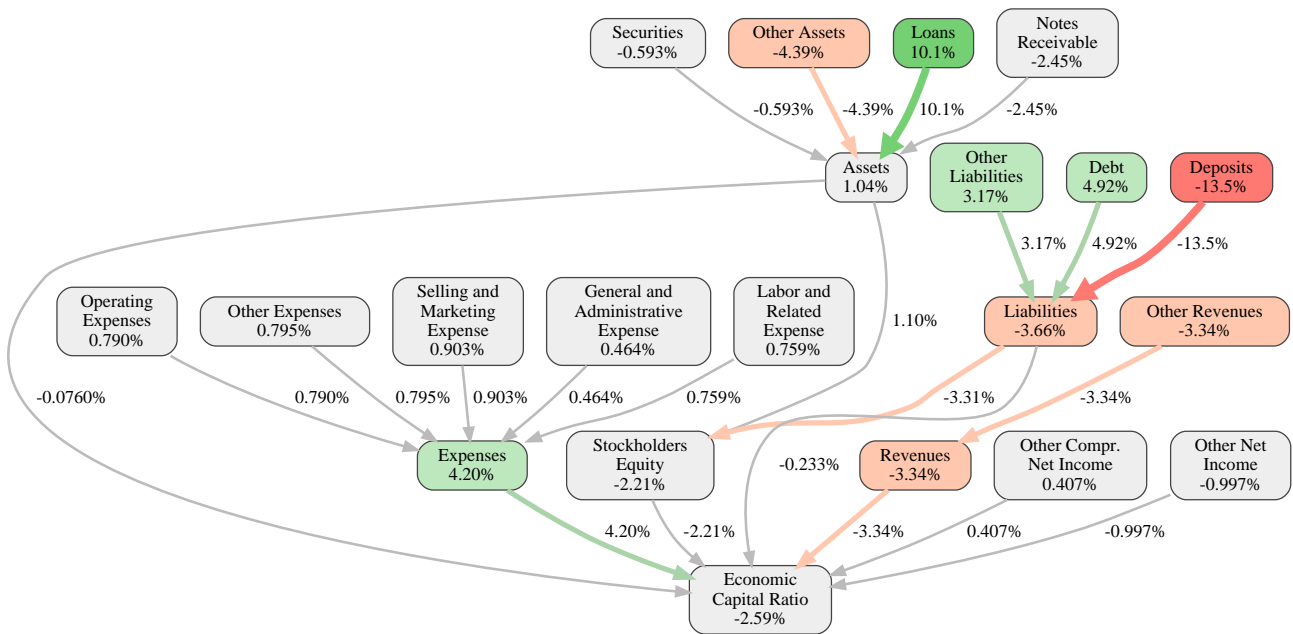




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ESSA Bancorp Inc.
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ESSA Bancorp Inc.
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The relative strengths and weaknesses of ESSA Bancorp Inc. are analyzed with respect to the market average, 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 10% points. The greatest weakness of ESSA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 2.6% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	52,242
Debt	0
Deposits	1,342,830
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,328,653
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	418,532
Other Compr. Net Income	8,626
Other Expenses	2,415
Other Liabilities	267,089
Other Net Income	15,038
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,799,427
Liabilities	1,609,919
Expenses	2,415
Revenues	0
Stockholders Equity	189,508
Net Income	12,623
Comprehensive Net Income	21,249
Economic Capital Ratio	6.8%