



The relative strengths and weaknesses of OFG 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 OFG BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of OFG BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.6% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	1,336,949
Cash Deposits and Cash Equivalents	447,033
Deposits	4,908,115
Fees	12,442
Goodwill	86,069
IT and Equipment Expense	8,227
Labor Expense	76,524
Liabilities and Borrowings	1,214
Loans and Leases Receivable	4,431,594
Long-term Debt	0
Occupancy	33,084
Other Assets	212,815
Other Compr. Net Income	-8,014
Other Expenses	115,089
Other Liabilities	674,146
Other Net Income	259,786
Other Noninterest Expense	10,105
Other Revenues	80,095
Property, Plant and Equipment	68,892

Output Variable	Value in 1000 USD
Liabilities	5,583,475
Assets	6,583,352
Expenses	255,471
Revenues	80,095
Stockholders Equity	999,877
Net Income	84,410
Comprehensive Net Income	76,396
Economic Capital Ratio	9.5%