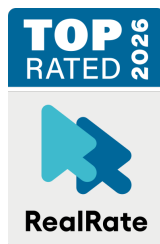


RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for OFG Bancorp. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



OFGBancorp

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by OFG Bancorp (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	2026 US State Banks RealRate rating seal for OFG Bancorp
Amount	USD 9,900
Order no.	2026-0001030469

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
ZIP code	
Country	

Shipping address

The electronic RealRate rating seal and the invoice will be sent to
Delivery email

OFG Bancorp

Date, location, name