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FOR 10TH YEAR IN A ROW, J.D. POWER RANKS FROST BANK HIGHEST IN TEXAS RETAIL BANKING CUSTOMER SATISFACTION

SAN ANTONIO, April 25, 2019 — For the 10th consecutive year, Frost Bank received the highest ranking in customer satisfaction in Texas, as J.D. Power announced its 2019 U.S. Retail Banking Satisfaction StudySM. The study ranked banks doing business in Texas, including regional and large banks.

With an index score of 884 – an increase of 11 points from the previous year – Frost ranked highest in customer satisfaction among all retail banks in Texas. That's 60 index points above the Texas region average of 824.

“We aren't in business to win awards – we're in business to help all of our customers succeed,” said Frost Chairman and CEO Phil Green. “At Frost, we believe if we take care of our customers, recognition will follow. We take care of our customers at our financial centers, over the phone, at our 1,200 ATMs, online and via our mobile app.”

J.D. Power has studied retail banking for 14 years, but conducted a separate ranking for Texas banks for only 10 years, and Frost has topped the Texas list in all 10. The customer satisfaction study is the longest-running and most in-depth survey of the retail banking industry, with more than 84,000 customers covering various aspects of their banking experience. The study measures satisfaction in six factors: account opening; channel activities; convenience; product/fees; problem resolution; and communication/advice. Banks are ranked based on overall customer satisfaction in 11 regions.

About Frost:

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company with \$31.7 billion in assets at March 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.

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