

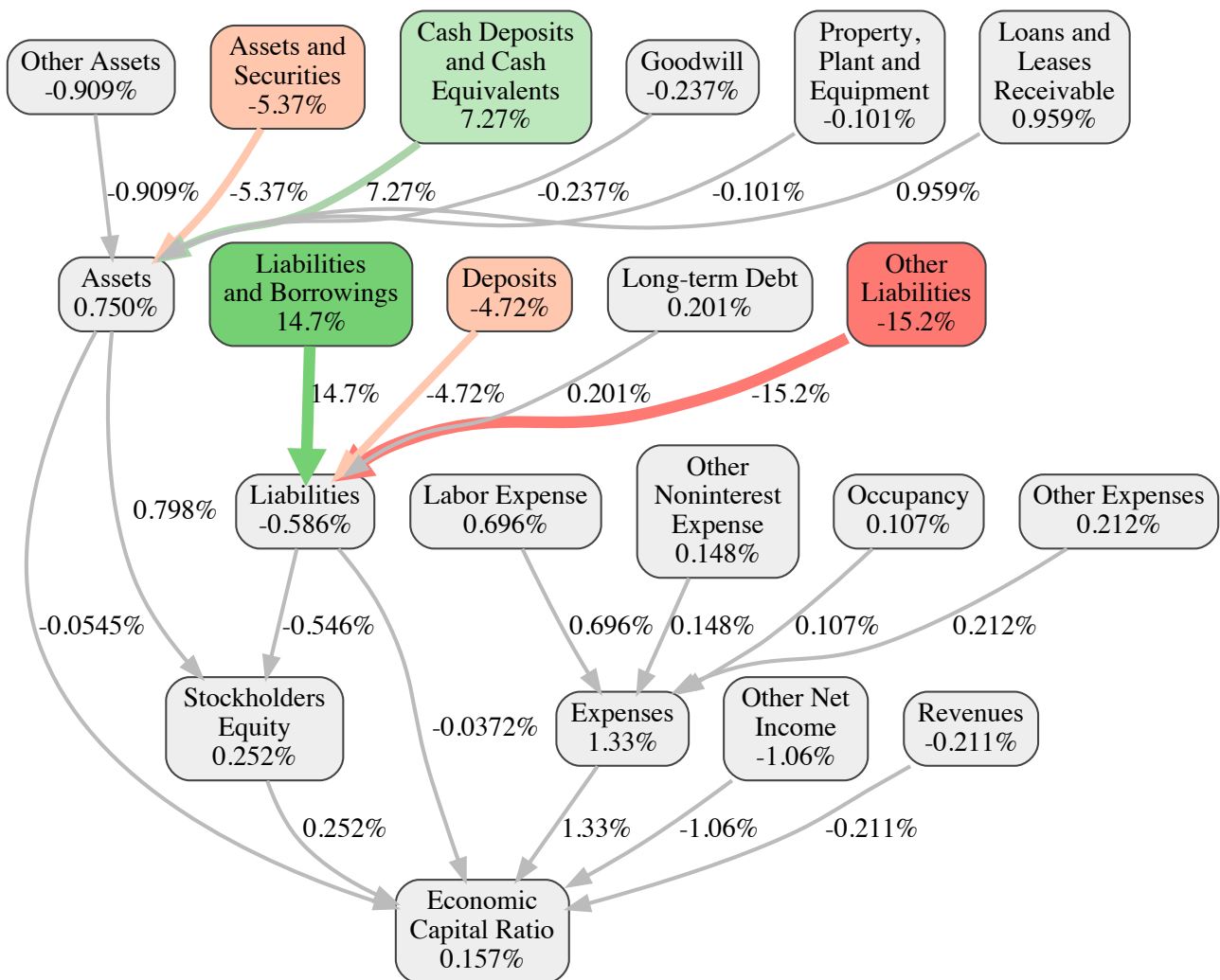


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# STATE BANKS 2021

OFG BANCORP  
Rank 78 of 180

OFG Bancorp



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• Financial Strength Rankings using Artificial Intelligence

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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 15% 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 6.8%, being 0.16% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	143,098
Cash Deposits and Cash Equivalents	2,154,202
Deposits	8,415,640
Fees	0
Goodwill	86,069
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	707
Loans and Leases Receivable	6,501,259
Long-term Debt	0
Occupancy	0
Other Assets	857,597
Other Compr. Net Income	12,030
Other Expenses	20,499
Other Liabilities	323,689
Other Net Income	94,826
Other Noninterest Expense	0
Property, Plant and Equipment	83,786
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	8,740,036
Assets	9,826,011
Expenses	20,499
Stockholders Equity	1,085,975
Net Income	74,327
Comprehensive Net Income	86,357
Economic Capital Ratio	6.8%

