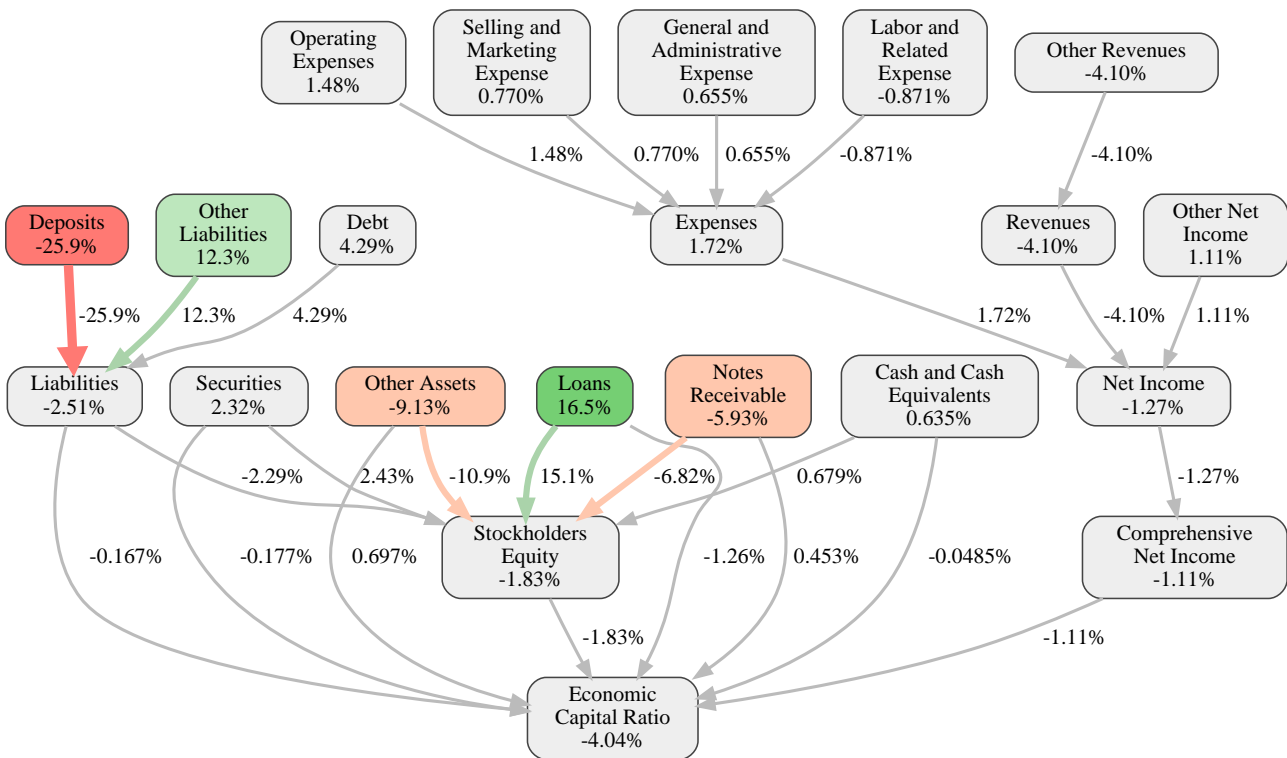




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Esquire Financial Holdings Inc.
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The relative strengths and weaknesses of Esquire Financial Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed 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 Loans, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Esquire Financial Holdings Inc. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 4.0% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	65,185
Debt	0
Deposits	804,054
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	16,873
Loans	661,019
Notes Receivable	0
Occupancy	2,422
Operating Expenses	0
Other Assets	158,784
Other Compr. Net Income	1,022
Other Expenses	10,111
Other Liabilities	6,584
Other Net Income	31,190
Other Revenues	0
Professional Fees	3,229
Securities	51,726
Selling and Marketing Expense	584

Output Variable	Value in 1000 USD
Assets	936,714
Liabilities	810,638
Expenses	33,219
Revenues	0
Stockholders Equity	126,076
Net Income	-2,029
Comprehensive Net Income	-1,007
Economic Capital Ratio	7.1%