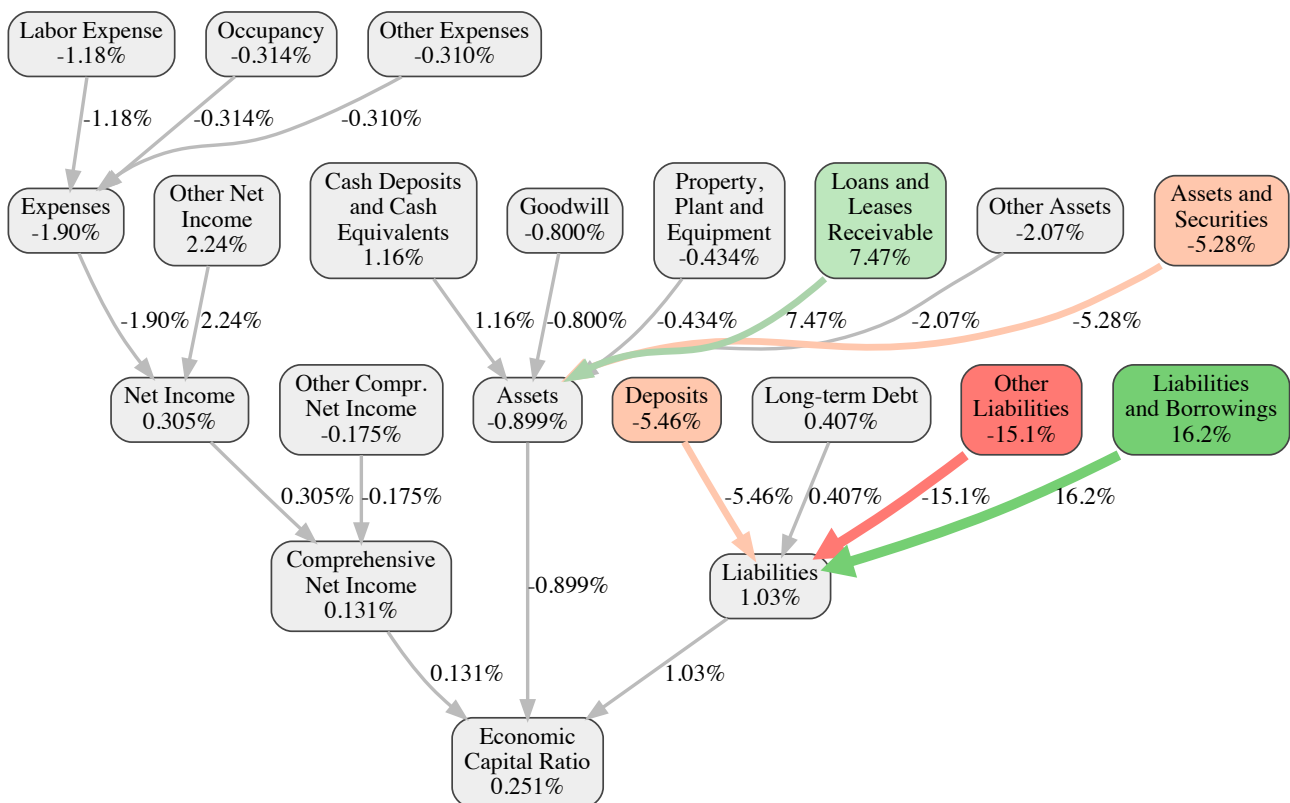




RealRate

STATE BANKS 2020

OP Bancorp
Rank 74 of 191



RealRate

• Financial Strength Rankings using Artificial Intelligence

• www.realrate.ai

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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of OP Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 0.25% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	8,094
Cash Deposits and Cash Equivalents	86,036
Deposits	1,020,711
Fees	980
Goodwill	0
IT and Equipment Expense	1,530
Labor Expense	20,267
Liabilities and Borrowings	5,421
Loans and Leases Receivable	980,088
Long-term Debt	0
Occupancy	4,648
Other Assets	100,076
Other Compr. Net Income	736
Other Expenses	8,878
Other Liabilities	12,812
Other Net Income	52,581
Other Noninterest Expense	1,536
Property, Plant and Equipment	5,226
Revenues	2,015

Output Variable	Value in 1000 USD
Liabilities	1,038,944
Assets	1,179,520
Expenses	37,839
Stockholders Equity	140,576
Net Income	16,757
Comprehensive Net Income	17,493
Economic Capital Ratio	7.9%