LOAN TO DEPOSIT RATIO FRONTIER BANK As of February 4, 2025

Date	Loan to Deposit Ratio
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%
12-31-22	66.25%
09-30-22	68.70%
06-30-22	65.87%
03-31-22	63.61%