



## **PRESS RELEASE**

**For more information contact:**

**Prosperity Bancshares, Inc.®**  
Prosperity Bank Plaza  
4295 San Felipe  
Houston, Texas 77027

David Zalman  
Chairman and Chief Executive Officer  
281.269.7199  
[david.zalman@prosperitybankusa.com](mailto:david.zalman@prosperitybankusa.com)

**FOR IMMEDIATE  
RELEASE**

## **PROSPERITY BANCSHARES, INC.® RELEASES RESULTS OF 2016 DODD-FRANK ACT STRESS TEST**

HOUSTON, October 27, 2016. Prosperity Bancshares, Inc.® (NYSE: PB) (“Prosperity”), the parent company of Prosperity Bank® (the “Bank”), announced today that it has released the results of its company-run 2016 capital stress test under the severely adverse economic scenario for Prosperity and the Bank as required by the Dodd-Frank Wall Street Reform and Consumer Protection Act. Results indicate that, even in the severely adverse economic scenario established by the Board of Governors of the Federal Reserve System, Prosperity’s and the Bank’s regulatory capital ratios continue to significantly exceed well-capitalized levels throughout the nine quarter stress test period. The stress test results are available at [www.prosperitybankusa.com](http://www.prosperitybankusa.com) and can be accessed by clicking DFAST Results under the Investor Relations tab.

### **Prosperity Bancshares, Inc.®**

As of September 30, 2016, Prosperity Bancshares, Inc. ® is a \$21.404 billion Houston, Texas based regional financial holding company, formed in 1983. Operating under a community banking philosophy and seeking to develop broad customer relationships based on service and convenience, Prosperity Bank offers a variety of traditional loan and deposit products to its customers, which consist primarily of small and medium sized businesses and consumers. In addition to established banking products, Prosperity Bank offers a complete line of services including: Internet Banking services at [www.prosperitybankusa.com](http://www.prosperitybankusa.com), Retail Brokerage Services, Credit Cards, MasterMoney

Debit Cards, 24 hour voice response banking, Trust and Wealth Management, Mortgage Services, Cash Management and Mobile Banking.

Prosperity Bank currently operates 245 full-service banking locations: 65 in the Houston area, including The Woodlands; 29 in the South Texas area including Corpus Christi and Victoria; 36 in the Dallas/Fort Worth area; 22 in the East Texas area; 29 in the Central Texas area including Austin and San Antonio; 34 in the West Texas area including Lubbock, Midland-Odessa and Abilene; 16 in the Bryan/College Station area, 6 in the Central Oklahoma area and 8 in the Tulsa, Oklahoma area.

This press release contains forward-looking statements, including projections of Prosperity's and the Bank's financial results and condition on a pro forma basis under a hypothetical scenario. This scenario is not a forecast of anticipated economic conditions, and, accordingly, the projections are not intended to be a forecast of Prosperity's or the Bank's expected future financial results or condition. Instead, the projections reflect possible results under the prescribed hypothetical scenario. Prosperity's and the Bank's future financial results and condition will be impacted by actual economic and financial conditions and various other factors as described in Prosperity's reports, including its Annual Report on Form 10-K for the year ended December 31, 2015, filed with the Securities and Exchange Commission and available at [www.sec.gov](http://www.sec.gov).