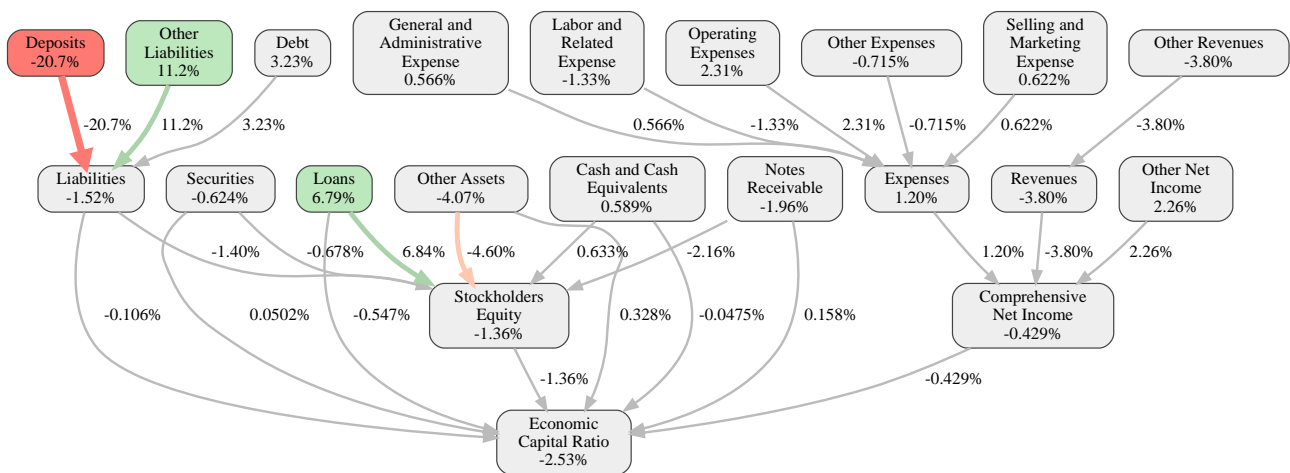




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Esquire Financial Holdings Inc.
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The relative strengths and weaknesses of Esquire Financial Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed 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 Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Esquire Financial Holdings Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 2.5% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	30,562
Debt	0
Deposits	568,421
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	13,039
Loans	462,472
Notes Receivable	0
Occupancy	1,736
Operating Expenses	0
Other Assets	170,865
Other Compr. Net Income	-1,224
Other Expenses	7,597
Other Liabilities	2,704
Other Net Income	26,364
Other Revenues	0
Professional Fees	2,589
Securities	0
Selling and Marketing Expense	524

Output Variable	Value in 1000 USD
Assets	663,899
Liabilities	571,125
Expenses	25,485
Revenues	0
Stockholders Equity	92,774
Net Income	879
Comprehensive Net Income	-345
Economic Capital Ratio	7.5%