



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 15% points. The greatest weakness of OFG BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 0.68% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	663,578
Cash Deposits and Cash Equivalents	2,023,475
Deposits	8,603,118
Fees	0
Goodwill	86,069
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	6,246,649
Long-term Debt	0
Occupancy	0
Other Assets	787,825
Other Compr. Net Income	-5,862
Other Expenses	68,452
Other Liabilities	227,442
Other Net Income	214,603
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	92,124

Output Variable	Value in 1000 USD
Liabilities	8,830,560
Assets	9,899,720
Expenses	68,452
Revenues	0
Stockholders Equity	1,069,160
Net Income	146,151
Comprehensive Net Income	140,289
Economic Capital Ratio	7.2%