

## LOAN TO DEPOSIT RATIOS

### 2026

TOTAL NET LOANS & LEASES PER	3/31/2026	UBPR	\$ 604,900,000.00
TOTAL DEPOSITS PER	3/31/26		\$ 713,937,000.00
LOAN TO DEPOSIT RATIO	3/31/26		84.73%

### 2025

TOTAL NET LOANS & LEASES PER	12/31/2025	UBPR	\$ 594,713,000.00
TOTAL DEPOSITS PER	12/31/25		\$ 672,905,000.00
LOAN TO DEPOSIT RATIO	9/30/2025		88.38%

TOTAL NET LOANS & LEASES PER	9/30/2025	UBPR	\$ 556,624,000.00
TOTAL DEPOSITS PER	9/30/25		\$ 685,400,000.00
LOAN TO DEPOSIT RATIO	9/30/2025		81.21%

TOTAL NET LOANS & LEASES PER	6/30/2025	UBPR	\$ 570,951,000.00
TOTAL DEPOSITS PER	6/30/2025		\$ 695,717,000.00
LOAN TO DEPOSIT RATIO	6/30/25		82.07%

TOTAL NET LOANS & LEASES PER	3/31/2025	UBPR	\$ 544,004,000.00
TOTAL DEPOSITS PER	3/31/25		\$ 682,049,000.00
LOAN TO DEPOSIT RATIO	3/31/25		79.76%

### 2024

TOTAL NET LOANS & LEASES PER	12/31/2024	UBPR	\$ 522,385,000.00
TOTAL DEPOSITS PER	12/31/24		\$ 677,301,000.00
LOAN TO DEPOSIT RATIO	12/31/2024		77.13%

TOTAL NET LOANS & LEASES PER	9/30/2024	UBPR	\$ 514,833,000.00
TOTAL DEPOSITS PER	9/30/2024		\$ 601,910,000.00
LOAN TO DEPOSIT RATIO	9/30/2024		85.53%

TOTAL NET LOANS & LEASES PER	6/30/2024	UBPR	\$ 503,570,000.00
TOTAL DEPOSITS PER	6/30/2024		\$ 620,499,000.00
LOAN TO DEPOSIT RA	6/30/2024		81.16%

TOTAL NET LOANS & LEASES PER	3/31/2024	UBPR	\$ 479,542,000.00
TOTAL DEPOSITS PER	3/31/2024		\$ 617,321,000.00
LOAN TO DEPOSIT RA	3/31/2024		77.68%