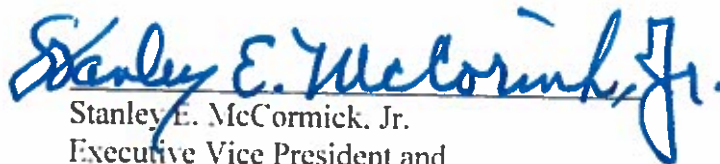


EXTRACT
FROM THE MINUTES OF
FROST BANK
BOARD OF DIRECTORS MEETING
OCTOBER 29, 2015

At a meeting of the Board of Directors of Frost Bank duly called and held on October 29, 2015, a quorum being present, the following resolution was approved:

RESOLVED, that the Board of Directors approve Frost Bank entering into a Bank Depository Agreement, a Security Agreement, and a Pledgee Agreement Form with Nueces County Hospital District.

I, Stanley E. McCormick Jr., Executive Vice President and Secretary of Frost Bank Board of Directors, do certify that the above is a true copy from the minutes of a meeting of the Board of Directors of Frost Bank held on October 29, 2015.



Stanley E. McCormick, Jr.
Executive Vice President and
Secretary Board of Directors