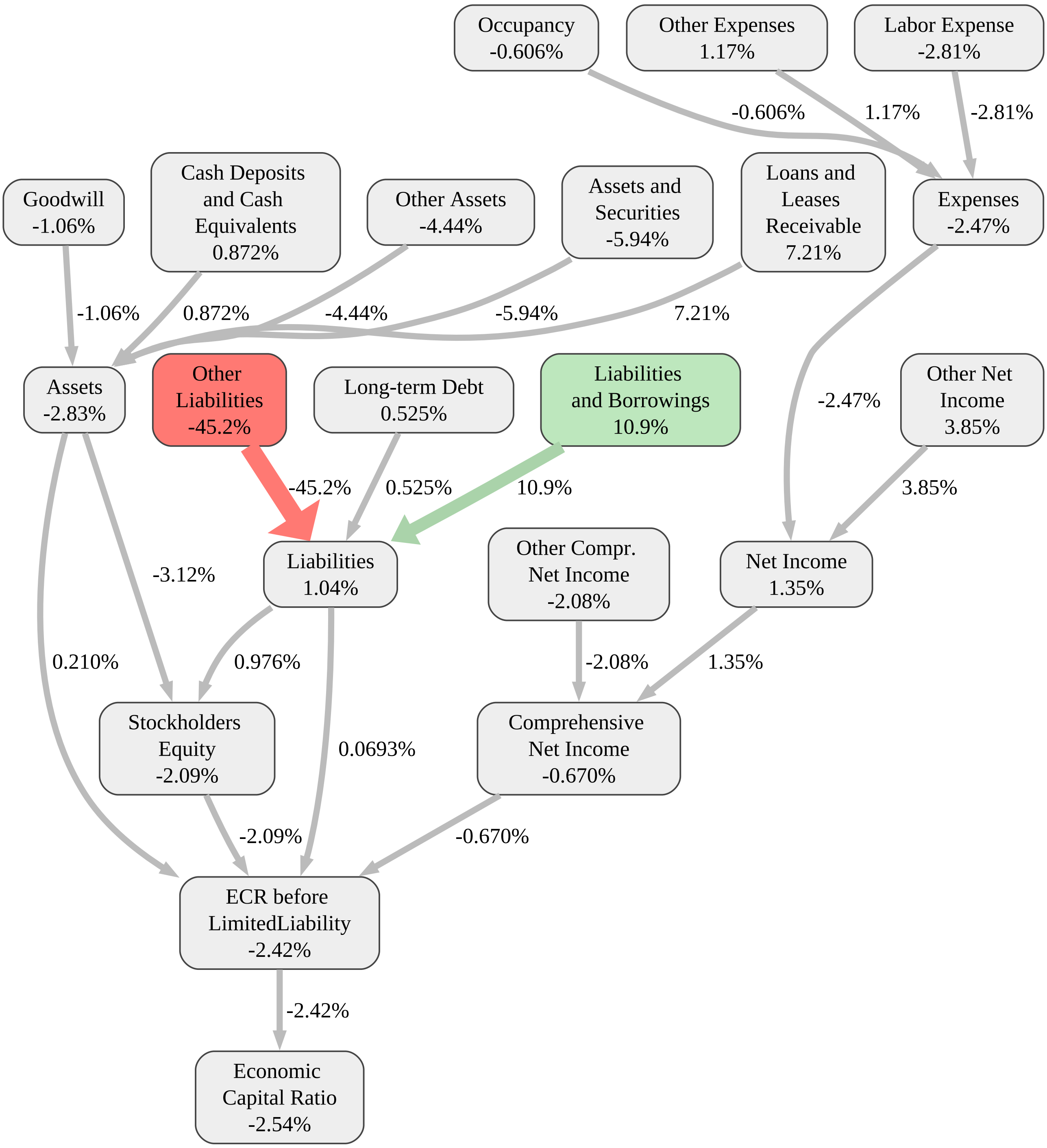
STATE BANKS 2026

OP Bancorp
Rank 75 of 87



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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 11% points.The greatest weakness of OP Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	217,429
Cash Deposits and Cash Equivalents	167,311
Deposits	2,280,547
Fees	3,576
Goodwill	0
IT and Equipment Expense	1,456
Labor Expense	35,987
Liabilities and Borrowings	16,430
Loans and Leases Receivable	2,165,694
Long-term Debt	0
Occupancy	6,760
Other Assets	94,048
Other Compr. Net Income	-4,536
Other Expenses	3,752
Other Liabilities	125,356
Other Net Income	84,615
Other Noninterest Expense	4,242
Other Revenues	3,204
Property, Plant and Equipment	5,744

Output Variable	Value in 1000 USD
Liabilities	2,422,333
Assets	2,650,226
Expenses	55,773
Revenues	3,204
Stockholders Equity	227,893
Net Income	32,046
Comprehensive Net Income	27,510
BaseVar	2,805,132
ECR before LimitedLiability	11%
Economic Capital Ratio	11%