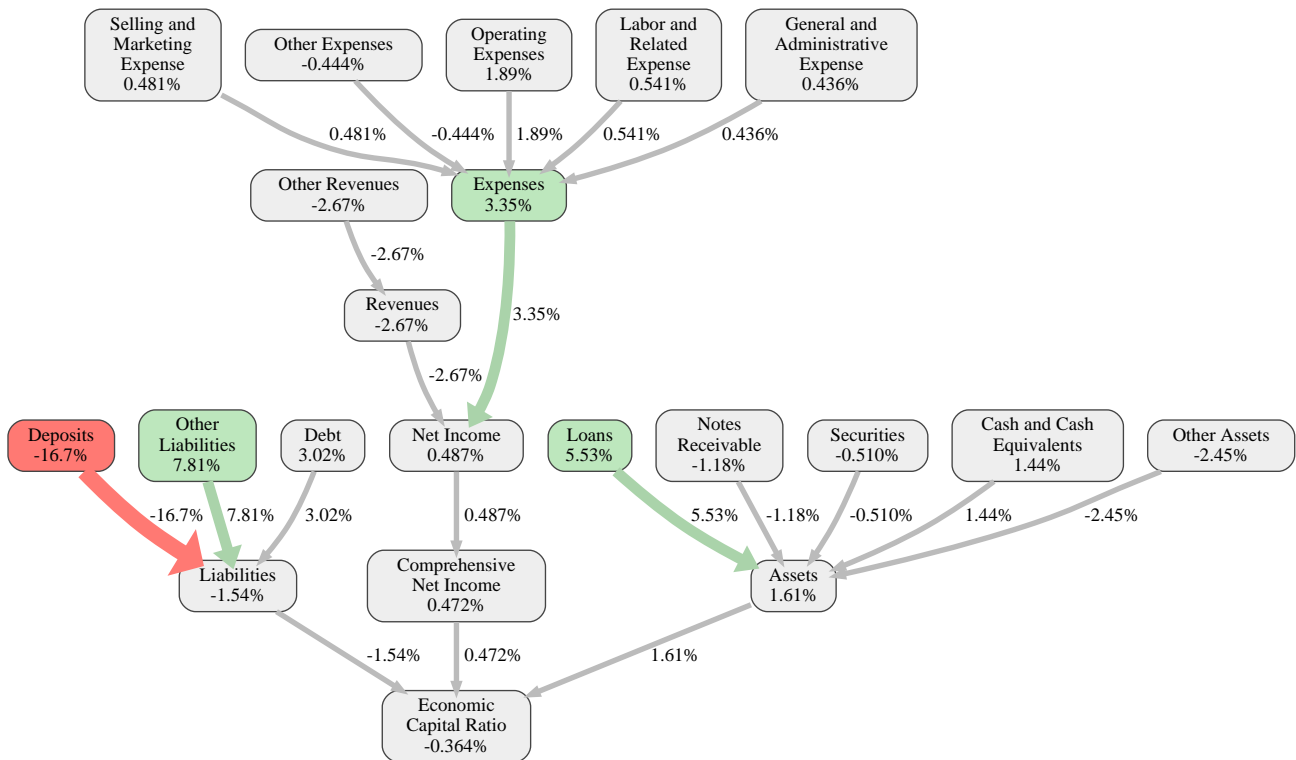




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Esquire Financial Holdings Inc
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RealRate

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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 7.8% points. The greatest weakness of Esquire Financial Holdings Inc is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.36% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	43,077
Debt	0
Deposits	448,494
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	344,714
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	145,838
Other Compr. Net Income	-284
Other Expenses	3,390
Other Liabilities	1,752
Other Net Income	7,034
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	533,629
Liabilities	450,246
Expenses	3,390
Revenues	0
Stockholders Equity	83,383
Net Income	3,644
Comprehensive Net Income	3,360
BaseVar	497,292
ECR before LimitedLiability	9.2%
Economic Capital Ratio	16%