

FROST BANK

BANKING. INVESTMENTS. INSURANCE.



www.frostbank.com

Founded in 1868, Frost Bank has helped six generations of Texans with their financial needs. As the banking subsidiary of Cullen/Frost Bankers, Inc.—a \$20-billion financial holding company headquartered in San Antonio—Frost is the largest homegrown banking company in Texas.

Frost was the only Top 10 Texas-based bank holding company to survive the economic downturn of the 1980s without federal assistance or a takeover by an out-of-state financial institution. More recently, Frost was the first bank in the nation to turn down federal bailout funds under the TARP. Superb company management successfully has navigated Frost through the turmoil.

Frost today offers customers a broad range of financial services, from consumer and business banking, treasury-management services and insurance products to investments, private trusts,

retirement and financial-management services and investment-banking services.

While its way of doing business is based on a personal approach and old-fashioned values, Frost also embraces the latest tools and leading-edge technologies, operating 116 financial centers in markets across Texas, including 27 in the Houston region.

Frost consistently ranks at the very top in national customer-satisfaction surveys for both consumers and businesses. These results demonstrate an acceptance of the company's culture and value proposition, which focus on treating everyone as significant, offering a square deal—excellence at a fair price—and providing a safe and sound place to do business.

Frost Bank offers the resources, products and technology of a larger bank delivered with the personalized customer service of a community bank. ■