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Exhibit I

Offering Disclosures

This presentation contains forward-looking statements within the meaning of the federal securities laws. Forward-looking statements express management's current expectations, forecasts of future events or long-term goals and, by their nature, are subject to assumptions, risks and uncertainties, many of which are beyond the control of the Company. Actual results could differ materially from those indicated. These statements are often, but not always, made through the use of words or phrases such as "may," "might," "should," "could," "predict," "potential," "believe," "expect," "attribute," "continue," "will," "anticipate," "seek," "estimate," "intend," "plan," "projection," "goal," "target," "outlook," "aim," "would," "annualized" and "outlook," or the negative version of those words or other comparable words or phrases of a future or forward-looking nature. Forward-looking statements speak only as of the date they are made and are inherently subject to uncertainties and changes in circumstances, including those described under the heading "Risk Factors" in the Company's registration statement on Form S-1, filed with the Securities and Exchange Commission ("SEC"). Forward-looking statements are not guarantees of future performance and should not be relied upon as representing management's views as of any subsequent date. The Company undertakes no obligation to update forward-looking statements, whether as a result of new information, future events or otherwise, except as may be required by law.

This presentation is not an offer to sell securities, nor is it a solicitation of an offer to buy securities in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would require any registration or licensing within such jurisdiction.

Neither the SEC nor any other regulatory body has approved or disapproved of the securities of the Company or passed upon the accuracy or adequacy of this presentation. Any representation to the contrary is a criminal offense.

Except as otherwise indicated, this presentation speaks as of the date hereof. The delivery of this presentation shall not, under any circumstances, create any implication there has been no change in the affairs of the Company after the date hereof.

This presentation includes industry and market data that we obtained from periodic industry publications, third-party studies and surveys. Industry publications and surveys generally state that the information contained therein has been obtained from sources believed to be reliable. Although we believe the industry and market data to be reliable as of the date of this presentation, this information could prove to be inaccurate. Industry and market data could be wrong because of the method by which sources obtained their data and because information cannot always be verified with complete certainty due to the limits on the availability and reliability of raw data, the voluntary nature of the data gathering process and other limitations and uncertainties. In addition, we do not know all of the assumptions regarding general economic conditions or growth that were used in preparing the forecasts from the sources relied upon or cited herein.

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Management uses these "non-GAAP" measures in its analysis of our performance. Management believes that these non-GAAP financial measures allows for better comparability with prior periods, as well as with peers in the industry who provide a similar presentation, and provide a greater understanding of our ongoing operations.

These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.

A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the Appendix to this presentation.

The Company has filed a registration statement on Form S-1 (including a prospectus) with the SEC (File No: 333-218372) for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the Company has filed with the SEC for more complete information about the Company and this offering. You may get these documents for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, the Company, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by contacting: Sandler O'Neill + Partners, L.P. at toll-free 1-866-805-4128 or by emailing syndicate@sandleroneill.com

Offering Summary

Issuer:	Esquire Financial Holdings, Inc.
Proposed Exchange / Ticker:	NASDAQ Capital Market / "ESQ"
Offering Size:	2,560,000 shares or \$38.4 million at the midpoint
Filing Range:	\$14.00 – \$16.00
Offering Structure:	70% Primary (1,800,000 shares) 30% Secondary (up to 760,000 shares)
Overallotment:	15% / 100% Primary
Lock-Up:	180 days
Use of Proceeds:	<ul style="list-style-type: none">▪ Support future growth▪ General corporate purposes▪ Finance potential strategic acquisitions
Sole Book-Running Manager:	Sandler O'Neill + Partners, L.P.

