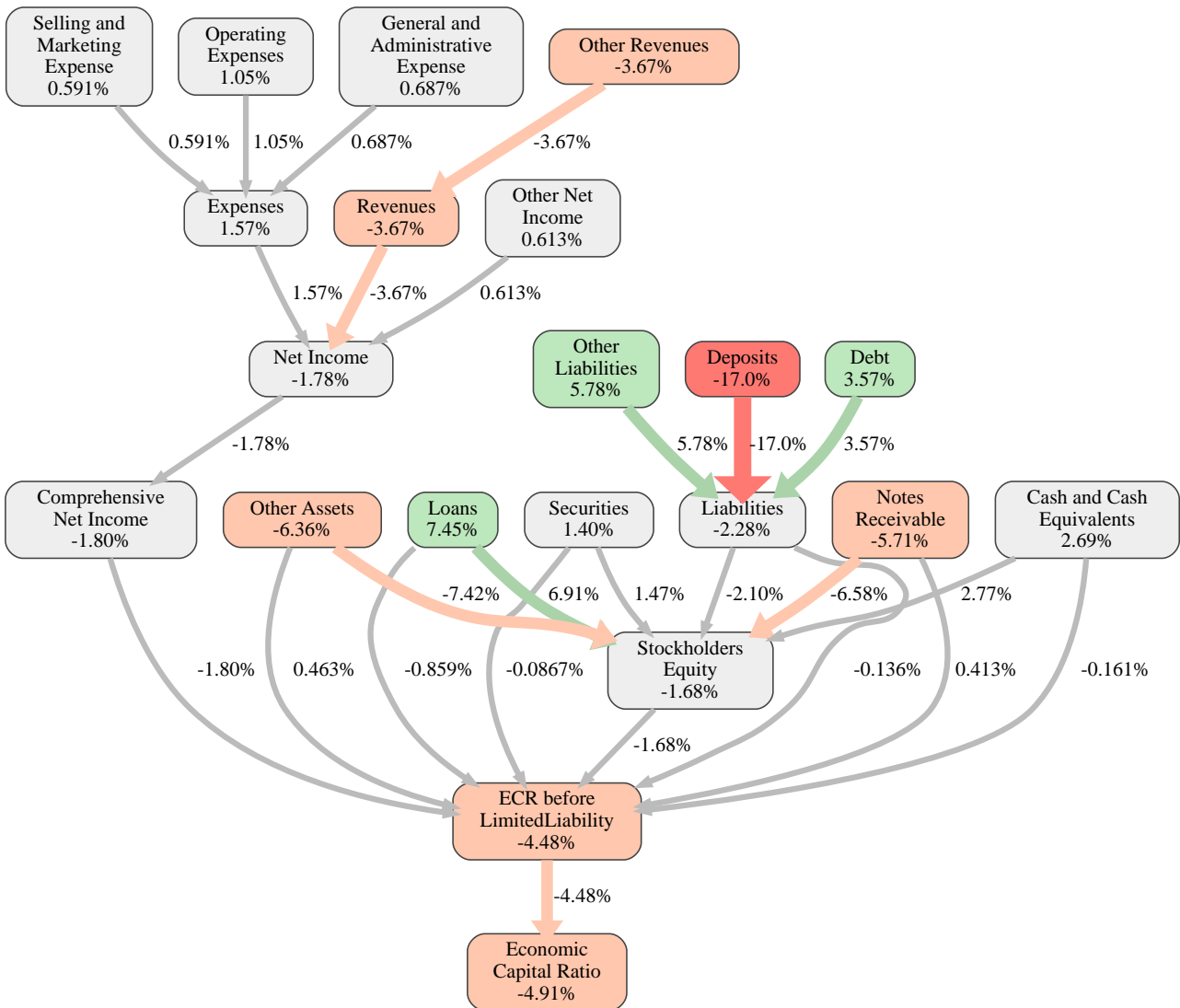




RealRate

SAVINGS & CREDIT 2022

Esquire Financial Holdings Inc Rank 79 of 106





RealRate

SAVINGS & CREDIT 2022

Esquire Financial Holdings Inc
Rank 79 of 106



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 Loans, increasing the Economic Capital Ratio by 7.4% 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 14%, being 4.9% points below the market average of 19%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	149,156
Debt	0
Deposits	1,028,409
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	21,741
Loans	775,441
Notes Receivable	0
Occupancy	2,808
Operating Expenses	0
Other Assets	203,902
Other Compr. Net Income	-2,258
Other Expenses	11,202
Other Liabilities	6,626
Other Net Income	36,748
Other Revenues	0
Professional Fees	2,922
Securities	50,271
Selling and Marketing Expense	1,174

Output Variable	Value in 1000 USD
Assets	1,178,770
Liabilities	1,035,035
Expenses	39,847
Revenues	0
Stockholders Equity	143,735
Net Income	-3,099
Comprehensive Net Income	-5,357
BaseVar	1,146,329
ECR before LimitedLiability	6.0%
Economic Capital Ratio	14%