TECHNOLOGY AND CYBERSECURITY COMMITTEE CHARTER

(Amended and Restated as of November 12, 2026)

I. COMMITTEE MEMBERSHIP

The Technology and Cybersecurity Committee (the "Committee") of the Boards of Directors (the "Board") of Cullen/Frost Bankers, Inc. and Frost Bank (collectively, "Cullen/Frost") shall be comprised of three or more directors. The members of the Committee shall be appointed by the Board and shall serve at the pleasure of the Board for such term or terms as the Board may determine. Membership on this Committee does not, by itself, require a director to qualify as independent under the rules of the Texas Stock Exchange ("TXSE").

The Board shall appoint one member of the Committee as its chairperson (the "Chairman").

II. COMMITTEE STRUCTURE AND OPERATIONS

The Committee will meet at least once every fiscal quarter, or more frequently as it deems necessary or appropriate to carry out its responsibilities. The Chairman of the Committee shall, in consultation with other Committee members and management, set the agenda for and preside at meetings of the Committee. The Corporate Secretary of Cullen/Frost or another designated individual shall record and keep minutes of all Committee meetings. The Committee may request that any officer or employee of Cullen/Frost attend a meeting of the Committee or meet with any members of, or advisors to, the Committee. Members of the Committee may participate in a meeting of the Committee by means of conference call or similar communications equipment by means of which all persons participating in the meeting can hear each other.

III. PURPOSE OF COMMITTEE

The purpose of the Committee is to assist the Board in its oversight of Cullen/Frost's information technology and information security.

IV. DUTIES AND RESPONSIBILITIES OF THE COMMITTEE

To carry out its purposes, the Committee shall have the following duties and responsibilities:

1. Receive reports from management on how current and emerging technology impacts corporate and business unit initiatives.

2. With respect to information technology:

- The Chief Information Officer ("CIO"), or designated representative, will directly provide information technology updates to regular Committee meetings, or as needed between meetings, to ensure proper Board oversight.

- The Committee shall receive reports on technology strategy, capacity planning, budgeting, and resources committed to technology.

- The Committee shall review reports, as and when appropriate, concerning the strategic and financial aspects of proposed significant technology-related initiatives.

- The Committee shall review reports, as and when appropriate, concerning the implementation of Cullen/Frost's technology initiatives.

- The Committee may request a closed-door session on the agenda for each regular meeting with the CIO, with the necessity for such a meeting and the agenda determined by the Committee and the CIO. The Committee or the CIO may request a special session as deemed necessary and confirmed by the Chairman.

3. With respect to information security:

   - The Chief Information Security Officer ("CISO"), or a designated representative, will directly provide information security updates to regular Committee meetings, or as needed between meetings, to ensure proper Board oversight.

   - The Committee shall receive reports on information security strategy, capacity planning, budgeting, and emerging threats.

   - Review quarterly reports from management that provide information on the effectiveness of the management of information security risks, including metrics considering security incidents.

   - To advise the CISO that he or she is responsible for developing programs that identify, measure and mitigate IT risks, and to provide to the Committee summaries of and, as appropriate, the results of such programs.

   - The Committee and the CISO will have a closed-door session on the agenda for each regular meeting, with the necessity for such a meeting and the agenda determined by the Committee and the CISO. The Committee or the CISO may request a special session as deemed necessary and confirmed by the Chairman.

4. Present a summary of the significant actions taken at each Committee meeting to the Board.

5. Exercise such other powers and authority as the Board shall, from time to time, confer upon it.

V. PERFORMANCE EVALUATION

The Committee shall assist in the preparation of an annual performance evaluation of the Committee, which shall be conducted in accordance with the procedures established by the Corporate Governance and Nominating Committee. The performance evaluation must compare the performance of the Committee with the requirements of this Charter, and it should also recommend to the Board any improvements to this Charter deemed necessary or desirable by the Committee.

VI. RESOURCES AND AUTHORITY OF THE COMMITTEE

The Committee shall have the resources and authority appropriate to discharge its duties and responsibilities, including the authority to select, retain, terminate, and approve the fees and other retention terms of special or independent counsel, consultants or other experts or advisors, as it deems necessary or appropriate, without seeking approval of the Board or management.

Cullen/Frost shall provide for appropriate funding, as determined by the Committee, in its capacity as a committee of the Board, for payment of: (i) compensation of any counsel, consultants or other experts or advisors employed by the Committee; and (ii) ordinary administrative expenses of the Committee that are necessary to or appropriate for carrying out its duties.