



Investor Presentation

— Fourth Quarter 2025 —



Cautionary Note on Forward Looking Statements

This presentation, and the remarks by Prosperity's management on the conference call may contain statements regarding the proposed transaction between Prosperity Bancshares, Inc. ("Prosperity") and Stellar Bancorp, Inc. ("Stellar"); future financial and operating results; benefits and synergies of the proposed transaction; future opportunities for Prosperity; the issuance of common stock of Prosperity contemplated by the Agreement and Plan of Merger by and between Prosperity and Stellar (the "Merger Agreement"); the expected filing by Prosperity with the Securities and Exchange Commission (the "SEC") of a registration statement on Form S-4 (the "Registration Statement") and a prospectus of Prosperity and a proxy statement of Stellar to be included therein (the "Proxy Statement/Prospectus"); the expected timing of the closing of the proposed transaction; the ability of the parties to complete the proposed transaction considering the various closing conditions and any other statements about future expectations that constitute forward-looking statements within the meaning of the federal securities laws, including the meaning of the Private Securities Litigation Reform Act of 1995, as amended, Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), and Section 21E of the Securities Exchange Act of 1934, as amended. From time to time, oral or written forward-looking statements may also be included in other information released to the public. Such forward-looking statements are typically, but not exclusively, identified by the use in the statements of words or phrases such as "aim," "anticipate," "believe," "estimate," "expect," "goal," "guidance," "intend," "is anticipated," "is expected," "is intended," "objective," "plan," "projected," "projection," "will affect," "will be," "will continue," "will decrease," "will grow," "will impact," "will increase," "will incur," "will reduce," "will remain," "will result," "would be," variations of such words or phrases (including where the word "could," "may," or "would" is used rather than the word "will" in a phrase) and similar words and phrases indicating that the statement addresses some future result, occurrence, plan or objective. Forward-looking statements include all statements other than statements of historical fact, including forecasts or trends, and are based on current expectations, assumptions, estimates, and projections about Prosperity, Stellar and their respective subsidiaries or related to the proposed transaction between Prosperity and Stellar and are subject to significant risks and uncertainties that could cause actual results to differ materially from the results expressed in such statements.

These forward-looking statements may include information about Prosperity's and Stellar's possible or assumed future economic performance or future results of operations, including future revenues, income, expenses, provision for loan losses, provision for taxes, effective tax rate, earnings per share and cash flows and Prosperity's and Stellar's future capital expenditures and dividends, future financial condition and changes therein, including changes in Prosperity's and Stellar's loan portfolio and allowance for loan losses, future capital structure or changes therein, as well as the plans and objectives of management for Prosperity's and Stellar's future operations, future or proposed acquisitions, the future or expected effect of acquisitions on Prosperity's and Stellar's operations, results of operations, financial condition, and future economic performance, statements about the anticipated benefits of the proposed transaction, and statements about the assumptions underlying any such statement.

These forward-looking statements are not guarantees of future performance and are based on expectations and assumptions Prosperity and Stellar currently believe to be valid. Because forward-looking statements relate to future results and occurrences, many of which are outside of the control of Prosperity and Stellar, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Many possible events or factors could adversely affect the future financial results and performance of Prosperity, Stellar or the combined company and could cause those results or performance to differ materially from those expressed in or implied by the forward-looking statements. Such risks and uncertainties include, among others: (1) the risk that the cost savings and synergies from the proposed transaction may not be fully realized or may take longer than anticipated to be realized, (2) disruption to Prosperity's and Stellar's businesses as a result of the announcements and pendency of the proposed transaction, (3) the risk that the integration of Stellar's businesses and operations into Prosperity will be materially delayed or will be more costly or difficult than expected, or that Prosperity is otherwise unable to successfully integrate Stellar's business into its own, including as a result of unexpected factors or events, (4) the failure to obtain the necessary approval by the shareholders of Stellar, (5) the ability by Prosperity and/or Stellar to obtain required governmental approvals of the proposed transaction on the timeline expected, or at all, and the risk that such approvals may result in the imposition of conditions that could adversely affect Prosperity after the closing of the proposed transaction or adversely affect the expected benefits of the proposed transaction, (6) reputational risk and the reaction of each company's customers, suppliers, employees or other business partners to the proposed transaction, (7) the failure of the closing conditions in the Merger Agreement to be satisfied, or any unexpected delay in closing the proposed transaction or the occurrence of any event, change or other circumstances that could give rise to the termination of the Merger Agreement, (8) the dilution caused by the issuances of additional shares of Prosperity's common stock in the proposed transaction, (9) the possibility that the proposed transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events, (10) the outcome of any legal or regulatory proceedings that may be currently pending or later instituted against Prosperity before or after the proposed transaction, or against Stellar, (11) diversion of management's attention from ongoing business operations and (12) general competitive, economic, political and market conditions and other factors that may affect future results of Prosperity and Stellar. Prosperity and Stellar disclaim any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments. These and various other risks, uncertainties, assumptions, and factors are discussed in the Annual Reports on Form 10-K for the year ended December 31, 2024, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K, filed by Prosperity or Stellar and in other filings made by Prosperity and Stellar with the SEC from time to time.

Important Information

Additional Information about the Transaction and Where to Find It

Prosperity intends to file with the SEC the Registration Statement on Form S-4 to register the shares of Prosperity common stock to be issued to the shareholders of Stellar in connection with the proposed transaction. The Registration Statement will include the Proxy Statement/Prospectus which will be sent to the shareholders of Stellar in connection with the proposed transaction. This communication is not a substitute for the Registration Statement, the Proxy Statement/Prospectus or any other document that may be filed by Prosperity or Stellar with the SEC. INVESTORS AND SECURITY HOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT, THE PROXY STATEMENT/PROSPECTUS AND ANY OTHER RELEVANT DOCUMENTS TO BE FILED WITH THE SEC IN CONNECTION WITH THE PROPOSED TRANSACTION OR INCORPORATED BY REFERENCE INTO THE PROXY/STATEMENT PROSPECTUS, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THESE DOCUMENTS, CAREFULLY AND IN THEIR ENTIRETY, BECAUSE THEY CONTAIN OR WILL CONTAIN IMPORTANT INFORMATION. Investors and security holders will be able to obtain the Registration Statement and the Proxy Statement/Prospectus (when available) and other documents that are filed with the SEC by Prosperity or Stellar, as applicable, free of charge from the SEC's website at <https://www.sec.gov> or through the investor relations section of Prosperity's website at <https://www.prosperitybankusa.com/investor-relations/> or Stellar's website at <https://ir.stellar.bank>.

Participants in the Solicitation

Prosperity, Stellar and certain of their directors and executive officers and other employees may be deemed to be participants in the solicitation of proxies from Stellar's shareholders in connection with the proposed transaction. Information about the directors and executive officers of Prosperity and their ownership of Prosperity common stock is contained in the definitive proxy statement for Prosperity's 2025 annual meeting of shareholders (the "Prosperity Annual Meeting Proxy Statement"), which was filed with the SEC on March 13, 2025, including under the headings "Item 1. Election of Directors," "Corporate Governance," "Executive Compensation and Other Matters," "Item 3. Advisory Vote on Executive Compensation," and "Beneficial Ownership of Common Stock by Management of the Company and Principal Shareholders." Information about the directors and executive officers of Stellar and their ownership of Stellar common stock is contained in the definitive proxy statement for Stellar's 2025 annual meeting of shareholders (the "Stellar Annual Meeting Proxy Statement"), which was filed with the SEC on April 10, 2025, including under the headings "Proposal 1: Election of Directors," "Certain Corporate Governance Matters," "Executive Compensation and Other Matters," "Executive Compensation Payments and Awards," "Proposal 4: Advisory Vote on the Compensation of the Company's Named Executive Officers ("Say-on-Pay Resolution")," and "Beneficial Ownership of the Company's Common Stock by Management and Principal Shareholders of the Company." Additional information regarding the persons who may, under the rules of the SEC, be deemed participants in the solicitation of the shareholders of Stellar in connection with the proposed transaction, including a description of their direct or indirect interests, by security holdings or otherwise, will be included in the Proxy Statement/Prospectus relating to the proposed transaction when it is filed with the SEC. To the extent holdings of securities by potential participants (or the identity of such participants) have changed since the information printed in the Prosperity Annual Meeting Proxy Statement or the Stellar Annual Meeting Proxy Statement, such information has been or will be reflected on Statements of Change in Ownership on Forms 3 and 4 filed with the SEC, as applicable. Free copies of the Proxy Statement/Prospectus relating to the proposed transaction and free copies of the other SEC filings to which reference is made in this paragraph may be obtained from the SEC's website at <https://www.sec.gov> or through the investor relations section of Prosperity's website at <https://www.prosperitybankusa.com/investor-relations/> or Stellar's website at <https://ir.stellar.bank>.

