



The relative strengths and weaknesses of OP Bancorp 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 OP Bancorp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 61% points. The greatest weakness of OP Bancorp is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.2% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	7,935
Cash Deposits and Cash Equivalents	77,726
Deposits	905,176
Fees	1,326
Goodwill	0
IT and Equipment Expense	1,231
Labor Expense	18,195
Liabilities and Borrowings	7,508
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	4,111
Other Assets	953,892
Other Compr. Net Income	-5,402
Other Expenses	3,106
Other Liabilities	1,715
Other Net Income	47,103
Other Noninterest Expense	1,593
Property, Plant and Equipment	4,633
Revenues	1,916

Output Variable	Value in 1000 USD
Liabilities	914,399
Assets	1,044,186
Expenses	29,562
Stockholders Equity	129,787
Net Income	19,457
Comprehensive Net Income	14,055
Economic Capital Ratio	8.1%