

CAPITAL MARKETS ANNOUNCEMENT

Esquire Financial Holdings, Inc. (NASDAQ: ESQ; Jericho, NY) Closes \$33.1 Million Initial Public Offering of Common Stock

Sandler O'Neill + Partners, L.P. served as sole book-running manager for this offering.

Esquire Financial Holdings, Inc. is a unique institution providing tailored lending and deposit services to the legal industry on a national basis in addition to serving the banking needs of small businesses and commercial clients nationwide and in the New York metropolitan area.

Since January 1, 2014, Sandler O'Neill has acted as a book-runner or co-manager on 24 bank IPOs, more than any other investment bank during that period. These transactions have raised approximately \$7.9 billion for our clients.¹

About the Offering:

JERICHO, NEW YORK (June 30, 2017) – Esquire Financial Holdings, Inc. (NASDAQ: ESQ) today announced that it has completed its initial public offering of 2,363,873 shares of its common stock, par value \$0.01 per share, at a public offering price of \$14.00 per share. Esquire sold 1,800,000 shares and selling stockholders sold 563,873 shares of Esquire common stock in the offering. The offering resulted in gross proceeds to Esquire of approximately \$25.2 million. The net proceeds to Esquire, after deducting the underwriting discount and estimated offering expenses, are approximately \$21.9 million. Esquire did not receive any proceeds from the sale of shares by the selling stockholders and the selling stockholders did not include any members of the board of directors or executive management.

Esquire's common stock now trades on the Nasdaq Capital Market under the symbol "ESQ."

This announcement is for informational purposes only and does not constitute an offer to buy or the solicitation of an offer to sell securities.

About the Company:

Esquire Financial Holdings, Inc. is a bank holding company headquartered in Jericho, New York, with an additional branch office in Garden City, New York and an administrative office in Palm Beach Gardens, Florida. At March 31, 2017, Esquire had approximately \$438.1 million in assets. Its wholly-owned subsidiary, Esquire Bank, National Association, is a full service commercial bank dedicated to serving the financial needs of the legal industry and small businesses nationally, as well as commercial and retail customers in the New York metropolitan area.

(1) Source: SNL Financial

(2) Source: Three months ended March 31, 2017; ESQ Prospectus; Not pro forma for the offering

June 30, 2017

Initial Public Offering

\$33.1 Million



ESQUIRE® FINANCIAL HOLDINGS, INC.

Sole Book-Running Manager

SANDLER O'NEILL + PARTNERS

Financial Highlights (as of 3/31/2017)²*(Dollars in thousands)*

Total Assets	\$438,059
Total Loans	289,497
Total Deposits	383,497
Total Equity	53,244
ROAA	0.79%
ROAE	6.33%
NPAs/Assets	0.00%

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