

# 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
2024	47.4%				
2023	42.1%	44.9%	45.9%	46.8%	44.9%
2022	38.0%	37.0%	39.2%	42.9%	39.3%