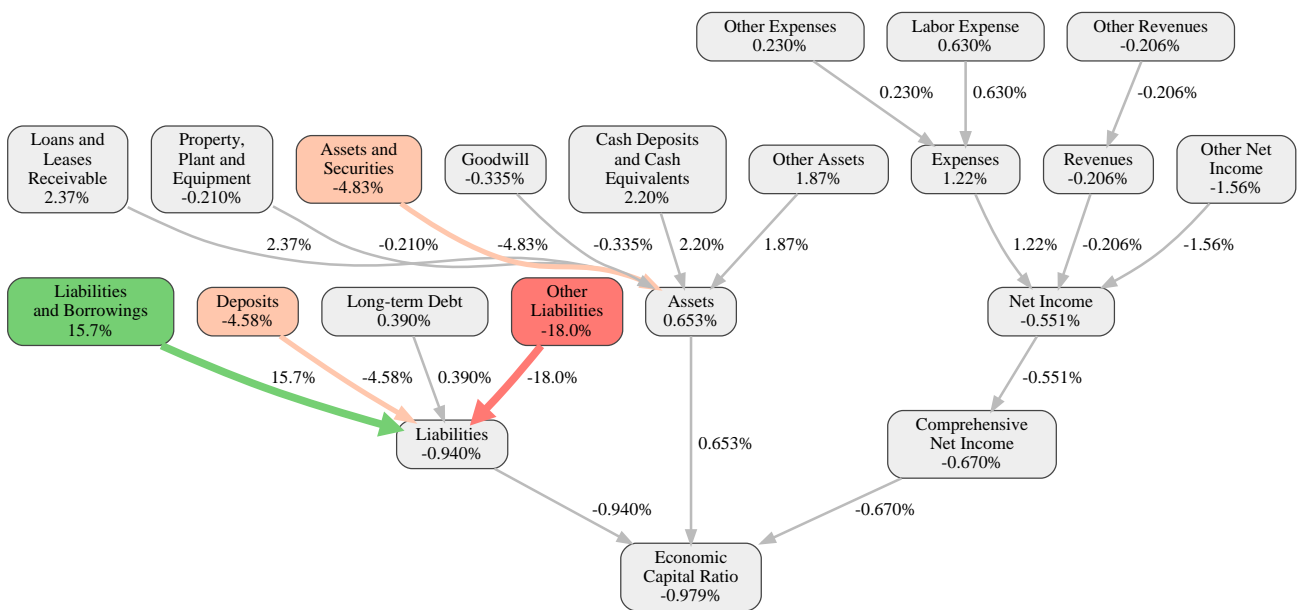




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The relative strengths and weaknesses of OFG BANCORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 0.98% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	135,876
Cash Deposits and Cash Equivalents	851,307
Deposits	7,698,610
Fees	0
Goodwill	86,069
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,195
Loans and Leases Receivable	6,641,847
Long-term Debt	0
Occupancy	0
Other Assets	1,501,457
Other Compr. Net Income	9,955
Other Expenses	21,409
Other Liabilities	552,378
Other Net Income	75,250
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	81,105

Output Variable	Value in 1000 USD
Liabilities	8,252,183
Assets	9,297,661
Expenses	21,409
Revenues	0
Stockholders Equity	1,045,478
Net Income	53,841
Comprehensive Net Income	63,796
Economic Capital Ratio	6.7%