

LOAN TO DEPOSIT RATIOS

2024

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

2023

TOTAL NET LOANS & LEASES PER 9/ TOTAL DEPOSITS PER 12/31/2023	12/31/2023	UBPR	\$ 469,178,000.00
			\$ 587,194,000.00
LOAN TO DEPOSIT RA 12/31/2023			79.90%

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

TOTAL NET LOANS & LEASES PER 9/ TOTAL DEPOSITS PER 6/30/2023	6/30/2023	UBPR	\$ 443,969,000.00
			\$ 602,780,000.00
LOAN TO DEPOSIT RA TIO 6/30/2023			73.65%

TOTAL NET LOANS & LEASES PER 9/ TOTAL DEPOSITS PER 3/31/2023	3/31/2023	UBPR	\$ 436,469,000.00
			\$ 595,746,000.00
LOAN TO DEPOSIT RA TIO 3/31/23			73.26%

2022

TOTAL NET LOANS & LEASES PER 9/ TOTAL DEPOSITS PER 12/31/2022	12/31/2022	UBPR	\$ 429,902,000.00
			\$ 593,564,000.00
LOAN TO DEPOSIT RA TIO 12/31/22			72.43%

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

TOTAL NET LOANS & LEASES PER 9/ TOTAL DEPOSITS PER 6/30/2022	6/30/2022	UBPR	\$ 426,868,000.00
			\$ 620,908,000.00
LOAN TO DEPOSIT RA TIO 6/20/2022			68.75%

TOTAL NET LOANS & LEASES PER 9/ TOTAL DEPOSITS PER 3/31/2022	3/31/2022	UBPR	\$ 399,426,000.00
			\$ 591,385,000.00

LOAN TO DEPOSIT RA TIO 3.31.2022 67.54%

**2021**

TOTAL NET LOANS & LEASES PER 9/ 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 9/ 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 03 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%

