

 | Diversity Statement

Frost, like the Texas marketplace in which we have operated in since 1868, is an organization made up of diverse cultures, heritages, customs and backgrounds. We know our communities and embrace their diversity. Our commitment to celebrating diversity can be seen in our workforce, in our dealings with our customers, and in our outreach to our communities. Our approach to diversity goes back to the culture and core values that have always been present at Frost and are felt at every level of our company.

The employees of Frost are key to our success as an organization. Frost is committed to attracting, retaining and promoting top quality talent regardless of sex, sexual orientation, gender identity, race, color, national origin, age, religion, physical ability and any other differences that make us unique. We identify and select the best candidates for all open positions based on qualifying factors for each job. Our employees are rewarded and recognized based on their individual results and performance. We recognize and respect all of the characteristics and differences that make each of our employees unique. We are dedicated to providing a workplace for our employees that is inclusive, supportive, and free of any form of discrimination or harassment.

Employing a diverse workforce enhances our ability to serve our customers and our communities. By having a workforce that is reflective of our customers and communities we are better able to understand the financial needs of our prospects and customers and provide them with relevant financial service products. Understanding and supporting our community has always been a priority to Frost. Frost has established a voluntary employee-led and staffed organization that is committed to touching and improving the lives of people that live and work in our community. All of our efforts not only enrich the lives of those that are in need, but also the lives of our employees who participate in these meaningful and rewarding opportunities.

Embracing and understanding diversity has and will continue to make Frost a stronger company. We firmly believe that our diverse workforce, which is representative of our customers in the community, enables us to better serve our customers, which enhances our success as an organization. As we move forward we will continue to embrace diversity and approach it in a manner consistent with our Frost philosophy, by focusing on our employees, our customers, and our community.