Investment Highlights

- **High growth, unique business model**
 - Provide financial and merchant processing services to the legal and small business communities on a national basis
 - Legal market represents \$264.6 billion¹ in payments and merchant processing market represents nearly \$5 trillion² in purchase volume
 - Leverage relationships in legal community to generate low cost deposits without a "brick and mortar" branch network
 - Cost of deposits of 0.15% for the three months ended March 31, 2017
 - \$198.6 million in off balance sheet funds (sweeps) as of March 31, 2017
 - Tailored high yielding lending products for the legal community
 - NIM of 4.23% for the three months ended March 31, 2017
 - Total loan CAGR of 26% between December 31, 2014 and March 31, 2017
- **Established merchant service business with stable noninterest income**
 - Over 50% annual average growth in noninterest income for the two years ended December 31, 2015 and December 31, 2016
 - Noninterest income contributed 22% of total revenue for the three months ended March 31, 2017
 - \$787.7 million in merchant processing transaction volume for the three months ended March 31, 2017
- **Strong credit culture - solid asset quality**
 - Developed underwriting and credit management processes tailored to unique products offered
 - 0.0% NPAs / Assets³ as of March 31, 2017
- **Experienced and well-known leadership team**
 - CEO and CFO work for a combined 19 years at North Fork Bank prior to Esquire
 - Chairman and Board of Directors well-known in the legal community

(1) Source: Towers Watson. Includes single event, mass tort and class action claims represented approximately \$264.6 billion in commercial and personal tort costs in 2010.

(2) Source: According to a report issued by the Nilson Report, American Express, Discover, MasterCard, and Visa brand consumer and commercial credit, debit, and prepaid cards issued in the U.S. generated nearly \$5 trillion in purchase volume in 2015, up 7.8% versus 2014.

(3) Nonperforming assets include nonperforming loans, other real estate owned and other foreclosed assets.

Experienced and Well-Known Leadership

Executive Management		Dennis Shields <i>Executive Chairman</i>	<ul style="list-style-type: none"> 20+ years in the legal community and financial services Founding organizer of Esquire CEO of Plaintiff Funding Corp. since 2000
		Andrew C. Sagliocca <i>President & Chief Executive Officer</i>	<ul style="list-style-type: none"> 27+ years of experience in financial services Joined Esquire as the CFO in February 2007 Senior Vice President at North Fork Bank from 1999 to 2007
		Eric S. Bader <i>EVP, Chief Financial Officer & Treasurer</i>	<ul style="list-style-type: none"> 17 years of experience in financial services Joined Esquire as Treasurer in January 2008 Previously Vice President at Goldman Sachs and Investment Officer at North Fork Bank
		Ari P. Kornhaber <i>EVP, Director of Sales</i>	<ul style="list-style-type: none"> Joined Esquire in 2013 as Director of Sales National Marketing Director at Plaintiff Funding Corp. from 2004 to 2013 Previously a practicing plaintiff's lawyer and trial attorney specializing in personal injury, medical malpractice and mass tort litigation
Seasoned Senior Managers	<ul style="list-style-type: none"> Fred Horn – SVP, Director of Merchant Services, 40 years of experience Frank Lonardo, Jr. – SVP, Chief Lending Officer, 29 years of experience Martin Korn – SVP, Technology Officer, 28 years of experience 		
Board of Directors	<ul style="list-style-type: none"> Experienced board of directors with significant leadership in the legal community 		
Insider Ownership	<ul style="list-style-type: none"> Directors and executive officers own or represent approximately 28.3% of outstanding common stock as of June 14, 2017 		

Company Snapshot

Esquire Operates Three Main Lending Business Lines

Commercial Lending

- Offer innovative and unique lending products and solutions to the legal community and their clients
- Developed robust legal network by leveraging relationships of the Company's founders, directors and stockholders, many of whom are well-known in the legal community
- Focus on plaintiff law firms that specialize in single event, mass tort, class action and worker's compensation cases
- Serve as depository for legal community for low cost settlement escrow and commercial operating deposits

Consumer Lending

- Lend to claimants (consumers) of law firms in single event, mass tort and class action lawsuits utilizing post settlement loans
- Selectively lend to partners of law firms

Traditional CRE and 1-4 Family Lending

- Offer traditional CRE and 1-4 family lending products as a means to further diversify the loan portfolio

Merchant Services Line of Business

Merchant Services

- Service approximately 13,000 small businesses
- Processed approximately \$3.6 billion of transaction volume in 2016 and \$787.7 million in Q1 2017
- Strengthens revenue stream by increasing stable source of noninterest income
- Focus on promoting cross selling opportunities

