

**Carol Severyn**  
**Group Executive Vice President & Chief Risk Officer**  
**Frost**

Carol Severyn is the group executive vice president and chief risk officer for Frost, as well as a member of the company's senior officer team. In her role, she oversees compliance, security, loan review, business continuity, and risk management. Trained as an auditor, she has a unique background in risk assessment, critical thinking, and controls assurance.

A native of San Antonio, Carol earned her undergraduate degree in business administration from the University of Texas at San Antonio. She is a Certified Public Accountant, a Certified Fiduciary and Investment Risk Specialist, and a Certified Information Systems Auditor.

Carol resides in San Antonio. She enjoys spending time with her two sons, playing beach volleyball, and traveling.