No Offer or Solicitation

This communication is for informational purposes only and is not intended to and does not constitute an offer to subscribe for, buy or sell, or the solicitation of an offer to subscribe for, buy or sell, or an invitation to subscribe for, buy or sell any securities or a solicitation of any vote or approval in any jurisdiction, nor shall there be any sale, issuance or transfer of securities in any jurisdiction in which such offer, invitation, sale or solicitation would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act, and otherwise in accordance with applicable law.

Fourth Quarter Highlights

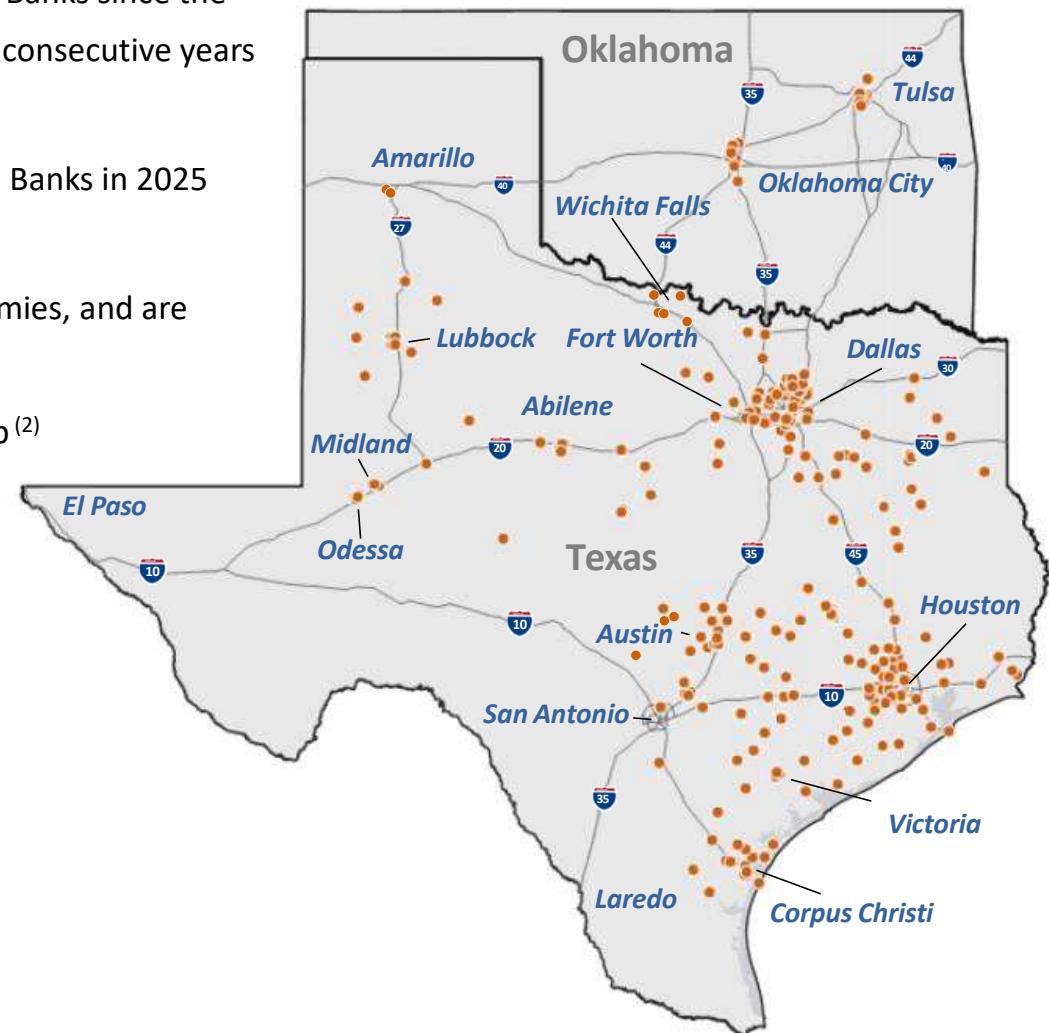
- Net income of \$139.9 million and earnings per share (diluted) of \$1.49 for the three months ended December 31, 2025, an increase of 8.8% compared to the fourth quarter 2024
- Assets of \$38.5 billion, total loans of \$21.8 billion, and deposits of \$28.5 billion at December 31, 2025
- Common equity tier 1 ratio of 17.55% and leverage ratio of 11.93% at December 31, 2025
- Deposits increased \$700.4 million during the fourth quarter 2025, or 10.1% annualized
- Net interest margin increased 25 basis points to 3.30% compared to 3.05% for the fourth quarter 2024
- Return (annualized) on fourth quarter average assets of 1.49%, and average tangible common equity of 13.61% in the fourth quarter 2025
- Sound asset quality with annualized net charge-offs / quarterly average loans of 0.11%
- Allowance for credit losses on loans and off-balance sheet credit exposures of \$371.4 million and allowance for credit losses on loans to total loans, excluding Warehouse Purchase Program, of 1.63%
- Declared cash dividend of \$0.60 for the first quarter 2026
- Approved 2026 Stock Repurchase Program covering up to 5% of outstanding common stock
- Completed the acquisition of American Bank Holding Corporation on January 1, 2026
- Received all necessary regulatory approvals for the pending acquisition of Southwest Bancshares, Inc.
- Announced the signing of definitive merger agreement to acquire Stellar Bancorp, Inc. on January 28, 2026

Strong Presence in Texas and Oklahoma

- A Texas-based financial holding company with \$38.5 billion in total assets
- Prosperity has been ranked as one of Forbes America's Best Banks since the list's inception in 2010, and was ranked in the Top 10 for 14 consecutive years
- Named "Best Overall Bank in Texas" by Money in 2025
- Recognized by Newsweek as one of America's Best Regional Banks in 2025
- Ranked #3 in deposit market share in Texas ⁽¹⁾
- Texas and Oklahoma continue to benefit from strong economies, and are home to 57 Fortune 500 headquartered companies
- Shareholder driven with 4.2% fully diluted insider ownership ⁽²⁾
- Successful completion of 46 acquisitions (whole bank, branch and failed bank transactions)

301 Full-Service Locations ⁽³⁾

15	in Bryan/College Station Area
6	in Central Oklahoma Area
33	in Central Texas Area
61	in Dallas/Fort Worth Area
22	in East Texas Area
62	in Houston Area
49	in South Texas Area
8	in Tulsa Area
45	in West Texas Area

