

## LOAN TO DEPOSIT RATIOS

### 2025

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	9/30/2024		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	9/30/2024		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	3/30/2024	UBPR	\$ 479,542,000.00
TOTAL DEPOSITS PER	3/30/2024		\$ 617,321,000.00
LOAN TO DEPOSIT RA	3/30/2024		77.68%

### 2023

TOTAL NET LOANS & LEASES PER	12/31/2023	UBPR	\$ 469,178,000.00
TOTAL DEPOSITS PER	12/31/2023		\$ 587,194,000.00
LOAN TO DEPOSIT RA	12/31/2023		79.90%

TOTAL NET LOANS & LEASES PER	9/30/2023	UBPR	\$ 467,764,000.00
TOTAL DEPOSITS PER	9/30/2023		\$ 591,783,000.00
LOAN TO DEPOSIT RA	9/30/2023		79.04%

TOTAL NET LOANS & LEASES PER	6/30/2023	UBPR	\$ 443,969,000.00
TOTAL DEPOSITS PER	6/30/2023		\$ 602,780,000.00
LOAN TO DEPOSIT RA TIO	6/30/2023		73.65%

TOTAL NET LOANS & LEASES PER	3/31/2023	UBPR	\$ 436,469,000.00
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TOTAL DEPOSITS PER	3/31/2023		\$ 595,746,000.00
LOAN TO DEPOSIT RA TIO	3/31/23		73.26%

## 2022

TOTAL NET LOANS & LEASES PER	12/31/2022	UBPR	\$ 429,902,000.00
TOTAL DEPOSITS PER	12/31/2022		\$ 593,564,000.00
LOAN TO DEPOSIT RA TIO	12/31/22		72.43%

TOTAL NET LOANS & LEASES PER	9/30/2022	UBPR	\$ 430,278,000.00
TOTAL DEPOSITS PER	9/30/2022		\$ 599,911,000.00
LOAN TO DEPOSIT RA TIO	9/30/22		71.72%

TOTAL NET LOANS & LEASES PER	6/30/2022	UBPR	\$ 426,868,000.00
TOTAL DEPOSITS PER	6/30/2022		\$ 620,908,000.00
LOAN TO DEPOSIT RA TIO	6/20/2022		68.75%

TOTAL NET LOANS & LEASES PER	3/31/2022	UBPR	\$ 399,426,000.00
TOTAL DEPOSITS PER	3/31/2022		\$ 591,385,000.00
LOAN TO DEPOSIT RA TIO	3.31.2022		67.54%

## 2021

TOTAL NET LOANS & LEASES PER	12/31/2021	UBPR	\$ 396,948,000.00
TOTAL DEPOSITS PER	12/31/2021		\$ 575,155,000.00
LOAN TO DEPOSIT RA TIO	12/31/21		69.02%

TOTAL NET LOANS & LEASES PER	R9-30-21 UB	UBPR	\$ 406,971,000.00
TOTAL DEPOSITS PER	9/30/2021		\$ 563,227,000.00
LOAN TO DEPOSIT RA TIO	9/30/21		72.26%

TOTAL NET LOANS & LEASES PER	R 6-30-21	UBPR	\$ 404,500,000.00
TOTAL DEPOSITS PER	6/30/2021		\$ 559,864,000.00
LOAN TO DEPOSIT RATIO	6/30/21		72.25%

TOTAL NET LOANS & LEASES PER	03-31-21	UBPR	
TOTAL DEPOSITS PER	03-31-21	UBPR	
LOAN TO DEPOSIT RATIO	03-31-21		

## 2020

\$ 394,412,000.00
\$ 563,663,000.00

69.97%

TOTAL NET LOANS & LEASES PER 12-31-20 UBPR

TOTAL DEPOSITS PER 12-31-20 UBPR

LOAN TO DEPOSIT RATIO 12-31-20

\$ 378,611,000.00

\$ 549,449,000.00

68.91%

TOTAL NET LOANS & LEASES PER 09-30-20 UBPR

TOTAL DEPOSITS PER 09-30-20 UBPR

LOAN TO DEPOSIT RATIO 09-30-20

\$ 399,954,000.00

\$ 525,531,000.00

76.10%

TOTAL NET LOANS & LEASES PER 06-30-20 UBPR

TOTAL DEPOSITS PER 06-30-20 UBPR

LOAN TO DEPOSIT RATIO 06-30-20

\$ 390,602,000.00

\$ 533,802,000.00

79.96%

TOTAL NET LOANS & LEASES PER 03-31-20 UBPR

TOTAL DEPOSITS PER 03-31-20 UBPR

LOAN TO DEPOSIT RATIO 03-31-20

\$ 365,753,000.00

\$ 467,928,000.00

79.96%

## 2019

TOTAL NET LOANS & LEASES PER 12-31-19 UBPR

TOTAL DEPOSITS PER 12-31-19 UBPR

LOAN TO DEPOSIT RATIO 12-31-19

\$355,849,000.00

\$445,038,000.00

79.96%

TOTAL NET LOANS & LEASES PER 09-30-19 UBPR

TOTAL DEPOSITS PER 09-30-19 UBPR

LOAN TO DEPOSIT RATIO 09-30-19

\$354,737,000.00

\$439,157,000.00

80.78%

TOTAL NET LOANS & LEASES PER 06-30-19 UBPR

TOTAL DEPOSITS PER 06-30-19 UBPR

LOAN TO DEPOSIT RATIO 06-30-19

\$357,938,000.00  
\$443,519,000.00  
80.70%

TOTAL NET LOANS & LEASES PER 03-31-19 UBPR  
TOTAL DEPOSITS PER 03-31-19 UBPR  
LOAN TO DEPOSIT RATIO 03-31-19

\$360,421,000.00  
\$439,066,000.00  
82.09%

**2018**

TOTAL NET LOANS & LEASES PER 12-31-18 UBPR  
TOTAL DEPOSITS PER 12-30--18 UBPR  
LOAN TO DEPOSIT RATIO 12-30-18

\$383,024,000.00  
\$461,317,000.00  
83.03%

TOTAL NET LOANS & LEASES PER 09-30-18 UBPR  
TOTAL DEPOSITS PER 9-30-18 UBPR  
LOAN TO DEPOSIT RATIO 09-30-18

\$385,610.00  
\$451,832.00  
85.34%

TOTAL NET LOANS & LEASES PER 06-30-18 UBPR  
TOTAL DEPOSITS PER 06-30-18 UBPR  
LOAN TO DEPOSIT RATIO 06-30-18

\$387,053,000.00  
\$461,743,000.00  
83.82%

TOTAL NET LOANS & LEASES PER 03-31-18 UBPR  
TOTAL DEPOSITS PER 03-31-18 UBPR  
LOAN TO DEPOSIT RATIO 03-31-18

\$383,024,000.00  
\$461,317,000.00  
83.03%





