



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 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 1.8% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,533,697
Cash Deposits and Cash Equivalents	550,307
Deposits	8,568,364
Fees	0
Goodwill	84,241
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	318
Loans and Leases Receivable	6,682,649
Long-term Debt	0
Occupancy	0
Other Assets	861,066
Other Compr. Net Income	-98,569
Other Expenses	77,866
Other Liabilities	207,692
Other Net Income	244,105
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	106,820

Output Variable	Value in 1000 USD
Liabilities	8,776,374
Assets	9,818,780
Expenses	77,866
Revenues	0
Stockholders Equity	1,042,406
Net Income	166,239
Comprehensive Net Income	67,670
Economic Capital Ratio	6.3%