





STATE BANKS 2023

OP Bancorp
Rank 56 of 165



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 5.2%, being 0.68% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	226,676
Cash Deposits and Cash Equivalents	82,972
Deposits	1,885,771
Fees	2,433
Goodwill	0
IT and Equipment Expense	2,085
Labor Expense	27,189
Liabilities and Borrowings	18,826
Loans and Leases Receivable	1,659,051
Long-term Debt	0
Occupancy	5,964
Other Assets	121,398
Other Compr. Net Income	-30,060
Other Expenses	4,618
Other Liabilities	12,984
Other Net Income	89,879
Other Noninterest Expense	2,541
Other Revenues	1,675
Property, Plant and Equipment	4,400

Output Variable	Value in 1000 USD
Liabilities	1,917,581
Assets	2,094,497
Expenses	44,830
Revenues	1,675
Stockholders Equity	176,916
Net Income	46,724
Comprehensive Net Income	16,664
Economic Capital Ratio	5.2%