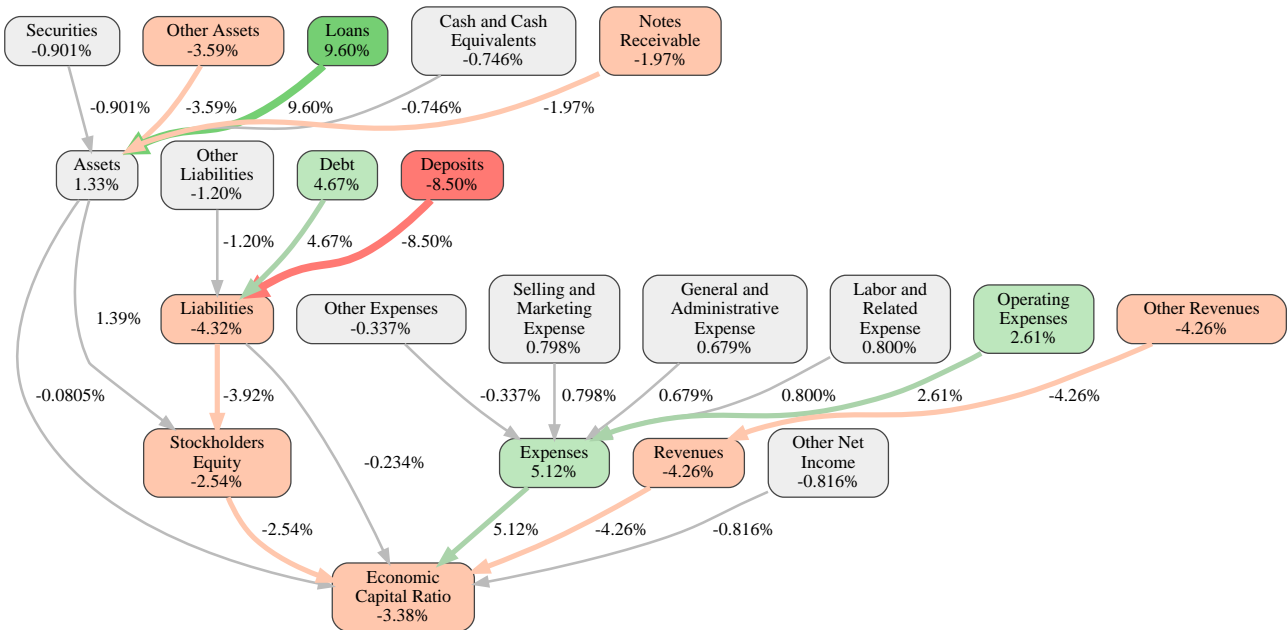




RealRate

# SAVINGS & CREDIT 2017

ESSA Bancorp Inc.  
Rank 69 of 93





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# SAVINGS & CREDIT 2017

ESSA Bancorp Inc.  
Rank 69 of 93



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 9.6% points. The greatest weakness of ESSA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 8.5% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 3.4% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	43,658
Debt	0
Deposits	1,214,820
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,219,213
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	509,608
Other Compr. Net Income	563
Other Expenses	2,583
Other Liabilities	381,315
Other Net Income	10,310
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,772,479
Liabilities	1,596,135
Expenses	2,583
Revenues	0
Stockholders Equity	176,344
Net Income	7,727
Comprehensive Net Income	8,290
Economic Capital Ratio	5.7%