

LOAN TO DEPOSIT RATIOS

2025

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%

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%