

APRIL 26, 2017

**J.D. POWER RANKS FROST BANK HIGHEST IN TEXAS
IN RETAIL BANKING CUSTOMER SATISFACTION**

SAN ANTONIO, April 26, 2017 — For the eighth consecutive year, Frost Bank received the highest ranking in customer satisfaction in Texas in the J.D. Power 2017 U.S. Retail Banking Satisfaction StudySM. Twelve retail banks in Texas were ranked, including regional and large banks.

With an index score of 867, Frost ranked highest in customer satisfaction among all retail banks in Texas. That's 36 index points above the Texas region average of 831.

Survey respondents gave Frost very high scores in product offerings, facility, account information, fees, and account activities – which include branch, website, ATM, call center, and telephone and mobile banking – according to the J.D. Power study. Based on the Power Circle Ratings on JDPower.com, Frost received “among the best” marks in all categories.

“We are committed to providing great customer experiences to help make their lives better,” said Frost Chairman and CEO Phil Green. “We enable customers to complete banking transactions where and when it is most convenient for them – whether they come to one of our financial centers, or talk to a Frost banker over the phone any time day or night, or visit one of our 1,200 ATMs, or make a transaction online or via our mobile app.”

J.D. Power has studied retail banking for 12 years, but conducted a separate ranking for Texas banks for only eight years. Frost has topped the Texas list every year since the list's inception. The customer satisfaction study is the longest-running and most in-depth survey of the retail banking industry, with more than 75,000 customers covering various aspects of their banking experience. The study measures satisfaction in six factors: account information; channel activities; facility; fees; problem resolution; and product offerings. 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 \$30.5 billion in assets at March 31, 2017. 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.

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