



## PRESS RELEASE

For more information contact:

Prosperity Bancshares, Inc.<sup>®</sup>  
Prosperity Bank Plaza  
4295 San Felipe  
Houston, Texas 77027

Cullen Zalman  
Vice President – Banking and Corporate Activities  
281.269.7199  
[cullen.zalman@prosperitybankusa.com](mailto:cullen.zalman@prosperitybankusa.com)

## FOR IMMEDIATE RELEASE

# PROSPERITY BANCSHARES, INC.<sup>®</sup> INVITES YOU TO JOIN ITS THIRD QUARTER 2019 EARNINGS CONFERENCE CALL

HOUSTON, September 25, 2019. In conjunction with Prosperity Bancshares, Inc.<sup>®</sup> (NYSE: PB) Third Quarter 2019 Earnings Announcement, scheduled before the market opens on Wednesday, October 23, 2019, you are invited to listen to its conference call at 11:30 AM, Eastern Time (10:30 AM, Central Time) on that day. Participants will include members of Prosperity's executive management team.

- What: Prosperity Bancshares, Inc.<sup>®</sup> Third Quarter Earnings Call
- When: Wednesday, October 23, 2019 at 10:30 AM (Central Time)
- Where: <http://www.prosperitybankusa.com> on the Investor Relations page
- How: Simply log on to the web at the address above or call **1-877-883-0383** for domestic participants, or **1-412-902-6506** for international participants and enter Participant Elite Entry Number: **6181935**

If you are unable to participate during the live webcast, the call will be archived on the website at <http://www.prosperitybankusa.com>. To access the replay, select "Presentations & Calls" from the drop-down menu on the Investor Relations tab and follow the instructions.

## Prosperity Bancshares, Inc.<sup>®</sup>

As of June 30, 2019, Prosperity Bancshares, Inc.<sup>®</sup> is a \$22.4 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 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 offers a complete line of services including: Internet Banking services at <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 currently operates 243 full-service banking locations: 65 in the Houston area, including The Woodlands; 30 in the South Texas area including Corpus Christi and Victoria; 33 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.

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**“Safe Harbor” Statement under the Private Securities Litigation Reform Act of 1995:** This release may contain, and the remarks by Prosperity’s management on the conference call may contain, forward-looking statements within the meaning of the securities laws that are based on current expectations, assumptions, estimates and projections about Prosperity Bancshares and its subsidiaries. Prosperity’s management does not undertake any obligation to update these statements. These forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties, many of which are outside of Prosperity’s control, which may cause actual results to differ materially from those expressed or implied by the forward-looking statements. These risks and uncertainties include but are not limited to whether Prosperity can: successfully identify acquisition targets and integrate the businesses of acquired companies and banks; continue to sustain its current internal growth rate or total growth rate; provide products and services that appeal to its customers; continue to have access to debt and equity capital markets; and achieve its sales objectives. Other risks include, but are not limited to: the possibility that credit quality could deteriorate; actions of competitors; changes in laws and regulations (including changes in governmental interpretations of regulations and changes in accounting standards); a deterioration or downgrade in the credit quality and credit agency ratings of the securities in Prosperity’s securities portfolio; customer and consumer demand, including customer and consumer response to marketing; effectiveness of spending, investments or programs; fluctuations in the cost and availability of supply chain resources; and economic conditions, including currency rate, interest rate and commodity price fluctuations. These and various other factors are discussed in Prosperity Bancshares’ Annual Report on Form 10-K for the year ended December 31, 2018 and other reports and statements Prosperity Bancshares has filed with the SEC. Copies of the SEC filings for Prosperity Bancshares<sup>®</sup> may be downloaded from the Internet at no charge from <http://www.prosperitybankusa.com>.

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