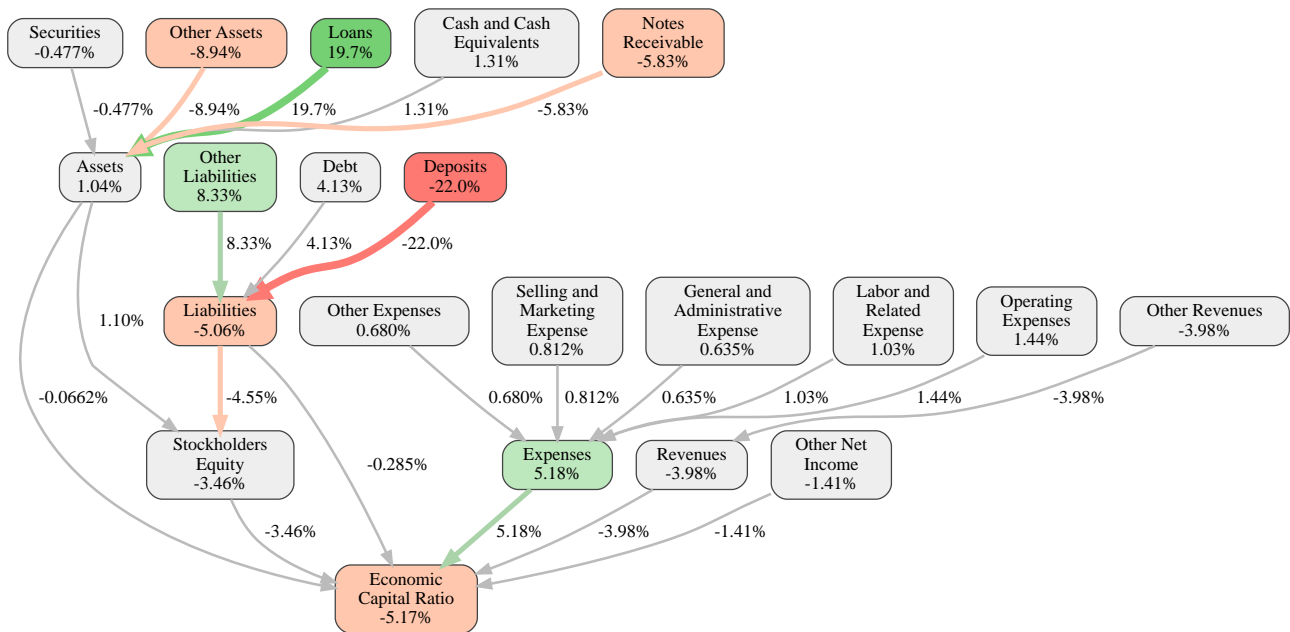




RealRate

SAVINGS & CREDIT 2021

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 20% points. The greatest weakness of ESSA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 5.2% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	155,917
Debt	0
Deposits	1,543,696
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,418,182
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	319,416
Other Compr. Net Income	-2,776
Other Expenses	3,183
Other Liabilities	158,422
Other Net Income	17,599
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,893,515
Liabilities	1,702,118
Expenses	3,183
Revenues	0
Stockholders Equity	191,397
Net Income	14,416
Comprehensive Net Income	11,640
Economic Capital Ratio	6.0%