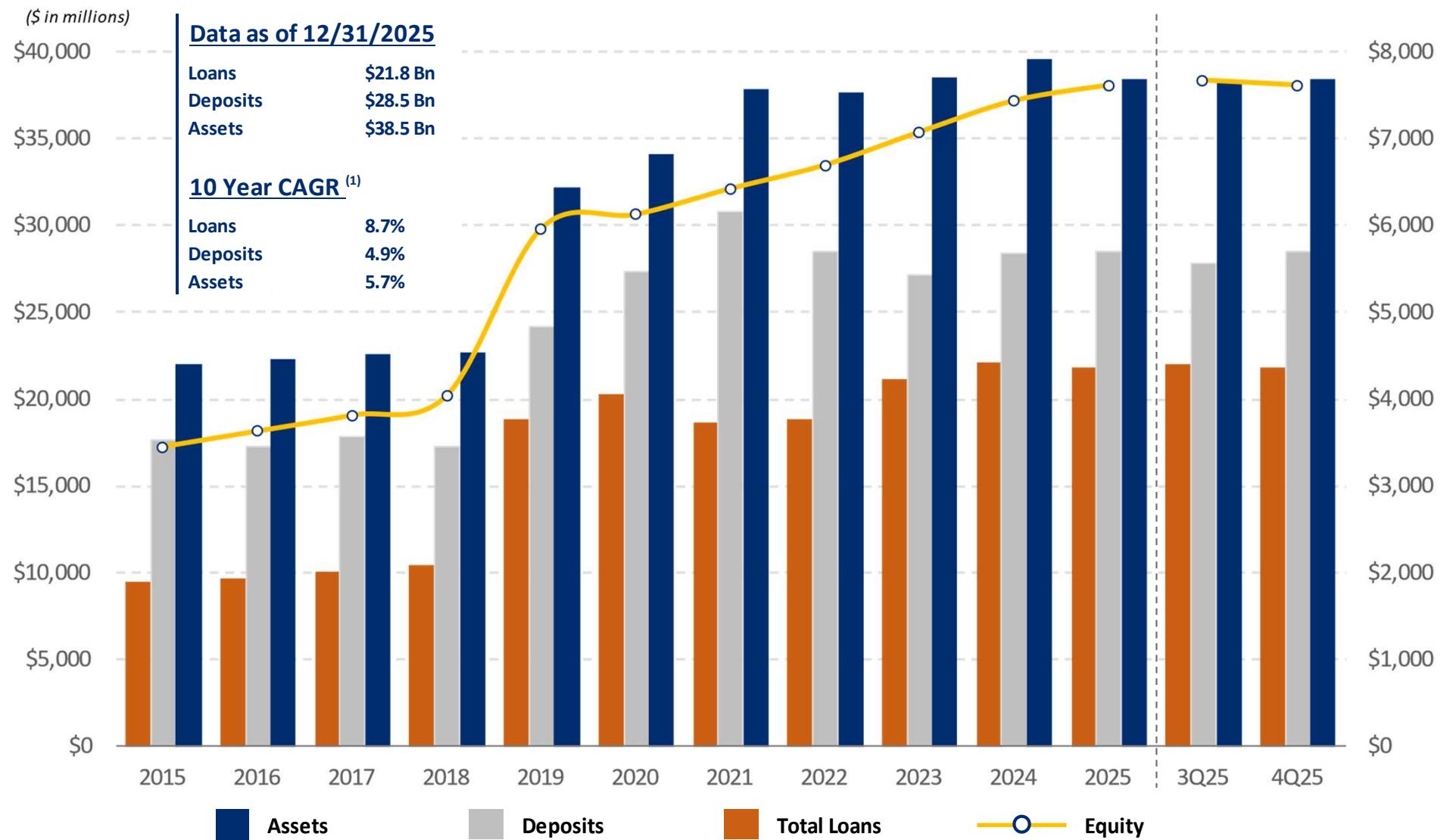


(1) Per FDIC; Includes Texas headquartered commercial banks; Deposits as of 6/30/2025

(2) Per proxy statement (Form DEF 14A) filed on 3/13/2025

(3) Includes 18 locations currently doing business as American Bank

Balance Sheet Summary



Source: Company Documents

(1) Represents the Compound Annual Growth Rate from 12/31/2014 – 12/31/2024

Net Income



Note: Net income includes the following (\$ in thousands)

Provision for Credit Losses	\$7,560	\$24,000	\$14,325	\$16,350	\$4,300	\$20,000	-	-	\$18,540	\$9,066	-	-
Loan Discount Accretion	\$52,122	\$38,970	\$21,906	\$13,909	\$28,045	\$91,341	\$39,278	\$7,401	\$5,566	\$17,490	\$12,402	\$2,855

Net Income
 Net Income (Excluding Purchase Accounting Adjustments)⁽¹⁾
 Net Income (Excluding PAA and Non-Recurring Charges)⁽¹⁾

Earnings Per Share

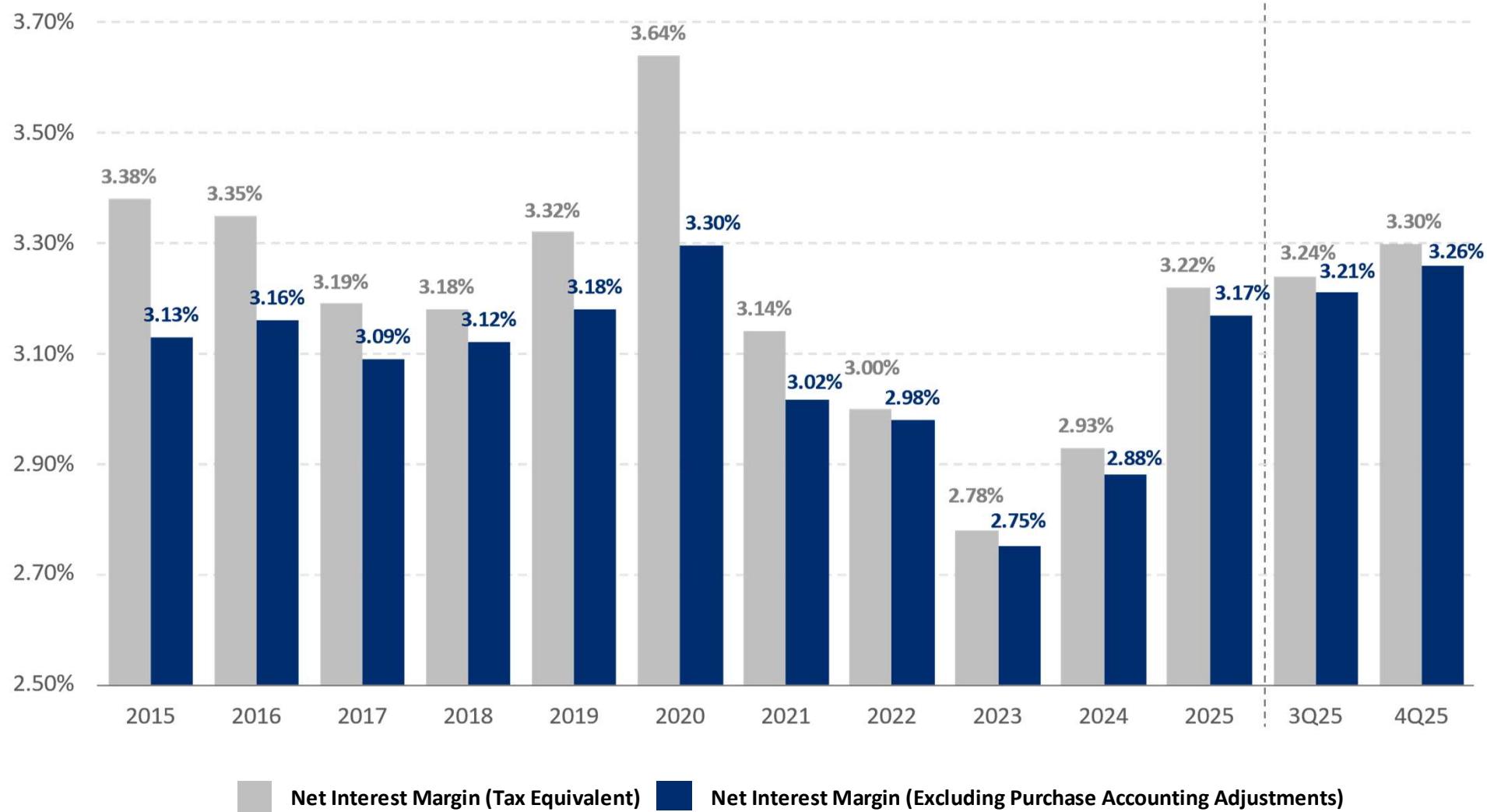


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EPS
 Core EPS (Excluding Purchase Accounting Adjustments)
 EPS (Excluding Non-Recurring Charges)⁽¹⁾ Core EPS (Excluding PAA and Non-Recurring Charges)⁽¹⁾

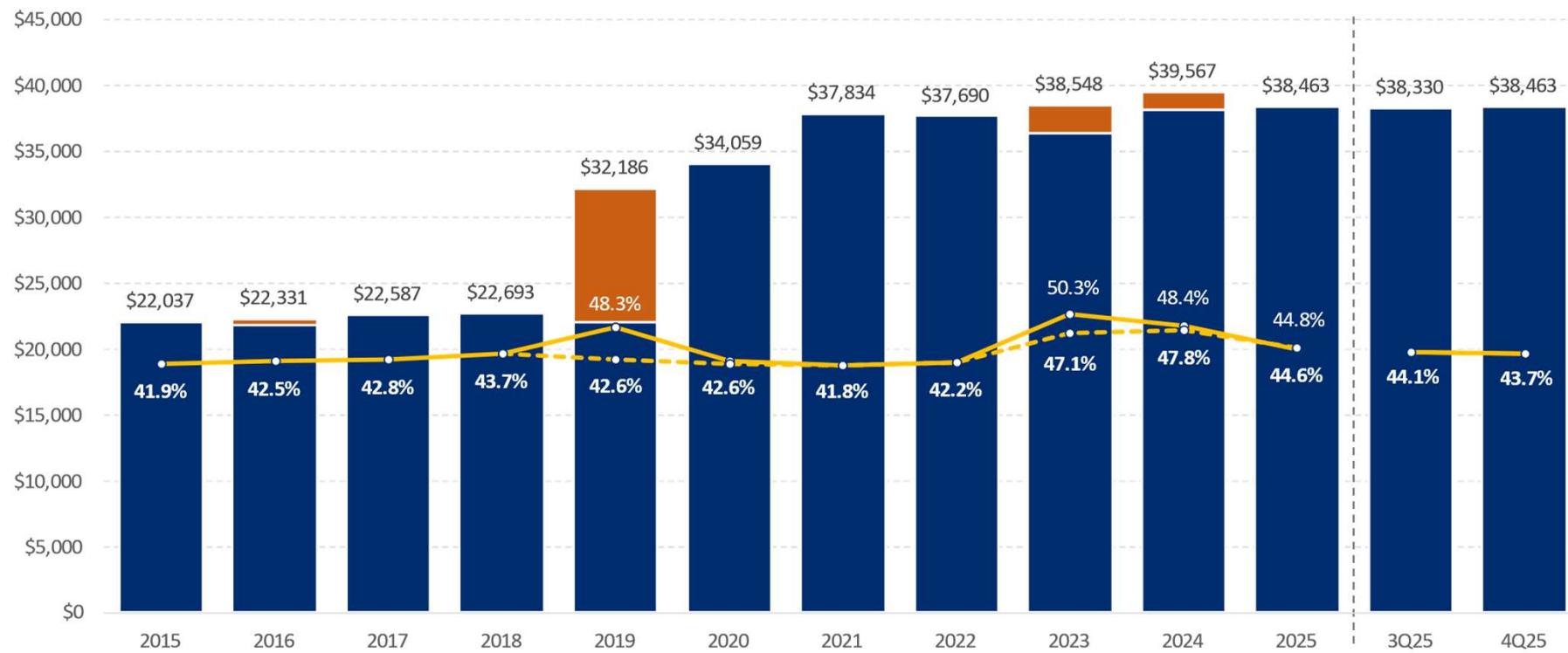
Net Interest Margin



Net Interest Margin (Tax Equivalent) Net Interest Margin (Excluding Purchase Accounting Adjustments)

Acquisitions & Efficiency Ratio

(\$'s in millions)



% of Assets

Acquired 0.0% 2.5% 0.0% 0.0% 31.3% 0.0% 0.0% 0.0% 5.5% 3.5% 0.0% 0.0% 0.0%

Total Assets Excluding Acquisitions

Total Assets Acquired ⁽¹⁾

○ Efficiency Ratio ⁽²⁾

○ Efficiency Ratio (Excluding Non-Recurring Charges) ⁽³⁾

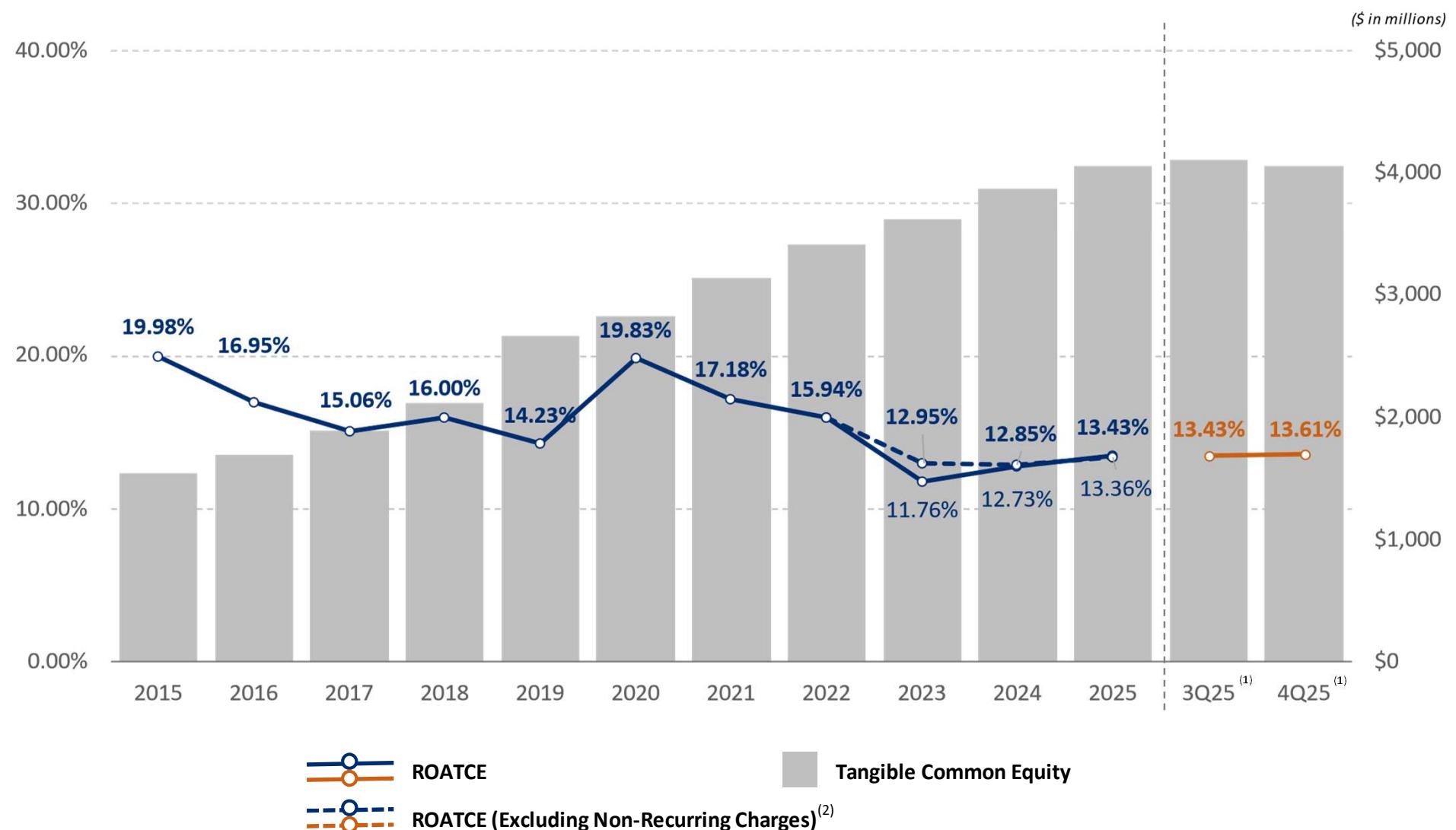
Source: Company Documents

(1) Representative of target assets at closing

(2) Calculated by dividing total noninterest expense, excluding credit loss provisions, by net interest income plus noninterest income, excluding net gains and losses on the sale or write down of assets and securities. Additionally, taxes are not part of this calculation.

(3) Excludes after-tax merger related provision and expenses related to recent acquisitions, gain on Visa Class B-1 stock exchange net of investment securities sales and FDIC special assessments

Return on Average Tangible Common Equity

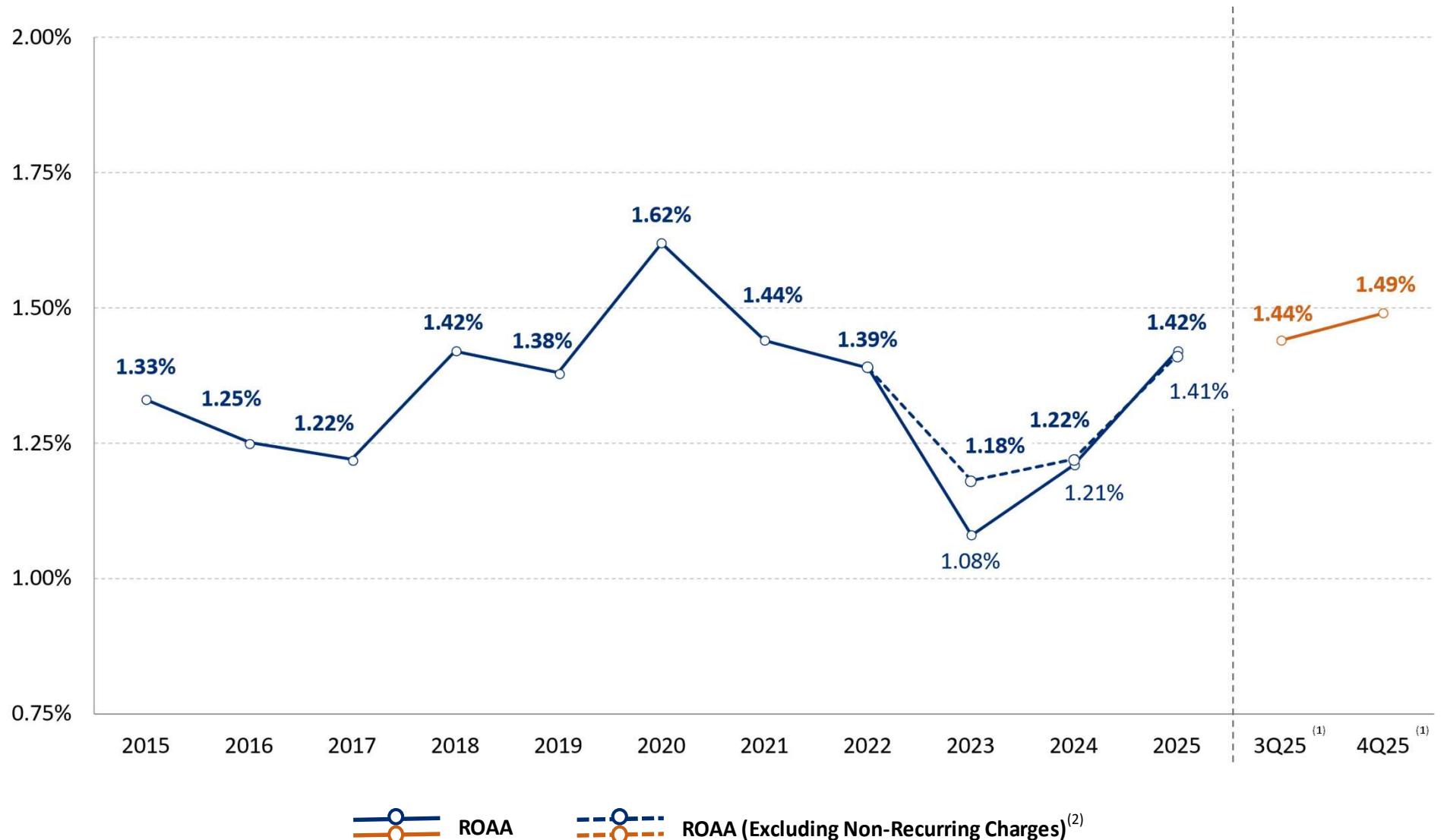


(1) Interim periods shown on an annualized basis

(2) Excludes after-tax merger related provision and expenses related to recent acquisitions, gain on Visa Class B-1 stock exchange net of investment securities sales and FDIC special assessments

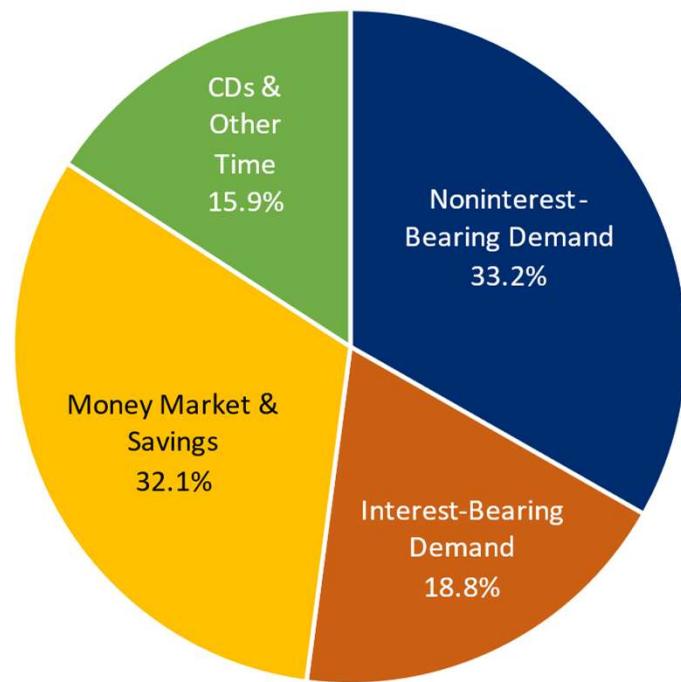


Return on Average Assets



Deposit Composition

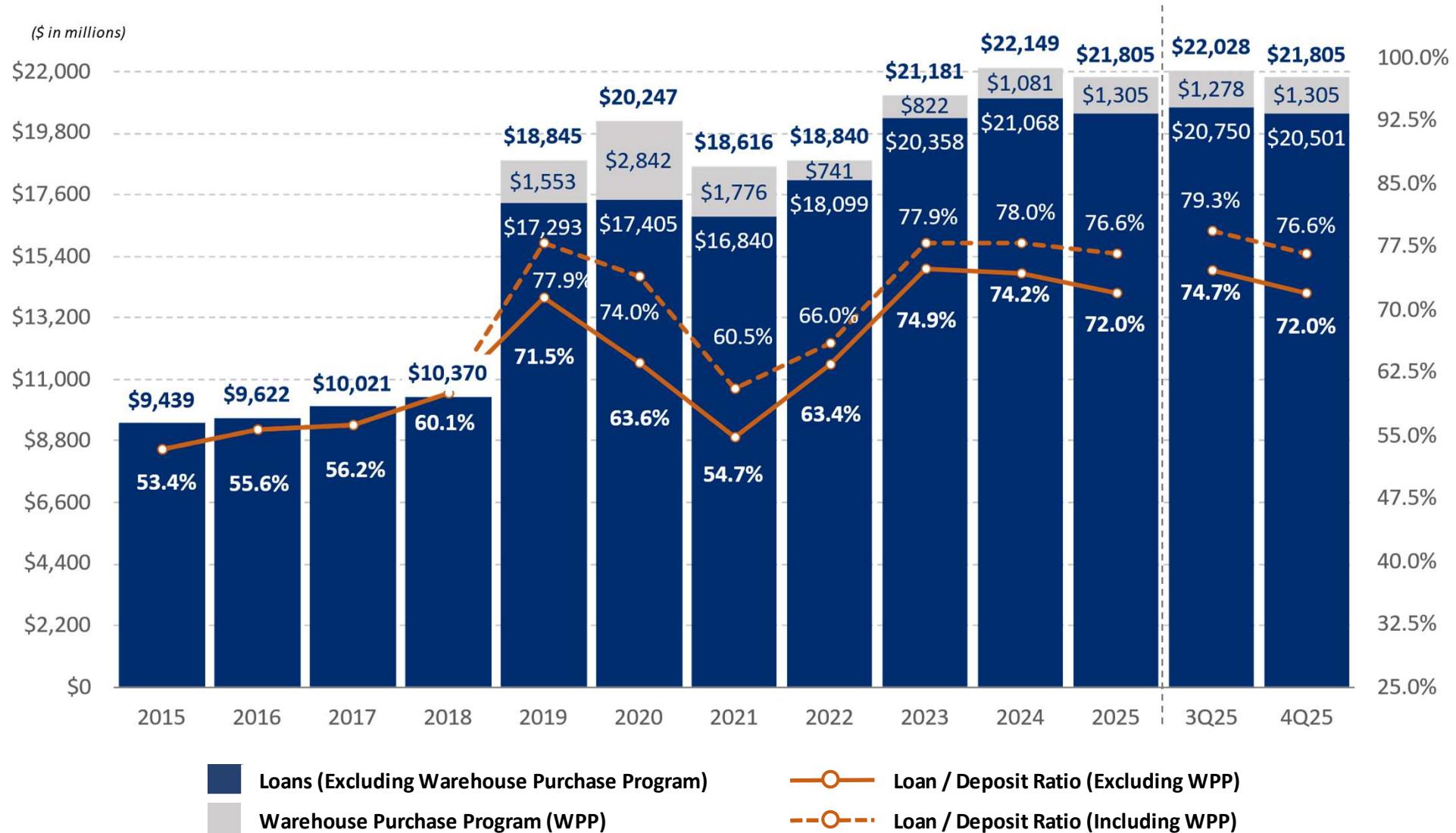
As of December 31, 2025
(\$ in millions)



