



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

January 11, 2021

Jose Rafael Fernandez  
President and Chief Executive Officer  
OFG BANCORP  
254 Munoz Rivera Avenue  
San Juan, Puerto Rico 00918

**Re: OFG BANCORP**  
**Form 10-K for the Fiscal Period ending December 31, 2019**  
**Filed March 3, 2020**  
**Form 10-Q for the Quarterly Period ending September 30, 2020**  
**Filed November 6, 2020**  
**Form 8-K**  
**Filed October 23, 2020**  
**File No. 001-12647**

Dear Mr. Fernandez:

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance