



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Revenue	317.22M	328.74M	346.30M	356.39M	378.88M	476.29M	497.26M	565.01M	640.14M	660.94M	660.94M
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	15.49%	43.30%	31.64%	49.76%	33.32%	33.54%	51.57%	49.13%	55.18%	62.88%	62.88%
Effective Tax Rate	87.52%	30.52%	22.68%	36.44%	28.45%	21.62%	31.90%	31.90%	31.43%	21.90%	21.90%
Net Income	-2.504M	59.19M	52.65M	84.41M	53.84M	74.33M	146.15M	166.24M	181.87M	198.17M	198.17M
EPS Basic	-0.37	1.03	0.88	1.59	0.92	1.32	2.85	3.46	3.85	4.25	4.26
EPS Diluted	-0.37	1.03	0.88	1.52	0.92	1.32	2.81	3.44	3.83	4.23	4.22

Balance Sheet	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Last Qtr.
Total Assets	7.099B	6.502B	6.189B	6.583B	9.298B	9.826B	9.900B	9.819B	11.34B	11.50B	11.50B
Total Liabilities	6.202B	5.581B	5.244B	5.583B	8.252B	8.740B	8.831B	8.776B	10.15B	10.25B	10.25B
Financial Debt	436.84M	141.60M	135.88M	114.92M	115.29M	102.35M	64.57M	27.03M	200.77M	325.95M	325.95M
Shareholders Equity	897.08M	920.41M	945.11M	999.88M	1.045B	1.086B	1.069B	1.042B	1.193B	1.254B	1.254B

Cash Flow	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Cash from Operations	97.08M	78.51M	151.44M	133.36M	109.62M	34.96M	100.04M	164.46M	295.66M	252.50M	252.50M
Cash from Investing	153.04M	568.06M	187.30M	-488.77M	842.17M	757.50M	-182.93M	-1.513B	-1.405B	-335.98M	-335.98M
Cash from Financing	-286.84M	-672.84M	-363.98M	317.24M	-549.10M	510.36M	-49.04M	-124.70M	1.307B	-73.56M	-73.56M
Free Cash Flow	91.80M	73.22M	144.97M	121.86M	96.65M	19.70M	76.99M	133.46M	277.80M	210.79M	210.79M

Dividend	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Dividend Per Share	0.36	0.24	0.24	0.25	0.28	0.28	0.40	0.70	0.88	1.00	1.00
Payout Ratio	-1.26K%	40.56%	46.38%	29.40%	38.79%	28.11%	14.35%	18.10%	22.55%	23.03%	--

Profitability	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Return on Assets	-0.03%	0.87%	0.83%	1.32%	0.68%	0.78%	1.48%	1.69%	1.72%	1.73%	--
Return on Equity	-0.27%	6.51%	5.64%	8.68%	5.26%	6.97%	13.56%	15.75%	16.27%	16.19%	--
Return on Invested Capital	-0.18%	4.94%	4.91%	7.69%	4.73%	6.33%	12.59%	15.09%	14.76%	13.32%	--

Estimates	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	2025	2026	2027
EPS	0.9975	1.04	1.07	1.033	1.022	4.072	4.358	4.63
Revenue	177.95M	180.89M	183.31M	182.39M	182.39M	717.29M	746.75M	768.30M

Shareholder Friendliness	Liquidity	Short Interest
Dividend Yield	Quick Ratio Annual	Short Interest
Net Payout Yield	Current Ratio Ann	Days to Cover Short
Net Buyback Yield	Working Capital Ann	Percent of Float Short
Debt Paydwn Yield	EBIT/Int Expense Ann	% of Shr Outst Short

OFG Bancorp is a financial holding company, through its subsidiaries provides banking and financial services. It operates through three segments namely Banking, Wealth Management, and Treasury. It serves to clients such as commercial, consumer, auto, and mortgage lending, checking and savings accounts, financial planning, insurance, financial services, and investment brokerage, and corporate and individual trust and retirement services. The company derives maximum revenue from Banking Segment. It provides services in the region of Puerto Rico.

Currency: USD

Symbol: OFG	Price - April 22, 2025 36.35
Sector: Financials	Price Target 48.12
Industry: Banks	52 Week High - Nov. 25, 2024 47.66
Consensus Rating: Outperform	52 Week Low - April 9, 2025 33.15
Y-Rating: Neutral	Market Cap 1.650B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	-8.88%	-16.96%	-13.46%	4.46%	14.68%	30.90%	11.00%
Price Return	-9.55%	-17.57%	-14.11%	1.82%	11.52%	27.78%	8.44%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
OFG	4.46%	14.68%	30.90%	8.614	2.586
BPOP	7.96%	7.34%	26.06%	10.45	2.290
FBP	11.99%	16.52%	33.72%	10.31	3.407
FIGI	0.00%	0.00%	--	--	--

*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	9.95%	11.77%	5.17%
Operating Income	--	--	--
EPS Basic	14.25%	35.81%	10.40%
Total Dividends Paid	29.59%	16.93%	4.88%
Book Value	5.47%	5.64%	5.05%
Total Assets	5.12%	4.34%	4.44%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	8.614	9.038	9.704	--
PS Ratio	2.586	2.633	2.580	--
PB Ratio	1.316	1.365	1.266	--
Price/FCF	8.108	8.285	9.352	--
EV/EBITDA	--	--	--	--
EV/EBIT	-2.294	-1.984	-3.867	--
EV/Revenue	-1.442	-1.148	-1.845	--
EV/FCF	-4.523	-3.383	-11.08	--
EV/Assets	-0.0592	-0.0664	-0.0664	--
P/E Forward	8.926	--	--	--
P/S Forward	2.300	--	--	--
PEG Forward	-2.397	--	--	--

Risk	3Y	5Y	10Y
Beta	0.8796	0.7437	1.190
Standard Deviation	28.73%	29.87%	39.96%
Historical Sharpe Ratio	0.4679	0.9908	0.2538
Max Drawdown	23.71%	58.21%	75.35%
VaR 5%	2.88%	3.18%	3.76%
Historical Sortino	1.02	2.348	0.3874

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