Financial Highlights¹

Balance Sheet (Dollars in thousands)

Total Assets	\$438,059
Total Loans	\$289,497
Total Deposits	\$383,372
Total Equity	\$53,244
Total Equity / Total Assets	12.15%

Asset Quality

NPA's / Assets	0.00%
NPLs / Loans	0.00%
Allowance / NPLs	NA
Allowance / Loans	1.21%
Net Charge Off Ratio	0.01%

Profitability

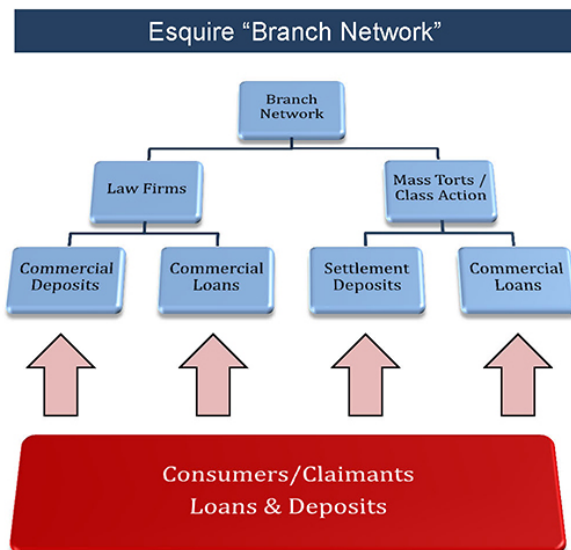
ROAA	0.79%
ROAE	6.33%
Yield on Loans	5.58%
Cost of Deposits	0.15%
Net Interest Margin	4.23%
Efficiency Ratio	73.18%

(1) Financial data as of or for the three months ended March 31, 2017.

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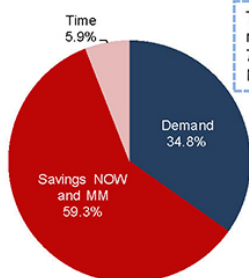
The Esquire Bank “Branch Network”

- **Access to Clients through Our Current Law Firms & Mass Tort / Class Action Relationships**
 - Equivalent to Traditional Bank’s “Brick & Mortar” Branches
- **Believed to be Large and Underserved Financial Market Opportunity**
- **Claimants (Consumers) with Cash Flow & Banking Needs for:**
 - Living Expenses
 - Medical Expenses
- **Lending Opportunities** include Post Settlement Loans and Structured Settlement Loans
- **Consumer Deposit Opportunities** include Various Settlement Funds on Claims



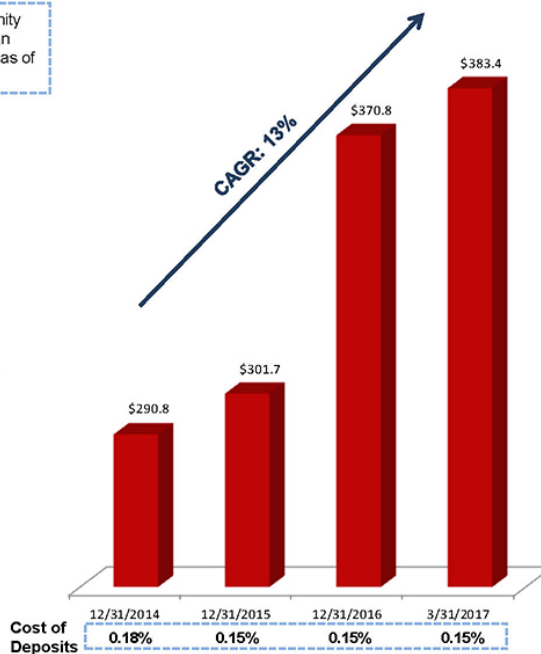
Low Cost Core Deposits

Deposit Composition at March 31, 2017



The litigation community represented more than 70% of total deposits as of March 31, 2017

Total Deposits (\$mm)



(dollars in millions)

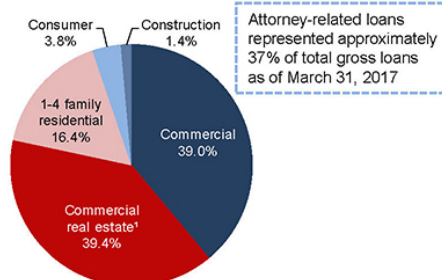
Deposits	As of March 31, 2017	
	Amounts	Percentage
Demand	\$133.5	34.8%
Savings NOW and MM	227.2	59.3%
Time	22.7	5.9%
Total Deposits	\$383.4	
Cost of Deposits¹	0.15%	
Off BS Funds/Sweeps	\$198.6	

(1) Based on average outstanding balance for the three months ended March 31, 2017.

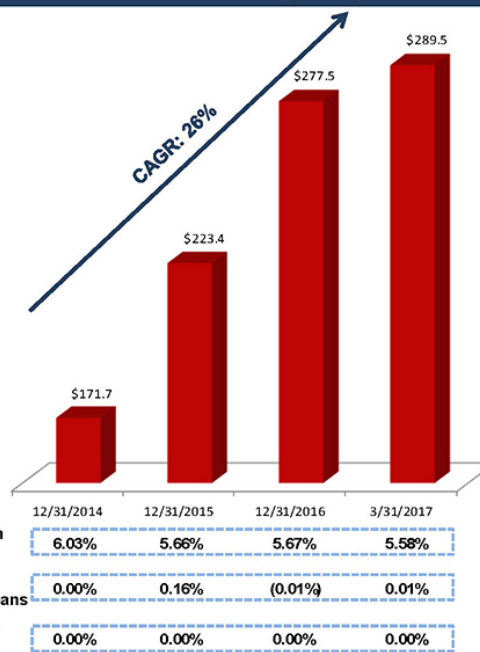
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Attractive & High Yielding Loan Portfolio

Loan Composition at March 31, 2017



Total Loans (\$mm)



(dollars in millions)

Loans	As of March 31, 2017		
	Amounts	Percentage	Rate
Commercial	\$112.8	39.0%	6.31%
Commercial real estate¹	114.0	39.4%	5.32%
1-4 family residential	47.6	16.4%	4.01%
Consumer	11.0	3.8%	7.72%
Construction	4.1	1.4%	5.51%
Total Gross Loans	\$289.5		
Average Yield on Loans²	5.58%		

Yield on Loans

NCOs / Avg. Loans

NPAs³ / Assets

	12/31/2014	12/31/2015	12/31/2016	3/31/2017
Yield on Loans	6.03%	5.66%	5.67%	5.58%
NCOs / Avg. Loans	0.00%	0.16%	(0.01%)	0.01%
NPAs³ / Assets	0.00%	0.00%	0.00%	0.00%

(1) Includes multifamily loans.

(2) Based on average outstanding balance for the three months ended March 31, 2017.

(3) Nonperforming assets include nonperforming loans, other real estate owned and other foreclosed assets.

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Tailored Products & Solutions to the Legal Community on a National Basis

- **Commercial and Consumer Loans to the Litigation Market**
 - Enhance overall yield with attractive risk adjusted returns
 - Generate low cost core deposits without branch network
 - Generate off balance sheet funds/sweeps and customer fees income
- **Diversified and Stable Business Model**
 - Simple strategy – “Listen” to the market and tailor products to meet needs
 - Distinguishes Esquire from other “one product fits all” financial institutions
 - Fragmented lending market – competing with finance companies
- **Strong Distribution Network**
 - Founders and Board members
 - Investors and customers
 - Informal affiliations with national and state trial associations
- **Strong Credit Quality**
 - Traditional commercial underwriting (tax returns, PFS, PG's, cash flows)
 - Independent case inventory evaluation for “borrowing base”
 - UCC – 1 on all assets including case inventory
 - No NPAs¹ as of March 31, 2017

(1) Nonperforming assets include nonperforming loans, other real estate owned and other foreclosed assets.

