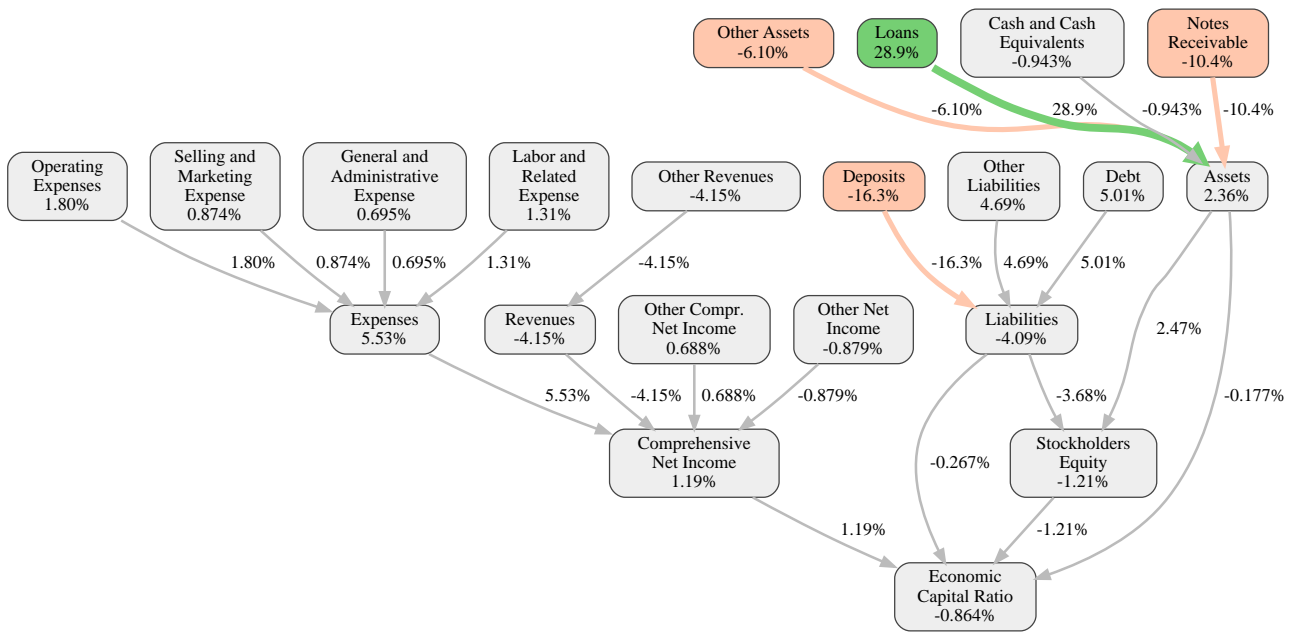




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ESSA Bancorp Inc.
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RealRate

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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 29% points. The greatest weakness of ESSA Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.86% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	27,937
Debt	0
Deposits	1,380,021
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,435,783
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	398,097
Other Compr. Net Income	-3,576
Other Expenses	4,934
Other Liabilities	269,459
Other Net Income	25,004
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,861,817
Liabilities	1,649,480
Expenses	4,934
Revenues	0
Stockholders Equity	212,337
Net Income	20,070
Comprehensive Net Income	16,494
Economic Capital Ratio	7.0%