



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	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TTM
Revenue	401.42M	399.15M	317.22M	328.74M	346.30M	356.39M	378.88M	476.29M	500.26M	567.09M	567.13M
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	43.27%	49.91%	15.49%	43.30%	31.64%	49.76%	33.32%	33.54%	51.26%	48.95%	48.95%
Effective Tax Rate	-9.70%	30.43%	87.52%	30.52%	22.68%	36.44%	28.45%	21.62%	31.90%	31.90%	31.90%
Net Income	98.45M	85.18M	-2.504M	59.19M	52.65M	84.41M	53.84M	74.33M	146.15M	166.24M	166.24M
EPS Basic	1.85	1.58	-0.37	1.03	0.88	1.59	0.92	1.32	2.85	3.46	3.46
EPS Diluted	1.73	1.50	-0.37	1.03	0.88	1.52	0.92	1.32	2.81	3.44	3.44
Balance Sheet	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Last Qtr.
Total Assets	8.158B	7.449B	7.099B	6.502B	6.189B	6.583B	9.298B	9.826B	9.900B	9.819B	9.819B
Total Liabilities	7.273B	6.507B	6.202B	5.581B	5.244B	5.583B	8.252B	8.740B	8.831B	8.776B	8.776B
Financial Debt	439.82M	439.92M	436.84M	141.60M	135.88M	114.92M	115.29M	102.35M	64.57M	27.03M	27.03M
Shareholders Equity	884.91M	942.20M	897.08M	920.41M	945.11M	999.88M	1.045B	1.086B	1.069B	1.042B	1.042B
Cash Flow	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TTM
Cash from Operations	173.82M	175.00M	97.08M	78.51M	151.44M	133.36M	109.62M	34.96M	100.04M	164.46M	164.46M
Cash from Investing	718.53M	559.86M	153.04M	568.06M	187.30M	-488.77M	842.17M	757.50M	-182.93M	-1.513B	-1.513B
Cash from Financing	-1.126B	-782.70M	-286.84M	-672.84M	-363.98M	317.24M	-549.10M	510.36M	-49.04M	-124.70M	-124.70M
Free Cash Flow	164.70M	167.09M	91.80M	73.22M	144.97M	121.86M	96.65M	19.70M	76.99M	133.46M	133.46M
Dividend	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TTM
Dividend Per Share	0.26	0.34	0.36	0.24	0.24	0.25	0.28	0.28	0.40	0.70	0.70
Payout Ratio	25.04%	33.27%	-1.26K%	40.56%	46.38%	29.40%	38.79%	28.11%	14.35%	18.10%	--
Profitability	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TTM
Return on Assets	1.13%	1.09%	-0.03%	0.87%	0.83%	1.32%	0.68%	0.78%	1.48%	1.69%	--
Return on Equity	14.10%	11.55%	-0.34%	8.08%	6.96%	10.07%	5.79%	7.63%	14.17%	15.75%	--
Return on Invested Capital	6.61%	6.29%	-0.18%	4.94%	4.91%	7.69%	4.73%	6.33%	12.59%	15.09%	--
Estimates	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	2023	2024	2025			
EPS	0.87	0.8867	0.88	0.885	0.9175	3.517	3.62	3.668			
Revenue	162.50M	164.92M	165.24M	163.19M	163.39M	659.17M	652.60M	571.22M			
Shareholder Friendliness			Liquidity				Short Interest				
Dividend Yield		2.20%	Quick Ratio Annual			16.70	Short Interest		632711.0		
Net Payout Yield		--	Current Ratio Ann			17.13	Days to Cover Short		3.061		
Net Buyback Yield		--	Working Capital Ann			2.017B	Percent of Float Short		1.89%		
Debt Paydwn Yield		1.10%	EBIT/Int Expense Ann			--	% of Shr Outst Short		1.33%		

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. It provides services in the region of Puerto Rico.

Currency: USD

Symbol: OFG	Price - March 23, 2023 25.00
Sector: Financial Services	Price Target 34.75
Industry: Banks - Regional	52 Week High - March 1, 2023 30.52
Consensus Rating: Outperform	52 Week Low - July 14, 2022 24.39
Y-Rating: Neutral	Market Cap 1.190B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	-16.33%	-7.42%	-9.29%	-3.30%	41.93%	20.64%	7.10%
Price Return	-16.33%	-8.09%	-9.29%	-5.84%	38.94%	18.39%	4.85%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
OFG	-3.30%	41.93%	20.64%	7.267	2.140
BPOP	-34.20%	29.65%	8.18%	3.580	1.351
FBP	-13.48%	47.36%	15.98%	6.868	2.381
FIGI	173.3%	--	--	--	320.49

*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	14.39%	10.37%	10.99%
Operating Income	--	--	--
EPS Basic	55.51%	31.50%	25.75%
Total Dividends Paid	12.95%	4.27%	4.17%
Book Value	3.02%	6.27%	4.25%
Total Assets	1.83%	9.67%	0.64%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	7.267	10.31	12.67	--
PS Ratio	2.140	2.488	2.548	--
PB Ratio	1.142	1.201	1.131	--
Price/FCF	9.095	16.29	10.90	--
EV/EBITDA	--	--	--	--
EV/EBIT	-2.688	-7.559	-4.393	--
EV/Revenue	-1.316	-2.894	-2.110	--
EV/FCF	-5.590	-17.76	-11.63	--
EV/Assets	-0.0636	-0.1392	-0.1392	--
P/E Forward	7.109	--	--	--
P/S Forward	1.805	--	--	--
PEG Forward	3.190	--	--	--

Risk	3Y	5Y	10Y
Beta	0.9069	1.065	1.206
Standard Deviation	29.73%	36.96%	40.66%
Historical Sharpe Ratio	1.042	0.8762	0.4079
Max Drawdown	57.71%	61.25%	75.35%
VaR 5%	3.90%	3.80%	3.84%
Historical Sortino	2.269	1.136	0.5889

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