LOAN TO DEPOSIT RATIOS - FMB

2026

TOTAL NET LOANS & LEASES PER	9/30/2026	UBPR	$ 628,456,000.00
TOTAL DEPOSITS PER 9/30/2026			$ 760,504,000.00
LOAN TO DEPOSIT RATIO 9/30/2026			82.64%
TOTAL NET LOANS & LEASES PER	6/30/2026	UBPR	$ 613,127,000.00
TOTAL DEPOSITS PER 6/30/2026			$ 784,687,000.00
LOAN TO DEPOSIT RATIO 6/30/2026			78.14%
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 12/31/25			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%