

**February 17, 2017**

**FROST BANK AGAIN LEADS IN GREENWICH EXCELLENCE AWARDS**

SAN ANTONIO, Feb. 17, 2017 – Frost Bank, one of the largest banks based in Texas, received 33 Greenwich Excellence Awards – more than any other bank nationwide – 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 12th consecutive year that Frost has been recognized by Greenwich Associates, the leading research-based consulting firm serving the financial services industry. Of the 33 awards Frost received, 16 were in the small-business segment and 17 were in the middle-market segment.

“These awards are special to us, because they are based on feedback from the marketplace,” said Frost Chairman and CEO Phil Green. “Third-party recognition such as this helps confirm our capabilities as well as our culture of personalized service and unique value proposition.”

Frost received Greenwich Excellence Awards in Small Business Banking for:

- Overall Satisfaction – National
- Proactively Provides Advice – National
- Branch Satisfaction – National
- Industry Expertise – National
- Likelihood to Recommend – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Accuracy of Operations – National
- Cash Management – Customer Service – National
- Cash Management – Digital Functionality – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Functionality and Range of Online Services – National
- Cash Management – Product Capabilities – National
- Overall Satisfaction – West
- Proactively Provides Advice – West
- Likelihood to Recommend – West
- Cash Management Overall Satisfaction – West

Frost received Greenwich Excellence Awards in Middle Market Banking for:

- Overall Satisfaction – National
- Proactively Provides Advice – National
- Cash Management – Digital Functionality – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Functionality and Range of Online Services – National
- Industry Expertise – National
- Likelihood to Recommend – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Accuracy of Operations – National
- Cash Management – Customer Service – National
- Cash Management – Product Capabilities – National
- Cash Management – Sales Specialist Performance – National
- Cash Management – Cash Management Specialist Quality of Advice – National
- Overall Satisfaction – West
- Proactively Provides Advice – West
- Likelihood to Recommend – West
- Cash Management – Overall Satisfaction – West

Greenwich Associates based the awards on thousands of interviews with executives across the country. Frost is one of only 30 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 \$30.2 billion in assets at Dec. 31, 2016. One of the 50 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](http://www.frostbank.com).

###

**For more information:**

Bill Day  
Media Relations  
Office: 210.220.5427  
Mobile: 210.288.5498  
E-mail: [bill.day@frostbank.com](mailto:bill.day@frostbank.com)