

111 West Houston Street
Post Office Box 1600
San Antonio, Texas 78296
www.frostbank.com

For more information:
Bill Day
210-220-5427 office
210-288-5498 mobile

FROST BANK AGAIN SCORES HIGH IN GREENWICH EXCELLENCE AWARDS

SAN ANTONIO, Feb. 12, 2020 – Frost Bank, one of the largest banks based in Texas, received 29 Greenwich Excellence and Best Brand Awards – the highest amount received nationwide for the fourth consecutive year – for providing superior service, advice and performance to small-business and middle-market banking clients.

As in previous years, Frost was the only Texas-based bank to receive national recognition for “Overall Satisfaction” and “Likelihood to Recommend” in both the middle-market and small-business banking categories.

This is the 15th consecutive year that Frost has been recognized by Greenwich Associates, the leading research-based consulting firm serving the financial services industry. Of the 29 awards Frost received, 14 were in the middle-market segment and 15 were in the small-business segment.

“These awards are a tribute to the dedication of everyone at Frost who works hard every day to take care of our customers,” said Frost Chairman and CEO Phil Green. “Our culture of building relationships based on top-quality service, high ethical standards, and safe, sound assets is what sets Frost apart from our competitors.”

Frost received Greenwich Awards in Small Business Banking for:

- Best Brand-Ease of Doing Business
- Best Brand-Trust
- Overall Satisfaction – National
- Branch Satisfaction – National
- Overall Satisfaction with Relationship Manager – National
- Relationship Manager Proactively Provides Advice – National
- Likelihood to Recommend – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Customer Service – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Product Capabilities – National
- Overall Satisfaction – West Region
- Likelihood to Recommend – West Region
- Relationship Manager Proactively Provides Advice – West Region
- Cash Management Overall Satisfaction – West Region

Frost received Greenwich Awards in Middle Market Banking for:

- Best Brand-Ease of Doing Business
- Best Brand-Trust
- Overall Satisfaction – National
- Likelihood to Recommend – National
- Overall Satisfaction with Relationship Manager – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Customer Service – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Product Capabilities – National
- Cash Management – Overall Satisfaction with CM Specialist -- National
- Overall Satisfaction – West Region
- Likelihood to Recommend – West Region
- Relationship Manager Proactively Provides Advice – West Region
- Cash Management – Overall Satisfaction – West Region

Greenwich Associates based the awards on nearly 25,000 interviews with executives across the country. Frost is one of only 40 out of more than 600 eligible providers that were named as national winners across a series of qualitative metrics measured by Greenwich Associates.

About Frost:

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company with \$34 billion in assets at Dec. 31, 2019. One of the 60 largest U.S. banks by asset size, Frost provides a full range of banking,

investments and insurance services to businesses and individuals in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Permian Basin, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost has helped Texans with their financial needs during three centuries. For more information, visit www.frostbank.com.