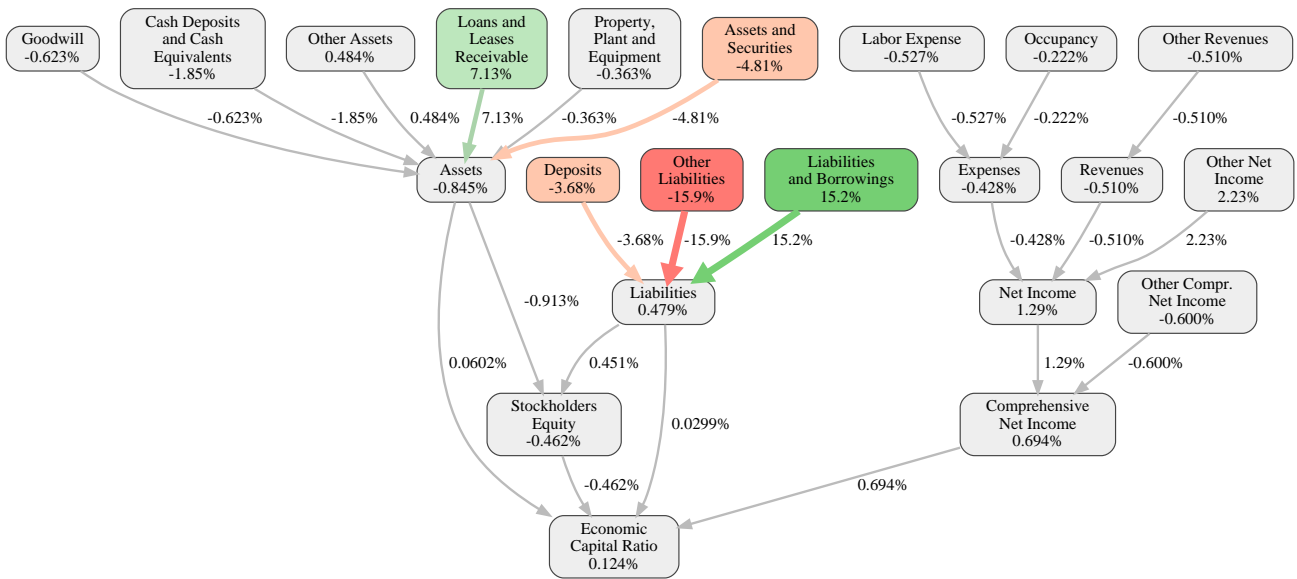




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The relative strengths and weaknesses of OP Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 0.12% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	162,807
Cash Deposits and Cash Equivalents	115,459
Deposits	1,534,066
Fees	1,775
Goodwill	0
IT and Equipment Expense	2,000
Labor Expense	21,253
Liabilities and Borrowings	16,538
Loans and Leases Receivable	1,297,896
Long-term Debt	0
Occupancy	5,213
Other Assets	146,174
Other Compr. Net Income	-13,853
Other Expenses	4,167
Other Liabilities	10,865
Other Net Income	74,959
Other Noninterest Expense	1,457
Other Revenues	1,562
Property, Plant and Equipment	4,355

Output Variable	Value in 1000 USD
Liabilities	1,561,469
Assets	1,726,691
Expenses	35,865
Revenues	1,562
Stockholders Equity	165,222
Net Income	40,656
Comprehensive Net Income	26,803
Economic Capital Ratio	6.7%