

**TO ALL STOCK EXCHANGES**

**BSE LIMITED  
NATIONAL STOCK EXCHANGE OF INDIA LIMITED  
NEW YORK STOCK EXCHANGE**

September 16, 2021

Dear Sir/ Madam,

**Sub: Press Release**

Please find enclosed the press release titled '**Frost Bank Selects Infosys as Strategic Partner to Launch New Mortgage Loan Product Offering**' for your information and records.

This information will also be hosted on the Company's website, at [www.infosys.com](http://www.infosys.com).

Thanking you,

Yours sincerely,  
For **Infosys Limited**



**A.G.S. Manikantha**  
*Company Secretary*

## Frost Bank Selects Infosys as Strategic Partner to Launch New Mortgage Loan Product Offering

**Austin, Texas – September 16, 2021:** [Infosys](#) (NSE, BSE, NYSE: INFY), a global leader in next-generation digital services and consulting, today announced that it would collaborate with Frost Bank to provide strategic business consulting and digital capabilities that will enable Frost Bank to offer mortgage loans along with its other consumer loan products. Infosys will help design the bank's mortgage loan process landscape from origination to servicing, design the end-customer experience, and select the most effective technology platform to run and manage operations, while driving growth for its mortgage solutions over the next five years.

Infosys and Frost Bank will work together to create a human-centric, digital-first approach to customer mortgage loans that delivers superior borrower experience along with cutting-edge efficiency of operations. The implementation strategy will focus on accelerating launch of the new product, while also streamlining the mortgage value chain for Frost Bank by taking advantage of Infosys' access to global best practices and innovations.

"Offering mortgage loans along with our other consumer loan products is integral to meeting our customers' evolving needs and bringing the Frost experience to more Texans," said **Phil Green, Chairman and CEO at Frost Bank**. "Working with a world-class company like Infosys will allow us to be involved in the entire process from start to finish and bring our industry-leading customer service experience to mortgages."

Infosys also has deep expertise and long years of experience in collaborating with independent mortgage solution providers and regional banks in the US. Frost Bank can leverage this to compete profitably in a rapidly transforming competitive landscape.

**Mohit Joshi, President, Infosys** said, "At Infosys, we have built strong capabilities in transforming mortgage businesses by providing our clients with unique solutions that meet their customers' expectations of speed, transparency, convenience, and personalization. Our collaboration with Frost Bank sets the stage for a new era of mortgage services, and we are excited to bring to this engagement, our collective expertise."

### About Frost Bank

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company with \$46.7 billion in assets at June 30, 2021. One of the 50 largest U.S. banks by asset size, Frost provides a full range of banking, investments and insurance services to businesses and individuals in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Permian Basin, Rio Grande



Valley and San Antonio regions. Founded in 1868, Frost has helped Texans with their financial needs during three centuries. For more information, visit [www.frostbank.com](http://www.frostbank.com).

### **About Infosys**

Infosys is a global leader in next-generation digital services and consulting. We enable clients in more than 50 countries to navigate their digital transformation. With over four decades of experience in managing the systems and workings of global enterprises, we expertly steer our clients through their digital journey. We do it by enabling the enterprise with an AI-powered core that helps prioritize the execution of change. We also empower the business with agile digital at scale to deliver unprecedented levels of performance and customer delight. Our always-on learning agenda drives their continuous improvement through building and transferring digital skills, expertise, and ideas from our innovation ecosystem.

Visit [www.infosys.com](http://www.infosys.com) to see how Infosys (NSE, BSE, NYSE: INFY) can help your enterprise navigate your next.

### **Safe Harbor**

Certain statements in this release concerning our future growth prospects, financial expectations and plans for navigating the COVID-19 impact on our employees, clients and stakeholders are forward-looking statements intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding COVID-19 and the effects of government and other measures seeking to contain its spread, risks related to an economic downturn or recession in India, the United States and other countries around the world, changes in political, business, and economic conditions, fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, unauthorized use of our intellectual property and general economic conditions affecting our industry and the outcome of pending litigation and government investigation. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2021. These filings are available at [www.sec.gov](http://www.sec.gov). Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the Company's filings with the Securities and Exchange Commission and our reports to shareholders. The Company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the Company unless it is required by law.

**For more information contact [PR\\_Global@Infosys.com](mailto:PR_Global@Infosys.com)**