13%
Occupancy	0		
Operating Expenses	0		
Other Assets	527,319		
Other Compr. Net Income	-6,599		
Other Expenses	4,494		
Other Liabilities	412,522		
Other Net Income	23,070		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		