



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	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	399.15M	317.22M	328.74M	346.30M	356.39M	378.88M	476.29M	497.26M	565.01M	640.14M	662.15M
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	49.91%	15.49%	43.30%	31.64%	49.76%	33.32%	33.54%	51.57%	49.13%	55.18%	63.86%
Effective Tax Rate	30.43%	87.52%	30.52%	22.68%	36.44%	28.45%	21.62%	31.90%	31.90%	31.43%	27.83%
Net Income	85.18M	-2.504M	59.19M	52.65M	84.41M	53.84M	74.33M	146.15M	166.24M	181.87M	194.42M
EPS Basic	1.58	-0.37	1.03	0.88	1.59	0.92	1.32	2.85	3.46	3.85	4.15
EPS Diluted	1.50	-0.37	1.03	0.88	1.52	0.92	1.32	2.81	3.44	3.83	4.11

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	7.449B	7.099B	6.502B	6.189B	6.583B	9.298B	9.826B	9.900B	9.819B	11.34B	11.46B
Total Liabilities	6.507B	6.202B	5.581B	5.244B	5.583B	8.252B	8.740B	8.831B	8.776B	10.15B	10.14B
Financial Debt	439.92M	436.84M	141.60M	135.88M	114.92M	115.29M	102.35M	64.57M	27.03M	200.77M	270.83M
Shareholders Equity	942.20M	897.08M	920.41M	945.11M	999.88M	1.045B	1.086B	1.069B	1.042B	1.193B	1.318B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	175.00M	97.08M	78.51M	151.44M	133.36M	109.62M	34.96M	100.04M	164.46M	295.66M	321.75M
Cash from Investing	559.86M	153.04M	568.06M	187.30M	-488.77M	842.17M	757.50M	-182.93M	-1.513B	-1.405B	-985.43M
Cash from Financing	-782.70M	-286.84M	-672.84M	-363.98M	317.24M	-549.10M	510.36M	-49.04M	-124.70M	1.307B	811.58M
Free Cash Flow	167.09M	91.80M	73.22M	144.97M	121.86M	96.65M	19.70M	76.99M	133.46M	277.80M	281.06M

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	0.34	0.36	0.24	0.24	0.25	0.28	0.28	0.40	0.70	0.88	0.97
Payout Ratio	33.27%	-1.26K%	40.56%	46.38%	29.40%	38.79%	28.11%	14.35%	18.10%	22.55%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	1.09%	-0.03%	0.87%	0.83%	1.32%	0.68%	0.78%	1.48%	1.69%	1.72%	--
Return on Equity	9.32%	-0.27%	6.51%	5.64%	8.68%	5.26%	6.97%	13.56%	15.75%	16.27%	--
Return on Invested Capital	6.29%	-0.18%	4.94%	4.91%	7.69%	4.73%	6.33%	12.59%	15.09%	14.76%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	0.93	0.96	1.013	1.047	1.052	3.898	4.27	4.262
Revenue	176.15M	173.06M	176.35M	179.83M	183.20M	708.42M	742.47M	744.76M

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. It provides services in the region of Puerto Rico.

Currency: USD

Symbol: OFG	Price - Jan. 21, 2025 44.74
Sector: Financials	Price Target 49.38
Industry: Banks	52 Week High - Nov. 25, 2024 47.66
Consensus Rating: Outperform	52 Week Low - April 19, 2024 33.19
Y-Rating: Neutral	Market Cap 2.053B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	7.64%	13.39%	5.72%	29.68%	21.55%	18.45%	13.97%
Price Return	7.01%	12.72%	5.72%	26.49%	18.28%	15.66%	11.35%

\*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
OFG	29.68%	21.55%	18.45%	10.89	3.193
BPOP	27.34%	7.79%	14.34%	13.69	2.633
FBP	29.35%	13.85%	17.86%	10.87	3.697
FIGI	0.00%	--	--	--	--

\*Figures are annualized.

Growth	3Y	5Y	10Y
	Revenue	10.36%	12.43%
Operating Income	--	--	--
EPS Basic	42.88%	19.35%	7.60%
Total Dividends Paid	25.21%	10.57%	5.22%
Book Value	6.29%	5.62%	5.35%
Total Assets	4.91%	11.50%	3.35%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	10.89	9.050	9.828	--
PS Ratio	3.193	2.636	2.562	--
PB Ratio	1.558	1.333	1.246	--
Price/FCF	7.521	8.285	9.352	--
EV/EBITDA	--	--	--	--
EV/EBIT	-1.387	-2.302	-4.353	--
EV/Revenue	-0.8856	-1.236	-2.120	--
EV/FCF	-2.086	-3.497	-11.63	--
EV/Assets	-0.0479	-0.0718	-0.0718	--
P/E Forward	11.48	--	--	--
P/S Forward	2.899	--	--	--
PEG Forward	6.513	--	--	--

Risk	3Y	5Y	10Y
Beta	0.7781	1.020	1.204
Standard Deviation	28.60%	36.38%	41.65%
Historical Sharpe Ratio	0.5615	0.3473	0.2554
Max Drawdown	23.71%	61.25%	75.35%
VaR 5%	2.97%	3.59%	3.87%
Historical Sortino	1.223	0.4432	0.371

2025 YCharts, Inc. All Rights Reserved. YCharts, Inc. ("YCharts") is not registered with the U.S. Securities and Exchange Commission (or with the securities regulatory authority or body of any state or any other jurisdiction) as an investment adviser, broker-dealer or in any other capacity, and does not purport to provide investment advice or make investment recommendations. This report has been generated using data manually input by the creator of this report combined with data and calculations from YCharts.com and is intended solely to assist you or your investment or other adviser(s) in conducting investment research. You should not construe this report as an offer to buy or sell, as a solicitation of an offer to buy or sell, or as a recommendation to buy, sell, hold or trade, any security or other financial instrument. For further information regarding your use of this report, please go to: <https://get.ycharts.com/disclosure/>