	\$mm	Cost (%) ⁽¹⁾
Noninterest-Bearing Demand	\$9,468	0.00%
Interest-Bearing Demand	\$5,366	0.75%
Money Market & Savings	\$9,131	1.96%
CDs & Other Time	\$4,518	3.58%

Total Deposits: \$28.5Bn
Total Cost of Deposits: 1.34%⁽¹⁾
Cost of Interest-Bearing Deposits: 2.04%⁽¹⁾

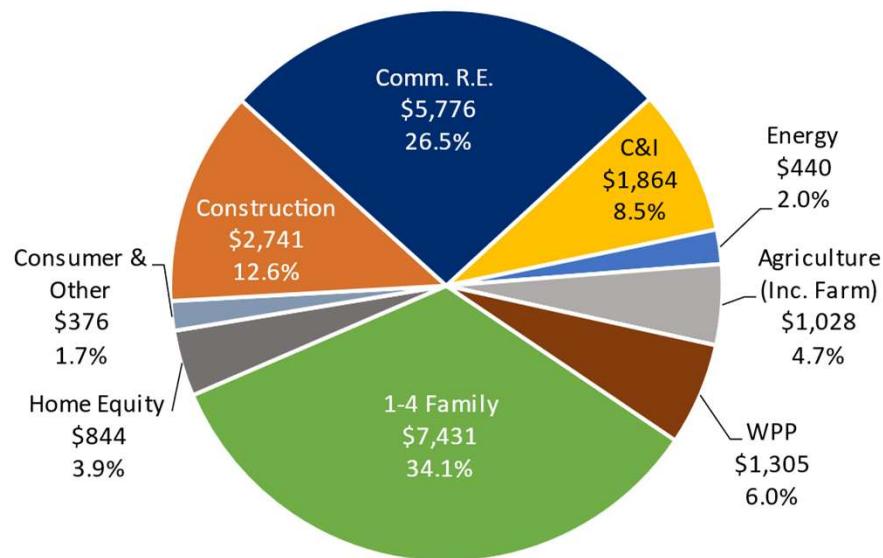
Loan Growth



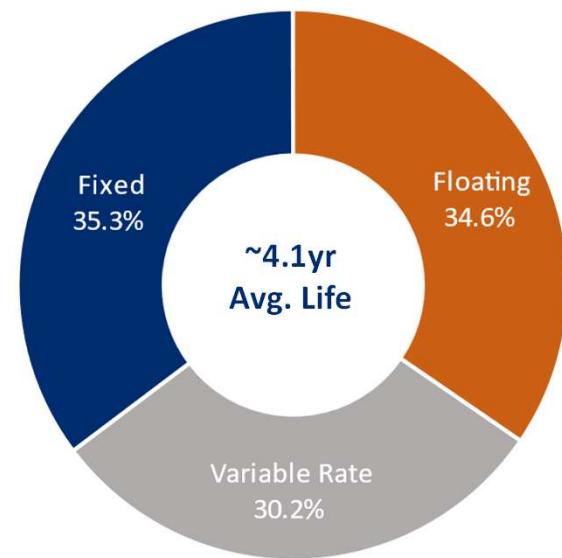
Loan Portfolio Overview

As of December 31, 2025
(\$ in millions)

Loan Portfolio by Category & Geography



Loans by Rate Structure



Loans By Area	Amount ⁽²⁾⁽⁴⁾	% of Total
Bryan / College Station	\$988	4.8%
Central Oklahoma	\$552	2.7%
Central Texas	\$2,469	12.1%
Dallas / Ft. Worth	\$6,416	31.4%
East Texas	\$722	3.5%
Houston	\$4,491	22.0%
South Texas	\$1,741	8.5%
Tulsa	\$508	2.5%
West Texas	\$2,565	12.5%

Total Loans: \$21.8Bn

Loans HFI (Excl. WPP): \$20.5Bn

Yield on Total Loans: 5.83% ⁽¹⁾

Yield on Loans HFI (Excl. WPP): 5.83% ⁽¹⁾

Core Yield on Loans HFI (Excl. WPP): 5.77% ⁽¹⁾⁽³⁾

Source: Company Documents

(1) Data for the three months ended December 31, 2025

(2) Excludes \$48 million in loans assigned to the Corporate Group

(3) Core yield excludes purchase accounting adjustments

(4) Excludes Warehouse Purchase Program (WPP) loans

Loan Portfolio Detail

As of December 31, 2025
(\$ in millions)

Portfolio Commentary

- Loan portfolio is diversified across the Bank's market areas and by underlying collateral type
- CRE and construction loans conservatively underwritten to cost of collateral
- 34% of commercial real estate is owner occupied

C&I Detail (Excluding Energy Loans)

(\$ in millions)



Source: Company Documents

(1) Includes State & Political loans

(2) Total includes a net unaccrued discount of (\$0.9) million not shown in graph

Commercial Real Estate Detail

(\$ in millions)



Note: Average CRE loan balance outstanding equal to \$1.1 million

Construction Detail

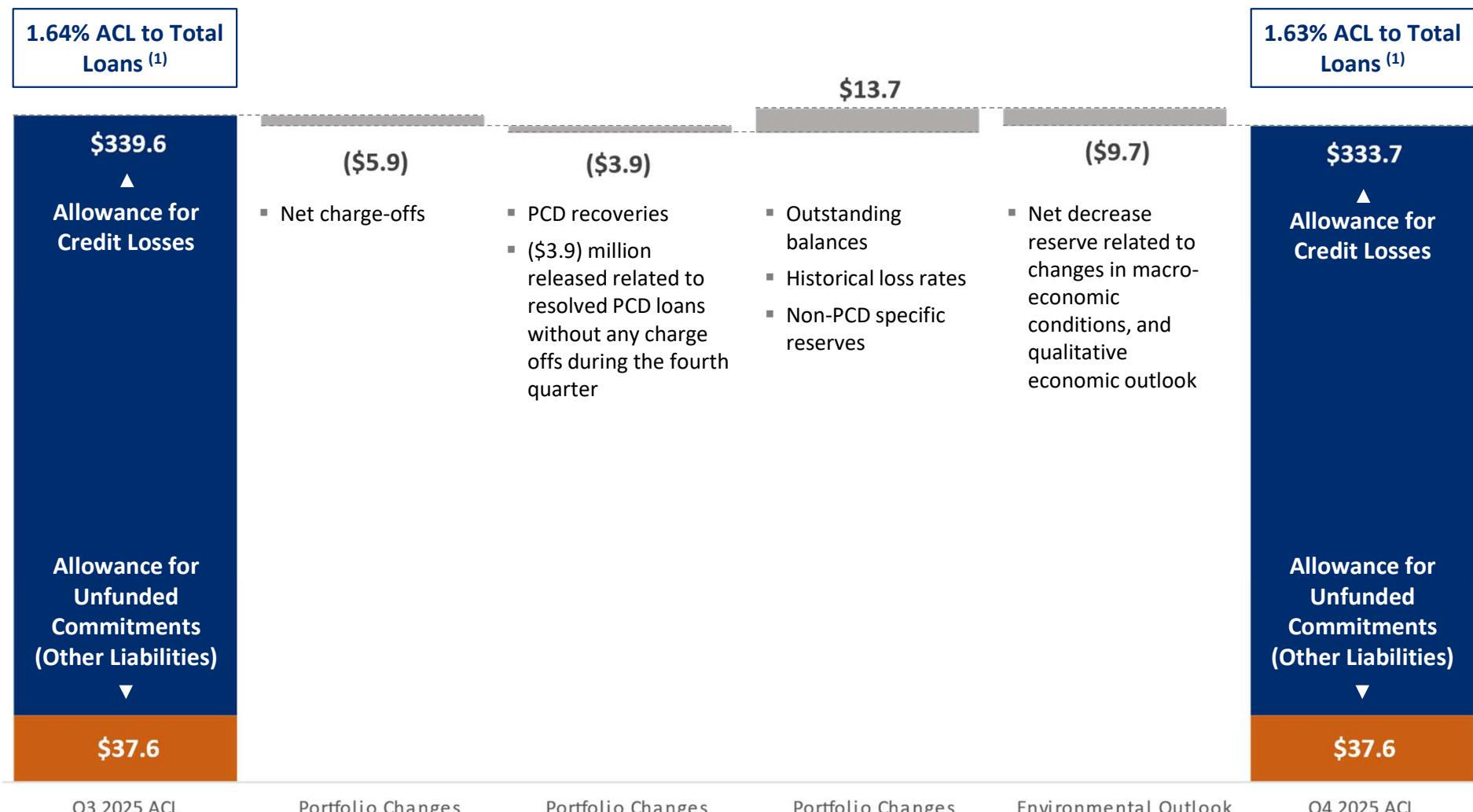
(\$ in millions)



