



Banking Together, Sharing Together

NEWS RELEASE

OP Bancorp Declares Quarterly Cash Dividend of \$0.12 per Share

2025-10-23

LOS ANGELES--(BUSINESS WIRE)-- OP Bancorp (the "Company") (NASDAQ: OPBK), the holding company of Open Bank (the "Bank"), announced today that its Board of Directors declared a quarterly cash dividend of \$0.12 per share of its common stock. The dividend is payable on or about November 20, 2025 to all shareholders of record as of the close of business on November 6, 2025.

About OP Bancorp

OP Bancorp, the holding company for Open Bank (the "Bank"), is a California corporation whose common stock is quoted on the Nasdaq Global Market under the ticker symbol, "OPBK." The Bank is engaged in the general commercial banking business in Los Angeles, Orange, and Santa Clara Counties in California, the Dallas metropolitan area in Texas, and Clark County in Nevada and is focused on serving the banking needs of small- and medium-sized businesses, professionals, and residents with a particular emphasis on Korean and other ethnic minority communities. The Bank currently operates with twelve full-service branch offices in Downtown Los Angeles, Los Angeles Fashion District, Los Angeles Koreatown, Cerritos, Gardena, Buena Park, Garden Grove and Santa Clara, California; Carrollton, Texas and Las Vegas, Nevada. The Bank also has five loan production offices in Pleasanton, California; Atlanta, Georgia; Aurora, Colorado; Lynnwood, Washington; and Fairfax, Virginia. The Bank commenced its operations on June 10, 2005 as First Standard Bank and changed its name to Open Bank in October 2010. Its headquarters is located at 1000 Wilshire Blvd., Suite 500, Los Angeles, California 90017. Phone: 213.892.9999; www.myopenbank.com Member FDIC, Equal Housing Lender.



Investor Relations

OP Bancorp

Jaehyun Park

EVP & CFO

213.593.4865

jaehyun.park@myopenbank.com

Source: OP Bancorp