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NEWS RELEASE

100 West Houston Street
Post Office Box 1600
San Antonio, Texas 78296
www.frostbank.com

FROST BANK AGAIN LEADS IN GREENWICH EXCELLENCE AWARDS

SAN ANTONIO, Feb. 7, 2018 – Frost Bank, one of the largest banks based in Texas, received 36 Greenwich Excellence Awards – more than any other bank nationwide for the second 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 13th consecutive year that Frost has been recognized by Greenwich Associates, the leading research-based consulting firm serving the financial services industry. The 36 awards Frost received were split evenly between the small-business segment and the middle-market segment.

“The Greenwich Excellence awards are especially meaningful to us because they come from customer feedback,” said Frost Chairman and CEO Phil Green. “Third-party recognition such as this helps confirm our unique value proposition and the culture of customer service that has allowed Frost to succeed as our customers have succeeded for 150 years.”

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
- Overall Satisfaction with Relationship Manager – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Accuracy of Operations – National
- Cash Management – Customer Service – National
- Cash Management – Overall Digital Experience – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Product Capabilities – National
- Overall Satisfaction with Cash Management Specialist – National
- Overall Satisfaction – West
- Proactively Provides Advice – West
- Likelihood to Recommend – West
- Overall Digital Experience – West
- Cash Management Overall Satisfaction – West

Frost received Greenwich Excellence Awards in Middle Market Banking for:

- Overall Satisfaction – National
- Proactively Provides Advice – National
- Industry Expertise – National
- Likelihood to Recommend – National
- Overall Satisfaction with Relationship Manager – National
- Cash Management – Overall Satisfaction – National
- Cash Management – Accuracy of Operations – National
- Cash Management – Customer Service – National
- Cash Management – Overall Digital Experience – National
- Cash Management – Ease of Product Implementation – National
- Cash Management – Online Banking Functionality – National
- Cash Management – Product Capabilities – National
- Cash Management – Overall Satisfaction with Cash Management Specialist – National
- Overall Satisfaction – West
- Proactively Provides Advice – West
- Likelihood to Recommend – West
- Cash Management – Overall Satisfaction – West
- Overall Digital Experience – West

Greenwich Associates based the awards on thousands of interviews with executives across the country. Frost is one of only 43 of more than 600 eligible providers in the middle market awards and one of 33 out of 600 in the small business awards 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 \$31.7 billion in assets at Dec. 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.

For more information:

Bill Day

210-220-5427 office

210-288-5498 mobile