

United Southern Bank (USB)

Loan to Deposit Ratio

USB strives to help our communities prepare for their future with many checking, savings, and Estate Planning Services. Our bank is also excited to be a leader in lending to our neighbors in both Lake and Sumter Counties.

Loan to Deposit Ratio					
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Average
2025	49.8%	52.1%	55.8%	N/A	N/A
2024	47.4%	50.6%	52.7%	51.3%	51.0%
2023	42.1%	44.9%	45.9%	46.8%	44.9%