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FOR IMMEDIATE RELEASE

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

SAN ANTONIO, Feb. 27, 2019 – Frost Bank, one of the largest banks based in Texas, received 29 Greenwich Excellence and Best Brand Awards – more than any other bank nationwide, for the third 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 14th 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.

“Our culture is our value proposition, and these awards help confirm our capabilities as well as the values we live by every day,” said Frost Chairman and CEO Phil Green.

Frost received Greenwich Awards in Small Business Banking for:

- Best Brand-Ease of Doing Business
- Best Brand-Trust
- Overall Satisfaction – National
- Proactively Provides Advice – National
- Branch 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
- Overall Satisfaction – West
- Proactively Provides Advice – West
- Likelihood to Recommend – West
- Cash Management Overall Satisfaction – West

Frost received Greenwich Awards in Middle Market Banking for:

- Best Brand-Ease of Doing Business
- Best Brand-Trust
- Overall Satisfaction – National
- Proactively Provides Advice – National
- Likelihood to Recommend – National
- Overall Satisfaction with Relationship Manager – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Customer Service – National
- Cash Management – Product Capabilities – 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 40 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 \$32.3 billion in assets at Dec. 31, 2018. 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](http://www.frostbank.com).