

FRNT Updates on Lending Activity in H2 2025

Toronto, Ontario--(Newsfile Corp. - February 5, 2026) - **FRNT Financial Inc. (TSXV: FRNT) (OTCQB: FRFLF) (FSE: XZ3)** (the "**Company**" or "**FRNT**") a digital asset investment bank, wishes to highlight continued momentum in its institutional lending business during H2 2025.

During H2 2025, assets associated with institutional lending transactions on which FRNT advised and arranged exceeded US\$175 million. The Company continues to work through a growing and active lending pipeline procured over the period.

FRNT advises on, arranges, structures, and facilitates USD-denominated loans collateralized by BTC and other liquid digital assets, as well as bitcoin-denominated loans, between institutional lenders and borrowers. Loans are brokered through bilateral arrangements or executed using institutional-grade custody and settlement infrastructure.

Highlights and differentiators of the FRNT Lending Platform include:

- Fully automated tri-party structure with no rehypothecation and 24/7 margin monitoring
- Robust crypto-native infrastructure combined with institutional-grade risk management
- Real-time loan dashboards providing instant visibility into collateral health, margin status, and historical activity
- Loan origination advisory services for bitcoin lenders, including counterparty sourcing, credit underwriting, and structuring support

FRNT CEO Stéphane Ouellette noted, 'After a strange 2025 for industry operators which saw an influx of crypto headlines amid falling prices, we are happy to see our lending business continue to grow. As the industry makes a local bottom, FRNT continues to be well-positioned for when more bullish conditions return.'

About FRNT

FRNT is a digital asset investment bank offering capital markets and advisory services to institutional investors participating in or entering the space. The Company aims to bridge the worlds of traditional and web-based finances with a technology forward and compliant operation. Business lines include deliverable trading services, structured derivative products, merchant banking, advisory, consulting, lending origination and principal investments. Headquartered in Toronto, FRNT was co-founded in 2018 by CEO Stéphane Ouellette.

FRNT Financial Inc.

Chief Executive Officer

Stéphane Ouellette

investors@frnt.io

833 222-3768

<https://frnt.io>

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