Changes to Allowance for Credit Losses

(\$ in millions)

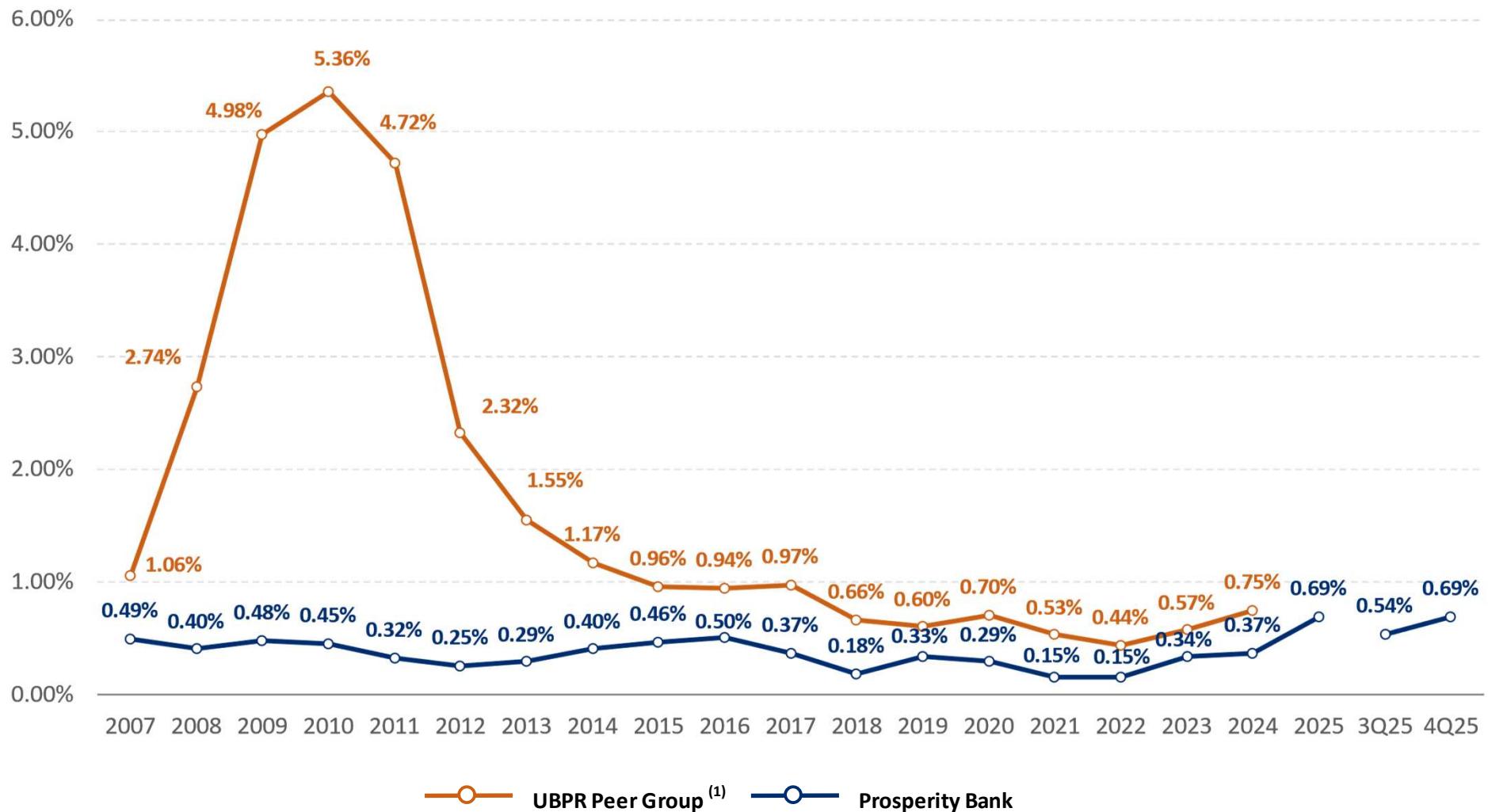
\$377.3 million ----- **Total Allowance for Credit Losses and Unfunded Commitments** ----- **\$371.4 million**



(1) Excludes Warehouse Purchase Program (WPP) loans

Asset Quality

NPAs / Loans + OREO



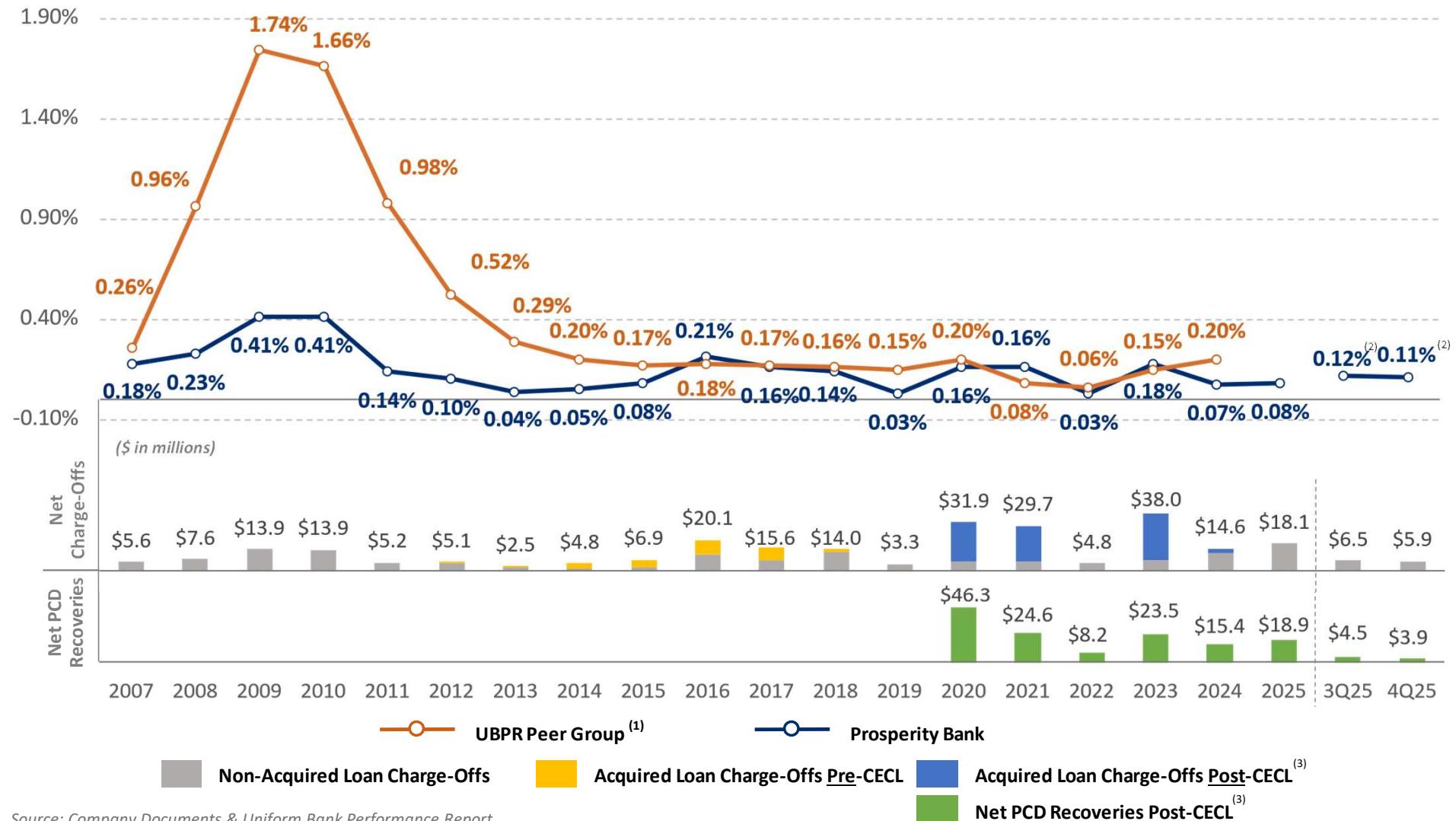
Source: Company Documents & Uniform Bank Performance Report