Strong Merchant Services and Noninterest Income Growth

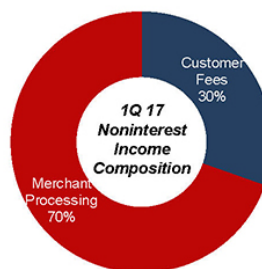
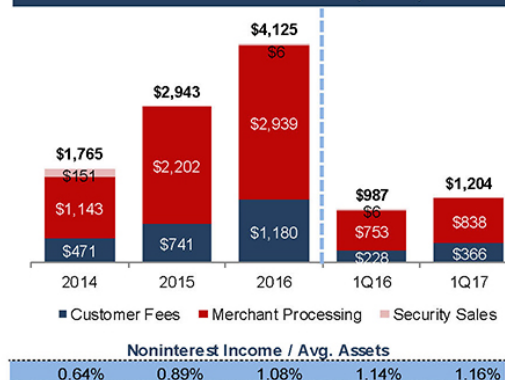
Merchant Services Overview

- Provide merchant services for small businesses located on a national basis
- Acquiring Bank and ISO¹ based model; continued momentum recruiting new ISOs¹
- Currently service approximately 13,000 small businesses
- Processed approximately \$3.6 billion in merchant transaction volume in 2016 and \$787.7 million in 1Q 17
- Generated approximately \$838,000 in revenue in 1Q 17

Other Non-Interest Income

- Off balance sheet funds/sweeps drive the majority of customer fees

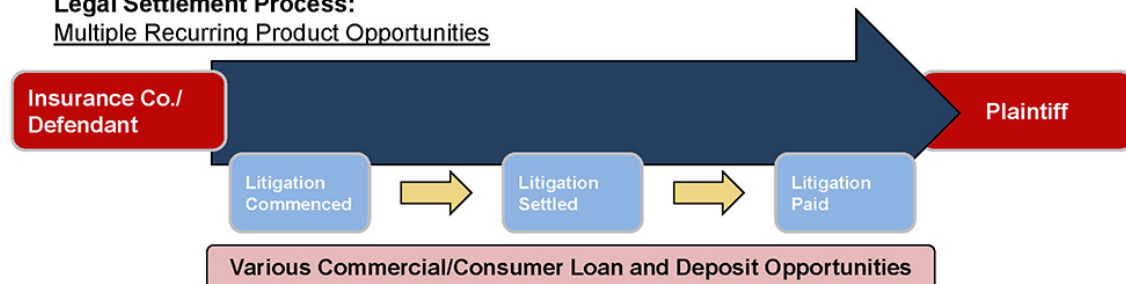
Noninterest Income (\$000)



(1) Esquire provides merchant services for small businesses through relationships with third parties known as Independent Sales Organizations ("ISOs").

Litigation Market Overview and Opportunity

Legal Settlement Process: Multiple Recurring Product Opportunities



Unique Banking Opportunity

- Large & growing market

Fragmented Market

- Banks provide traditional depository services
- Non-Banks provide High-Cost Financing Products

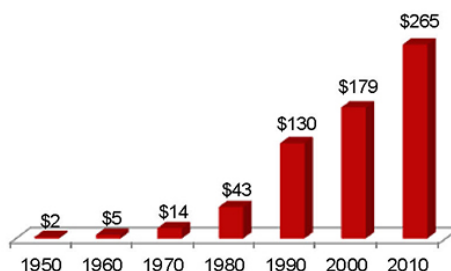
Multi-Dimensional Market

- Attractive, High-Yielding, Lower Risk Specialty Business & Consumer Lending Products

Funded With

- Core Low Cost Settlement Escrow and Commercial Operating Deposits
 - From law firms, claims administrators, lien resolution firms, courts, etc.

