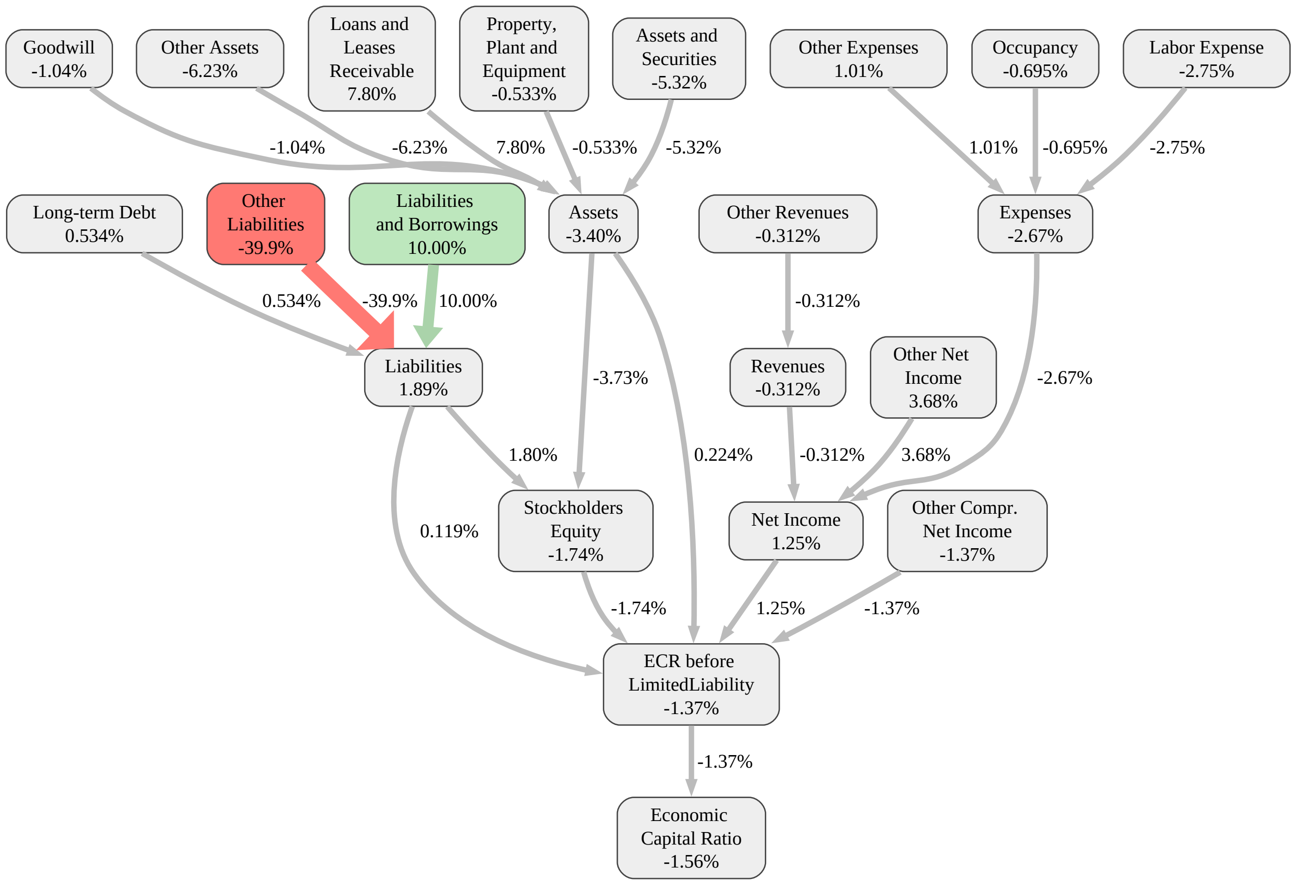
STATE BANKS 2025

OP Bancorp
Rank 67 of 96



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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 10.0% points.The greatest weakness of OP Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 10.0%, being 1.6% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	206,068
Cash Deposits and Cash Equivalents	134,943
Deposits	2,027,285
Fees	3,207
Goodwill	0
IT and Equipment Expense	2,245
Labor Expense	31,717
Liabilities and Borrowings	14,811
Loans and Leases Receivable	1,932,056
Long-term Debt	0
Occupancy	6,673
Other Assets	87,497
Other Compr. Net Income	-7,972
Other Expenses	3,281
Other Liabilities	118,924
Other Net Income	73,119
Other Noninterest Expense	3,076
Other Revenues	3,261
Property, Plant and Equipment	5,449

Output Variable	Value in 1000 USD
Liabilities	2,161,020
Assets	2,366,013
Expenses	50,199
Revenues	3,261
Stockholders Equity	204,993
Net Income	26,181
Comprehensive Net Income	18,209
BaseVar	2,507,727
ECR before LimitedLiability	9.9%
Economic Capital Ratio	10.0%