STATE BANKS 2026

OFG Bancorp
Rank 10 of 87

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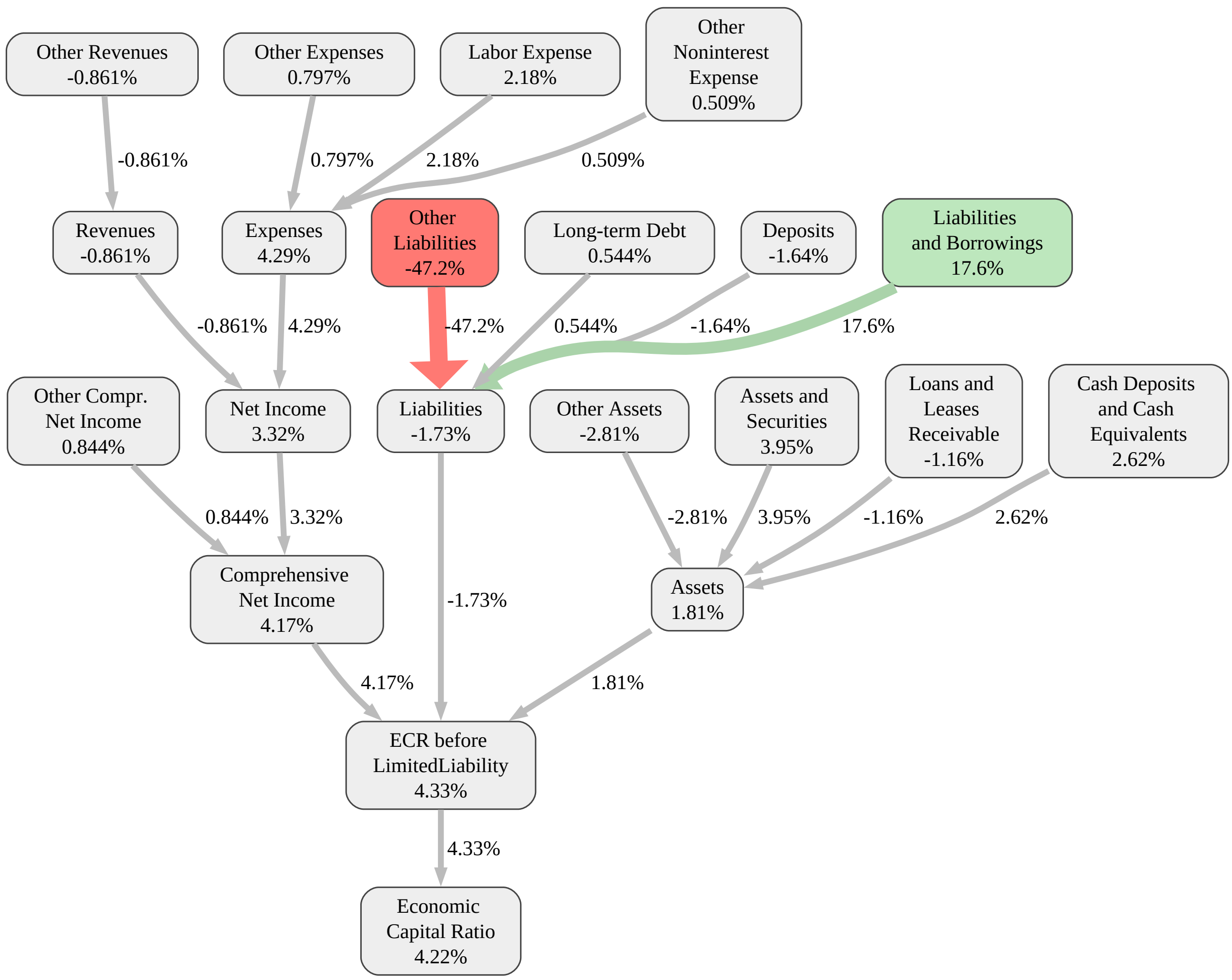

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The relative strengths and weaknesses of OFG Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of OFG Bancorp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 18% points.The greatest weakness of OFG Bancorp is the variable Other Liabilities, reducing the Economic Capital Ratio by 47% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 4.2% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,603,196
Cash Deposits and Cash Equivalents	1,040,335
Deposits	10,262,752
Fees	0
Goodwill	84,241
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9.0
Loans and Leases Receivable	7,998,701
Long-term Debt	0
Occupancy	0
Other Assets	645,630
Other Compr. Net Income	72,933
Other Expenses	29,014
Other Liabilities	812,891
Other Net Income	234,117
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	93,554

Output Variable	Value in 1000 USD
Liabilities	11,075,652
Assets	12,465,657
Expenses	29,014
Revenues	0
Stockholders Equity	1,390,005
Net Income	205,103
Comprehensive Net Income	278,036
BaseVar	12,380,611
ECR before LimitedLiability	18%
Economic Capital Ratio	18%