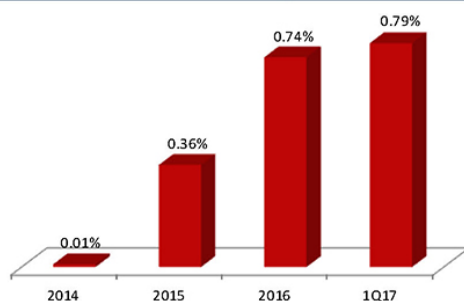
Total Annual U.S. Tort System Costs (\$bn)¹



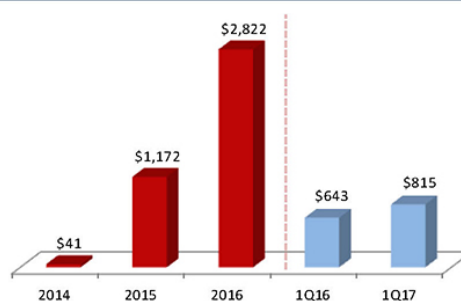
(1) Source: Towers Watson. Includes single event, mass tort and class action claims represented approximately \$264.6 billion in commercial and personal tort costs in 2010.

Scalable Platform and Expanding Profitability

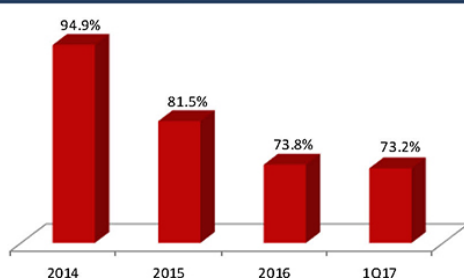
Return on Average Assets



Net Income Available to Common



Efficiency Ratio, adjusted¹



Tangible Book Value per Share²



(1) Efficiency ratio represents noninterest expenses, divided by the sum of net interest income plus noninterest income. With respect to efficiency ratio, adjusted, noninterest income excludes gains or losses on sale of investment securities. This is a non-GAAP financial measure. See "Non-GAAP Financial Measure Reconciliation" below for a reconciliation of this measure to its most comparable GAAP measure.

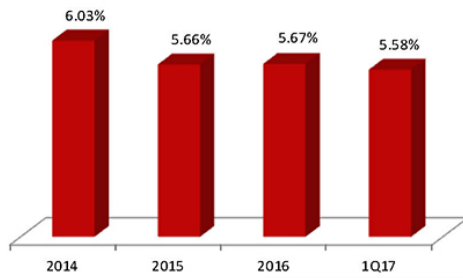
(2) For purposes of computing book value per common share, book value equals total common stockholders' equity divided by total number of common shares outstanding. Total common stockholders' equity equals total stockholders' equity, less preferred equity. Preferred equity was \$720 and \$1,697 at March 31, 2017 and 2016, respectively, and \$720, \$1,697 and \$1,842 at December 31, 2016, 2015 and 2014, respectively. The Company had no intangible assets of the dates indicated. Thus, tangible book value per common share is the same as book value per share for each of the periods indicated.

Note: Dollars in thousands, except per share amounts.

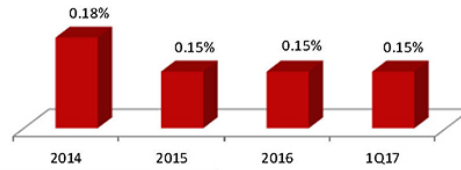
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"Best in Class" Net Interest Margin

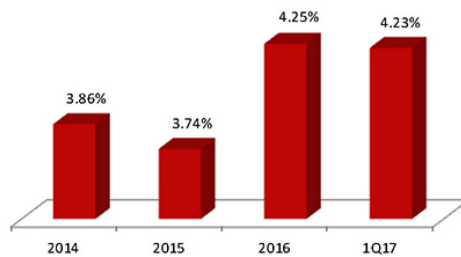
Yield on Loans



Cost of Deposits



Net Interest Margin



Solid Capital Position to Support Future Growth

(dollars in thousands, except per share data)

	As of March 31, 2017	
	Actual	As Adjusted ¹
Stockholders' equity		
Preferred stock, par value \$0.01	\$1	\$1
Common stock, par value \$0.01	50	68
Capital surplus	58,983	82,497
Retained deficit	(5,011)	(5,011)
AOCI	(779)	(779)
Total stockholders' equity	\$53,244	\$76,776
Capital Ratios (Bank Level)		
Tier 1 capital to average assets	11.60%	17.26%
Tier 1 capital to risk-weighted assets	15.46%	23.00%
Total capital to risk-weighted assets	16.59%	24.13%
Common equity tier 1 capital to risk-weighted assets	15.46%	23.00%
Tangible common equity to tangible assets ²	11.99%	16.48%
Per share data		
Book value per common share ³	\$10.50	\$11.18
Tangible book value per common share ⁴	\$10.50	\$11.18

