RFP TABULATION

” RFP-0825-01 Banking Service”

Date/Time bid closing.: **2:00 P.M. (CST), Monday August 11, 2025**

Submitter	DATE RECEIVED	
Texas Regional Bank	8/8/25	Hand delivered sealed box
FROST BANK	8/11/2025 11;38PM	Hand delivered sealed box

Tabulation

	Frost Bank	Texas Regional Bank
Participant 1	9.63	7.78
Participant 2	8.85	5.95
Average Score	**9.24**	**6.87**
	Awarded Contract	

Participant #1 Evaluation

Criterion	Weight	Frost Score	Frost Weighted	TRB Score	TRB Weighted	Rationale - Frost	Rationale - TRB
Completeness of response	10%	9	0.9	8	0.8	Fully addressed all RFP sections with clear, organized responses; minor reliance on existing familiarity.	Addressed all required areas but some generic content.
Ability to meet service requirements	25%	10	2.5	8	2	Proven track record as City's long-term partner; meets all requirements seamlessly.	Meets requirements but infrastructure with City is untested.
Overall cost	10%	8	0.8	9	0.9	Competitive but not lowest; minimal transition cost.	Lower fees in several categories; possible savings.
Quality of customer services	25%	10	2.5	7	1.75	Strong local presence, rapid response history, award-winning service.	Regional presence but less integrated with City operations.
Experience and governmental knowledge	10%	10	1	7	0.7	Extensive municipal experience, deep regulatory knowledge.	Has public sector clients but fewer at Boerne's scale.
Financial strength	10%	10	1	8	0.8	One of Texas's strongest banks; high capital ratios.	Well-capitalized but smaller and less diversified.
Capacity for electronic banking services	5%	9	0.45	8	0.4	Mature, secure platform with positive City user experience.	Meets requirements; some features may require setup.
Collateral for deposits	3%	10	0.3	9	0.27	Existing arrangements exceed statutory requirements.	Compliant but not yet tested with City.
Securities clearance & safekeeping	2%	9	0.18	8	0.16	Proven processes for safekeeping and pledged securities.	Meets requirements without City-specific history.
TOTAL	**100%**		**9.63**		**7.78**	**Weighted total score based on criteria.**	**Weighted total score based on criteria.**

Participant #2 Evaluation

Criteria	Weight	Frost Score	Narrative Summary	TRB Score	Narrative Summary	Frost Weighted	TRB Weighted
Did the bank respond completely?	**0**	**n/a**	**yes**	**n/a**	**yes**	**n/a**	**n/a**
Ability to Meet Service Requirements	30%	**10**	Fully meets all mandatory services; proven treasury platform; long-standing track record with City; physical branch presence.	**7**	Meets most services on paper; no physical branch yet, impacting cash deposits, in-person transactions, and continuity.	3	2.1
Cost of Services	10%	**8**	Competitive ECR/fees; waived analysis fees 2 months + 15% discount; minimal transition cost. The two banks are essentially equivalent because the minimum deposit requirements would be met, leading to zero fees for both, however implementation start up for the City's staff would be large.	**8**	Pricing competitive; $15k/year supply allowance; but transition costs (staff time, system changes) high and not offset by bid. The two banks are essentially equivalent in terms of fee because the minimum deposit requirements would be met, leading to zero fees for both, however implementation start up for the City's staff would be large.	0.8	0.8
Banking Convenience / Availability	25%	**9**	Branch in Boerne; extended service hours; 24/7 live customer service.	**5**	No local branch until future date; remote service only initially; possible delays for cash handling.	2.25	1.25
Experience with Public Sector Clients	10%	**8**	150+ years in Texas banking; extensive public entity experience; strong municipal references.	**7**	15 years in operation; less public sector track record; limited municipal references.	0.8	0.7
Implementation Plan & Support	10%	**10**	No implementation disruption; current systems and integrations remain in place; immediate continuity.	**3**	Full system migration required; higher risk of transition issues; new staff training needed.	1	0.3
Financial Strength & Stability	10%	**10**	Well-capitalized; strong credit ratings; history of stability through economic downturns.	**8**	Satisfactory ratings; financially sound but smaller institution.	1	0.8
TOTAL	100%					**8.85**	**5.95**