

LOAN TO DEPOSIT RATIO
FRONTIER BANK
As of April 22, 2026

| Date | Loan to Deposit Ratio |
|-------------|------------------------------|
| 03-31-26 | 77.37% |
| 12-31-25 | 75.37% |
| 09-30-25 | 72.60% |
| 06-30-25 | 76.74% |
| 03-31-25 | 75.35% |
| 12-31-24 | 74.01% |
| 09-30-24 | 70.55% |
| 06-30-24 | 73.14% |
| 03-31-24 | 72.75% |
| 12-31-23 | 74.53% |
| 09-30-23 | 71.60% |
| 06-30-23 | 68.44% |
| 03-31-23 | 69.06% |