

Horizon Capital Bank  
Form 425  
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**Table of Contents**

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Subject Company: Horizon Capital Bank  
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**Forward-Looking Statements**

Certain statements contained in this filing that are not statements of historical fact constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 (the Act), notwithstanding that such statements are not specifically identified. In addition, certain statements may be contained in the future filings of Cullen/Frost Bankers, Inc. with the Securities and?