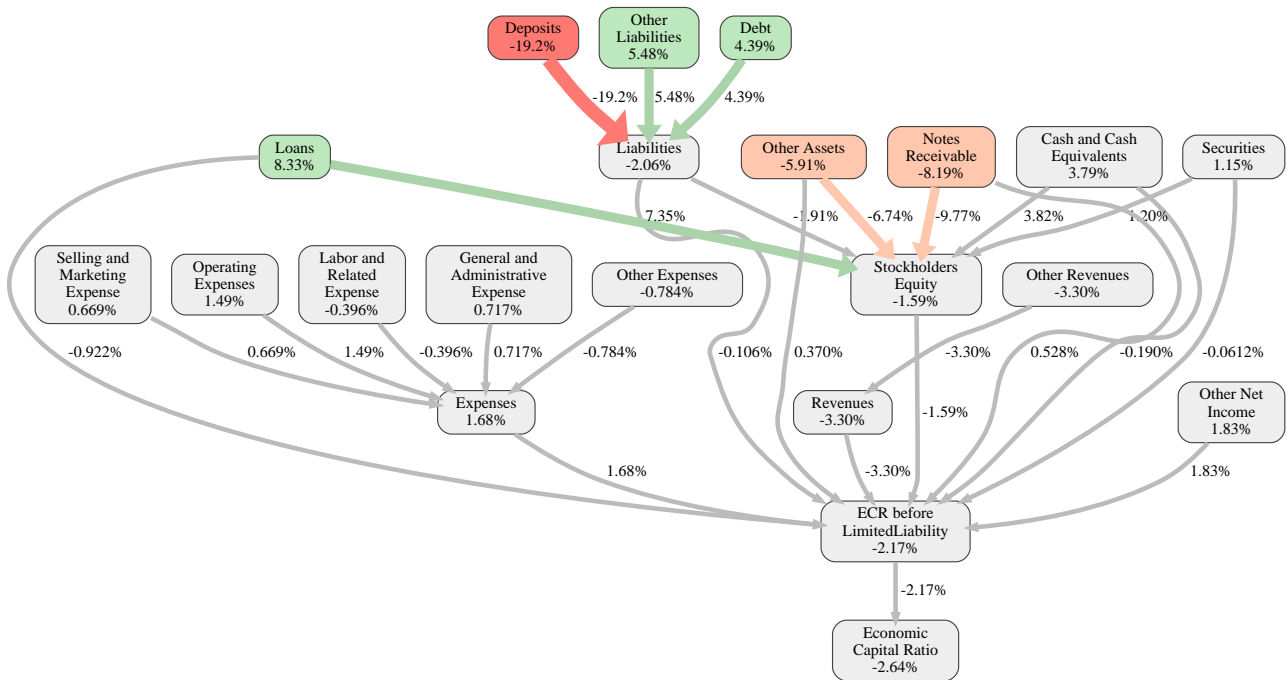




SAVINGS & CREDIT 2023

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 Loans, increasing the Economic Capital Ratio by 8.3% points. The greatest weakness of Esquire Financial Holdings Inc is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.6% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	164,122
Debt	0
Deposits	1,228,236
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	25,774
Loans	935,072
Notes Receivable	0
Occupancy	3,236
Operating Expenses	0
Other Assets	246,878
Other Compr. Net Income	-14,267
Other Expenses	18,415
Other Liabilities	9,245
Other Net Income	55,856
Other Revenues	0
Professional Fees	3,376
Securities	49,567
Selling and Marketing Expense	1,462

Output Variable	Value in 1000 USD
Assets	1,395,639
Liabilities	1,237,481
Expenses	52,263
Revenues	0
Stockholders Equity	158,158
Net Income	3,593
Comprehensive Net Income	-10,674
BaseVar	1,377,753
ECR before LimitedLiability	5.2%
Economic Capital Ratio	13%