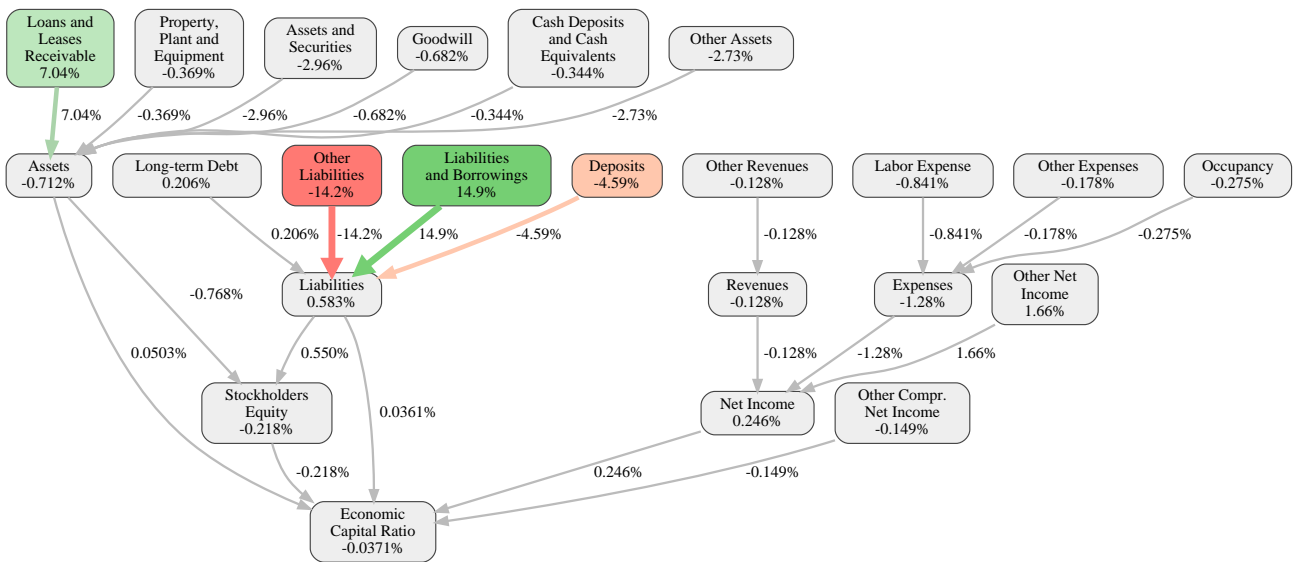




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The relative strengths and weaknesses of OP Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of OP Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of OP Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 0.037% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	100,576
Cash Deposits and Cash Equivalents	106,405
Deposits	1,200,090
Fees	1,101
Goodwill	0
IT and Equipment Expense	1,682
Labor Expense	20,041
Liabilities and Borrowings	8,920
Loans and Leases Receivable	1,084,384
Long-term Debt	0
Occupancy	4,974
Other Assets	70,917
Other Compr. Net Income	652
Other Expenses	8,058
Other Liabilities	14,450
Other Net Income	49,042
Other Noninterest Expense	1,191
Other Revenues	1,132
Property, Plant and Equipment	4,544

Output Variable	Value in 1000 USD
Liabilities	1,223,460
Assets	1,366,826
Expenses	37,047
Revenues	1,132
Stockholders Equity	143,366
Net Income	13,127
Comprehensive Net Income	13,779
Economic Capital Ratio	6.6%