

LOAN TO DEPOSIT RATIOS

**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%