Notice of Application to Establish a Branch

Frost Bank, San Antonio, Tx, will file an application on or about October 21, 2025, with the Commissioner of the Texas Department of Banking and the Federal Reserve Board for permission to establish the following branch: 525 Main Street, Kerrville, Texas 78028.

The Federal Reserve considers a number of factors in deciding whether to approve the application including the record of performance of applicant banks in helping to meet local credit needs. You are invited to submit comments in writing on this application to the Federal Reserve Bank of Dallas, P. O. Box 655906, Dallas, Texas 75265-5906 or via email to comments.applications@dal.frb.org. The comment period will not end before November 5, 2025. The Board's procedures for processing applications may be found at 12 C.F.R. Part 262. Procedures for processing protested applications may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application, contact Lindsey Wieck, Director – Mergers & Applications, at (214) 490-2183. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application if they are received in writing by the Reserve Bank on or before the last day of the comment period.

You may also file a written comment, either for or against this application, with the Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705-4294 on or before the 14th day after the date of this publication. Such comments will be made a part of the record before and considered by the banking commissioner. Any person wishing to formally protest and oppose the new branch application and participate in the application process may do so by filing a written notice of protest with the Texas Department of Banking on or before the 14th calendar day after the date of this publication accompanied by a protest filing fee of $2,500. The protest fee may be reduced or waived by the banking commissioner upon a showing of substantial hardship.