

## 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%	N/A	N/A	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%