(1) On a pro forma basis to give effect to (i) the issuance and sale by the Company of 1,800,000 shares of common stock in the offering (assuming the underwriter does not exercise its option to purchase any additional shares to cover over-allotments, if any) and the receipt and application of the net proceeds from the sale of these shares at an initial public offering price of \$15.00 per share and (ii) the sale by the selling stockholders of 760,000 shares of common stock in this offering, after deducting underwriting discounts and commissions and the estimated offering expenses payable by the Company.

(2) Tangible common equity to tangible assets is a ratio of the Company.

(3) For purposes of computing book value per common share, book value equals total common stockholders' equity divided by total number of common shares outstanding. Total common stockholders' equity equals total stockholders' equity, less preferred equity. Preferred equity was \$720 and \$1,697 at March 31, 2017 and 2016, respectively, and \$720, \$1,697 and \$1,842 at December 31, 2016, 2015 and 2014, respectively.

(4) The Company had no intangible assets as of the dates indicated. Thus, tangible book value per common share is the same as book value per common share for each of the periods indicated.

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Summary

- **High growth, unique business model**
 - Provide financial and merchant processing services to the legal and small business communities on a national basis
 - Legal market represents \$264.6 billion¹ in payments and merchant processing market represents nearly \$5 trillion² in purchase volume
 - Leverage relationships in legal community to generate low cost deposits without a "brick and mortar" branch network
 - Tailored high yielding lending products for the legal community

- **Established merchant service business with stable noninterest income**

- **Strong credit culture - solid asset quality**

- **Highly experienced and well-known leadership team**

(1) Source: Towers Watson. Includes single event, mass tort and class action claims; represented approximately \$264.6 billion in commercial and personal tort costs in 2010.
(2) Source: According to a report issued by the Nilson Report, American Express, Discover, MasterCard, and Visa brand consumer and commercial credit, debit, and prepaid cards issued in the U.S. generated nearly \$5 trillion in purchase volume in 2015, up 7.8% versus 2014.

A horizontal bar with a blue gradient background. On the left side, there is a red triangle pointing to the right. The word "Appendix" is written in white text on the blue background.

Appendix

Independent Board of Directors

Tony Coelho <i>Director Since 2010</i>	▪ Bender Consulting Services; 1978 - 1989 U.S. House Representative
Todd Deutsch <i>Director Since 2015</i>	▪ Former Portfolio Manager/Principal; Bascom Hill Partners
Marc Grossman <i>Director Since 2013</i>	▪ Founder & Senior Partner: The Sanders Law Firm
Russ M. Herman <i>Director Since 2007</i>	▪ Herman, Herman & Katz, L.L.C.; Senior Partner
Janet Hill <i>Director Since 2016</i>	▪ Principal; Hill Family Advisors
Robert J. Mitzman <i>Director Since 2007</i>	▪ Founder/Chairman/Former CEO; The Quick Group of Companies
John Morgan <i>Director Since 2015</i>	▪ Founder; Morgan & Morgan
Richard T. Powers* <i>Director Since 2006</i>	▪ Owner; RT Powers & Associates
Jack Thompson <i>Director Since 2016</i>	▪ Head of Financial Services Investments; Gapstow Capital Partners
Kevin Waterhouse* <i>Director Since 2006</i>	▪ Vice President and Investment Advisor; L.M. Waterhouse & Co
Selig Zises* <i>Director Since 2009</i>	▪ Founder and Former CEO; Integrated Resources

* Denotes founding organizer of Esquire Bank.

