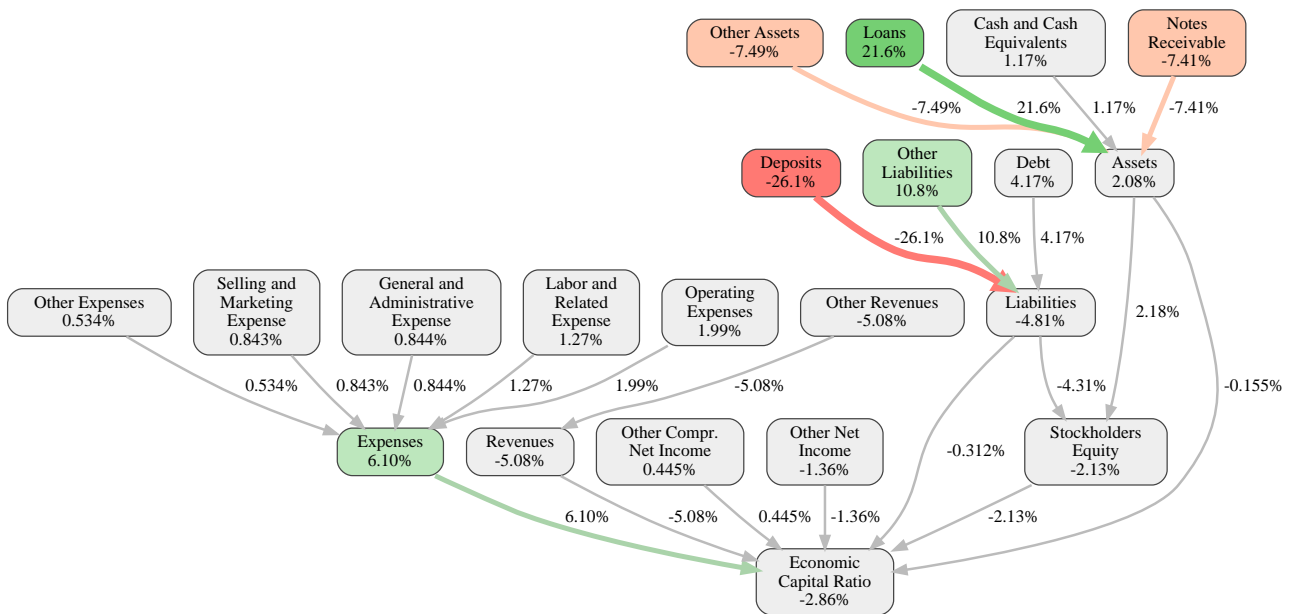




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ESSA Bancorp Inc.
Rank 63 of 104





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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 22% points. The greatest weakness of ESSA Bancorp 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 6.9%, being 2.9% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	158,946
Debt	0
Deposits	1,636,115
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,340,853
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	361,637
Other Compr. Net Income	4,738
Other Expenses	3,473
Other Liabilities	23,499
Other Net Income	19,897
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,861,436
Liabilities	1,659,614
Expenses	3,473
Revenues	0
Stockholders Equity	201,822
Net Income	16,424
Comprehensive Net Income	21,162
Economic Capital Ratio	6.9%