

LOAN TO DEPOSIT RATIO
FRONTIER BANK
As of February 13, 2026

Date	Loan to Deposit Ratio
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%