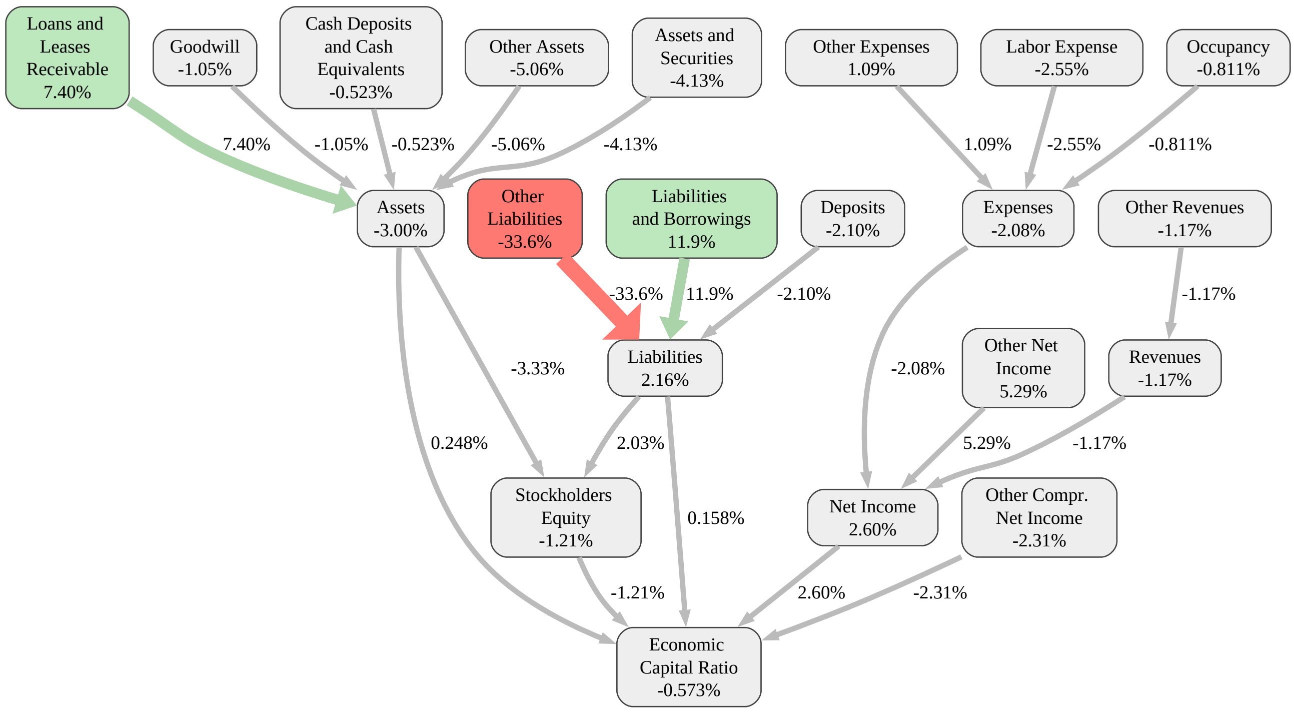
STATE BANKS 2024

OP Bancorp
Rank 78 of 134



STATE BANKS 2024

OP Bancorp
Rank 78 of 134

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 12% points.The greatest weakness of OP Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.57% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	225,304
Cash Deposits and Cash Equivalents	91,216
Deposits	1,807,558
Fees	3,028
Goodwill	0
IT and Equipment Expense	2,109
Labor Expense	29,593
Liabilities and Borrowings	20,577
Loans and Leases Receivable	1,743,852
Long-term Debt	0
Occupancy	6,490
Other Assets	82,110
Other Compr. Net Income	-7,181
Other Expenses	3,694
Other Liabilities	126,969
Other Net Income	79,094
Other Noninterest Expense	2,812
Other Revenues	2,123
Property, Plant and Equipment	5,248

Output Variable	Value in 1000 USD
Liabilities	1,955,104
Assets	2,147,730
Expenses	47,726
Revenues	2,123
Stockholders Equity	192,626
Net Income	33,491
Comprehensive Net Income	26,310
BaseVar	2,298,482
ECR before LimitedLiability	12%
Economic Capital Ratio	12%