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Historical Financial Performance

(dollars in thousands, except per share amounts)

	As of December 31,			As of March 31,	
	2014	2015	2016	2016	2017
Balance Sheet Data:					
Total assets	\$330,690	\$352,650	\$424,833	\$351,500	\$438,059
Loans receivable, net	170,512	221,720	275,165	233,294	287,033
Deposits	290,774	301,687	370,788	298,693	383,372
Total stockholders' equity	38,542	49,425	52,186	51,170	53,244
Income Statement Data:					
Net interest income	\$10,248	\$11,994	\$15,657	\$3,632	\$4,295
Provision for loan losses	300	930	595	145	150
Noninterest income	1,765	2,943	4,125	987	1,204
Noninterest expense	11,262	12,171	14,599	3,420	4,024
Income tax expense	410	664	1,766	411	510
Net income available to common stockholders	\$41	\$1,172	\$2,822	\$643	\$815
Per Share:					
Earnings per common share					
Basic	\$0.01	\$0.25	\$0.56	\$0.13	\$0.16
Diluted	\$0.01	\$0.25	\$0.55	\$0.13	\$0.16
Book value per common share ¹	\$8.98	\$9.72	\$10.29	\$10.07	\$10.50
Tangible book value per common share ²	\$8.98	\$9.72	\$10.29	\$10.07	\$10.50
Selected Performance Ratios:					
Return on average assets	0.01%	0.36%	0.74%	0.74%	0.79%
Net interest margin	3.86%	3.74%	4.25%	4.27%	4.23%
Efficiency ratio, adjusted ³	94.94%	81.48%	73.82%	74.14%	73.18%
Allowance for loan losses to loans	1.25%	1.25%	1.23%	1.26%	1.21%
Nonperforming loans to total loans ⁴	0.00%	0.00%	0.00%	0.00%	0.00%

(1) For purposes of computing book value per common share, book value equals total common stockholders' equity divided by total number of common shares outstanding. Total common stockholders' equity equals total stockholders' equity, less preferred equity. Preferred equity was \$720 and \$1,697 at March 31, 2017 and 2016, respectively, and \$720, \$1,697 and \$1,842 at December 31, 2016, 2015 and 2014, respectively.

(2) The Company had no intangible assets as of the dates indicated. Thus, tangible book value per common share is the same as book value per common share for each of the periods indicated.

(3) Efficiency ratio represents noninterest expenses, divided by the sum of net interest income plus noninterest income. Adjusted noninterest income is a non-GAAP financial measure and excludes gains or losses on sale of investment securities.

(4) Nonperforming loans include nonaccrual loans, loans past due 90 days and still accruing interest and loans modified under troubled debt restructurings.

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Reconciliation of Non-GAAP and Adjusted Measures

(dollars in thousands, except per share amounts)

	As of December 31,			As of March 31,
	2014	2015	2016	2017
Net interest income	\$10,247	\$11,994	\$15,657	\$4,295
Noninterest income	1,766	2,943	4,125	1,204
Less: Net gains on sales of securities	151	0	6	0
Adjusted revenue	\$11,862	\$14,937	\$19,776	\$5,499
Noninterest Expense	\$11,262	\$12,171	\$14,599	\$4,024
<i>Efficiency Ratio, adjusted</i>	94.94%	81.48%	73.82%	73.18%

Reconciliation of Non-GAAP and Adjusted Measures

(dollars in thousands, except per share amounts)

	As of December 31,			As of March 31,	
	2014	2015	2016	2016	2017
Total Stockholders' Equity	\$38,542	\$49,425	\$52,186	\$51,170	\$53,244
(-) Preferred Stock ⁽¹⁾	1,842	1,697	720	1,697	720
Common Equity	\$36,700	\$47,728	\$51,466	\$49,473	\$52,524
(-) Goodwill	0	0	0	0	0
(-) Other Intangibles	0	0	0	0	0
Tangible Common Equity	\$36,700	\$47,728	\$51,466	\$49,473	\$52,524
Common Shares Outstanding	4,088,410	4,911,870	5,002,950	4,911,870	5,003,030
<i>Tangible Book Value per Share</i>	<i>\$8.98</i>	<i>\$9.72</i>	<i>\$10.29</i>	<i>\$10.07</i>	<i>\$10.50</i>

(1) Includes Series B Non-Voting Preferred Stock.
Note: The Company had no intangible assets of the dates indicated.

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