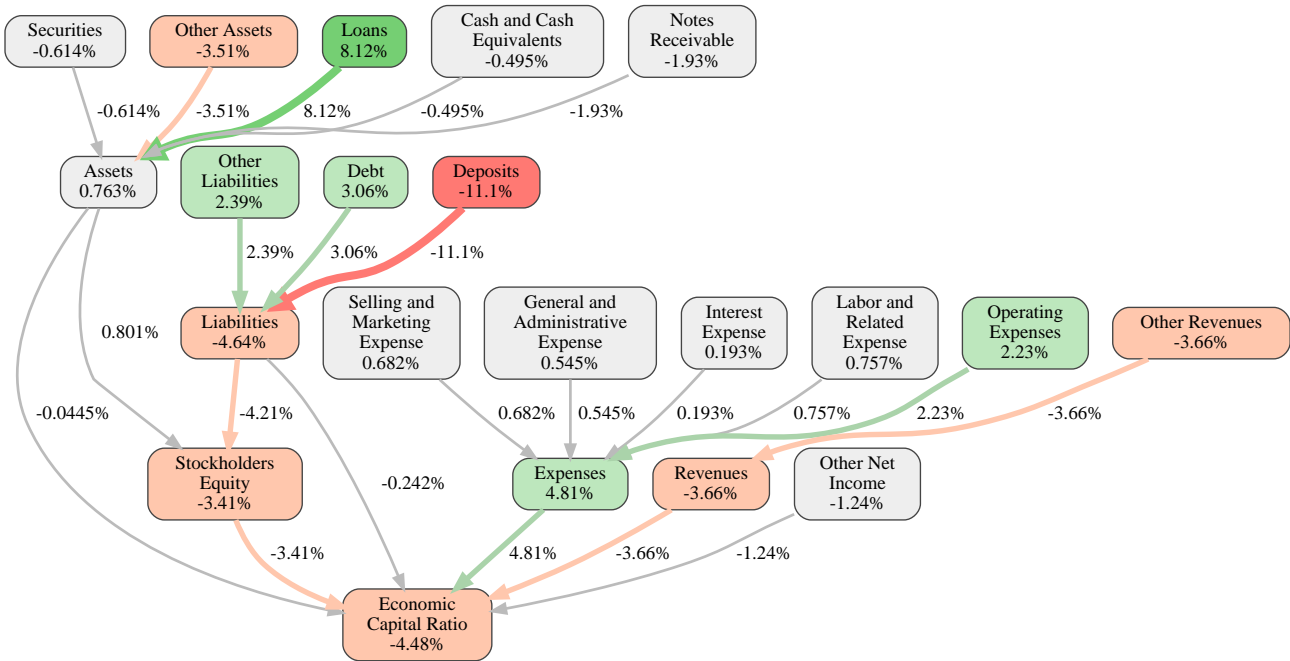




RealRate

SAVINGS & CREDIT 2019

ESSA Bancorp Inc.
Rank 85 of 103





RealRate

SAVINGS & CREDIT 2019

ESSA Bancorp Inc.
Rank 85 of 103



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 8.1% 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 5.5%, being 4.5% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	43,539
Debt	0
Deposits	1,336,855
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,305,071
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	485,180
Other Compr. Net Income	0
Other Expenses	5,664
Other Liabilities	317,749
Other Net Income	12,195
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,833,790
Liabilities	1,654,604
Expenses	5,664
Revenues	0
Stockholders Equity	179,186
Net Income	6,531
Comprehensive Net Income	6,531
Economic Capital Ratio	5.5%