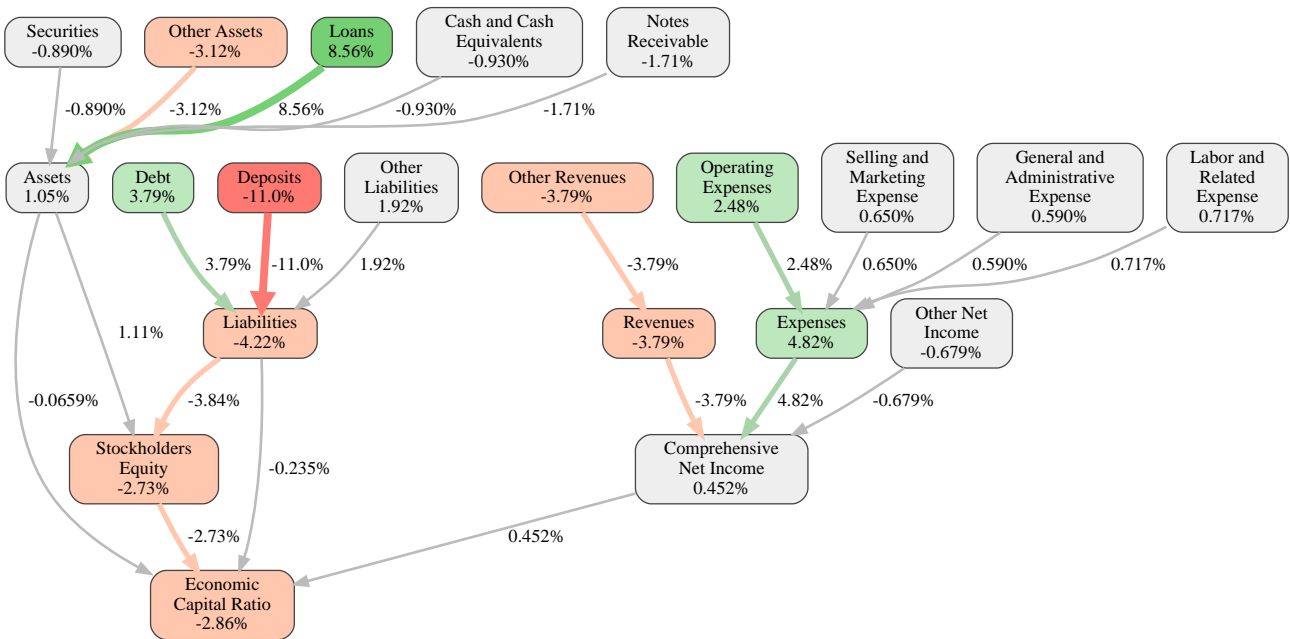




RealRate

# SAVINGS & CREDIT 2018

ESSA Bancorp Inc.  
Rank 73 of 108





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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 8.6% points. The greatest weakness of ESSA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 2.9% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,683
Debt	0
Deposits	1,274,861
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,236,681
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	506,854
Other Compr. Net Income	1,078
Other Expenses	1,591
Other Liabilities	327,630
Other Net Income	8,930
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,785,218
Liabilities	1,602,491
Expenses	1,591
Revenues	0
Stockholders Equity	182,727
Net Income	7,339
Comprehensive Net Income	8,417
Economic Capital Ratio	5.9%