Note: NPAs include loans past due 90 days and still accruing

(1) UBPR = Uniform Bank Performance Report; Peer Group 2 (113 banks) – Insured commercial banks having assets between \$10 billion and \$100 billion

Asset Quality

Net Charge-Offs / Average Loans



Source: Company Documents & Uniform Bank Performance Report

Note: NPAs include loans past due 90 days and still accruing

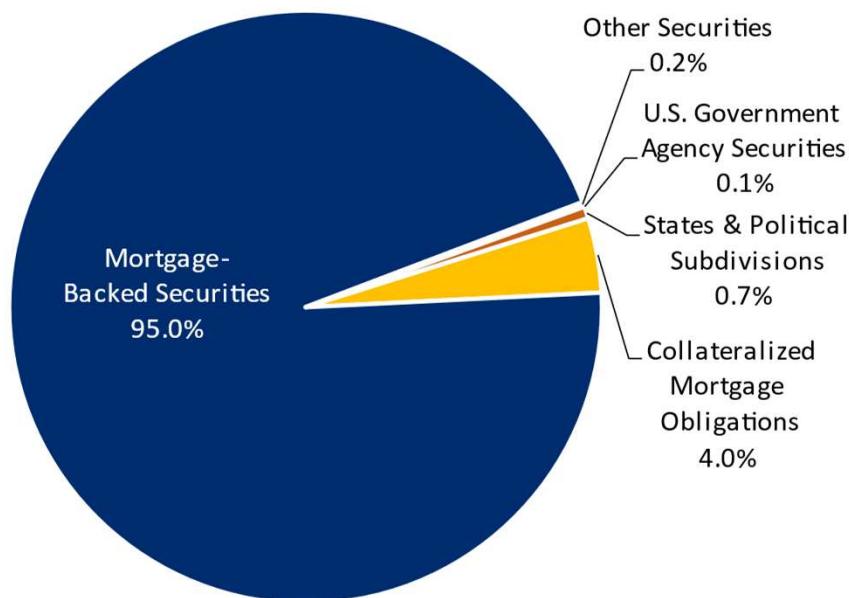
(1) UBPR = Uniform Bank Performance Report; Peer Group 2 (113 banks) – Insured commercial banks having assets between \$10 billion and \$100 billion

(2) Interim period net charge-off ratios shown on an annualized basis

(3) Reflects all charge-offs and recoveries on acquired loans in accordance with CECL accounting practices; Prior to the adoption of CECL in the first quarter of 2020, PCD loans were classified as Purchased Credit Impaired (PCI) loans and their assigned fair-value marks were netted against the outstanding loan balance with a charge-off only being recorded when the loss exceeded the amount of fair-value marks remaining.

Securities Portfolio Detail

As of December 31, 2025
(\$ in millions)



	\$mm
Mortgage-Backed Securities	\$10,085
Collateralized Mortgage Obligations	\$431
States & Political Subdivisions	\$69
Other Securities	\$22
U.S. Government Agency Securities	\$6

96.8% Held to Maturity
3.2% Available for Sale

Total Securities: \$10.6Bn
Yield on Securities: 2.17% ⁽¹⁾
Duration: 3.7 ⁽²⁾
Avg. Yearly Cash Flow: ~\$1.9Bn

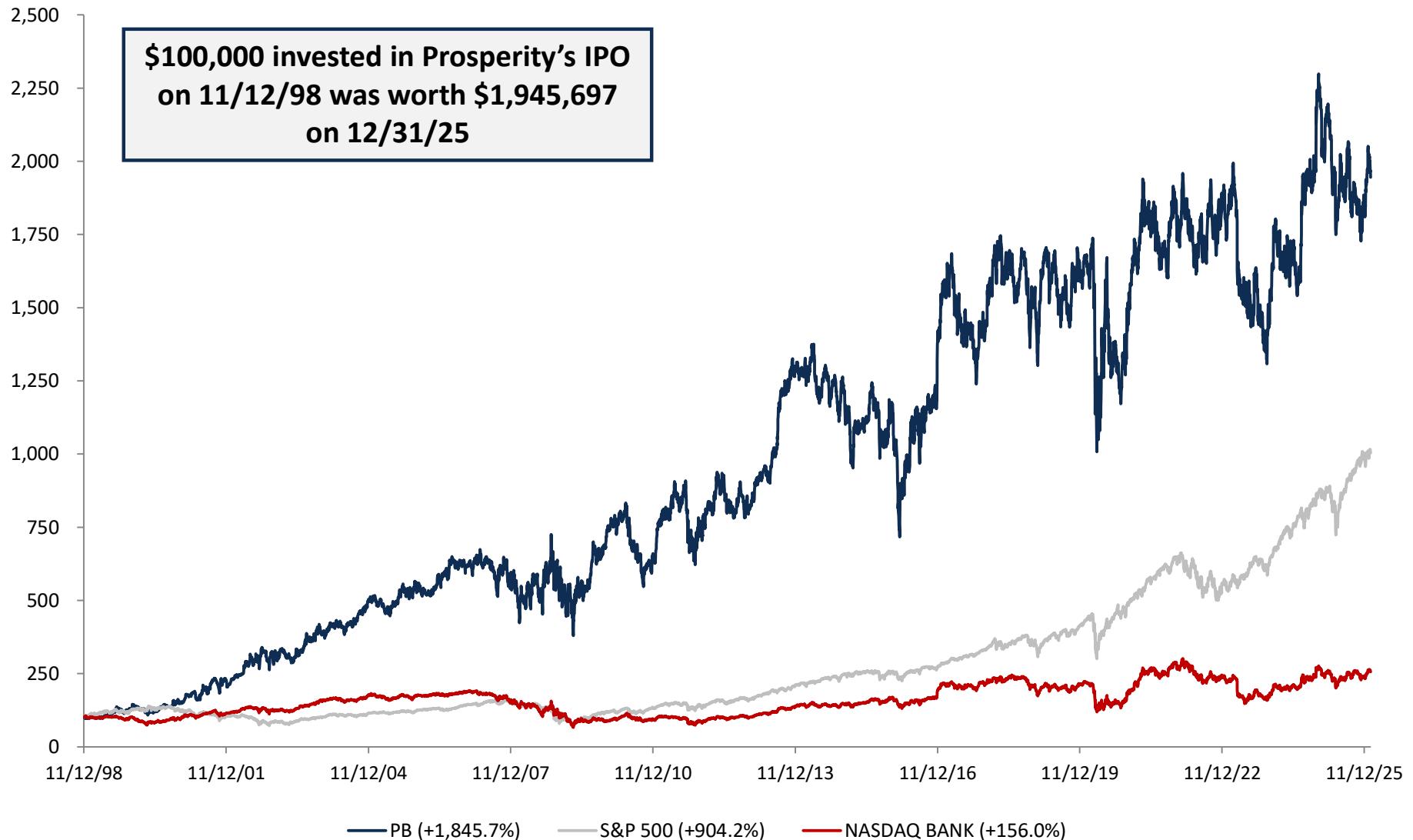
Source: Company Documents

(1) Data for the three months ended December 31, 2025

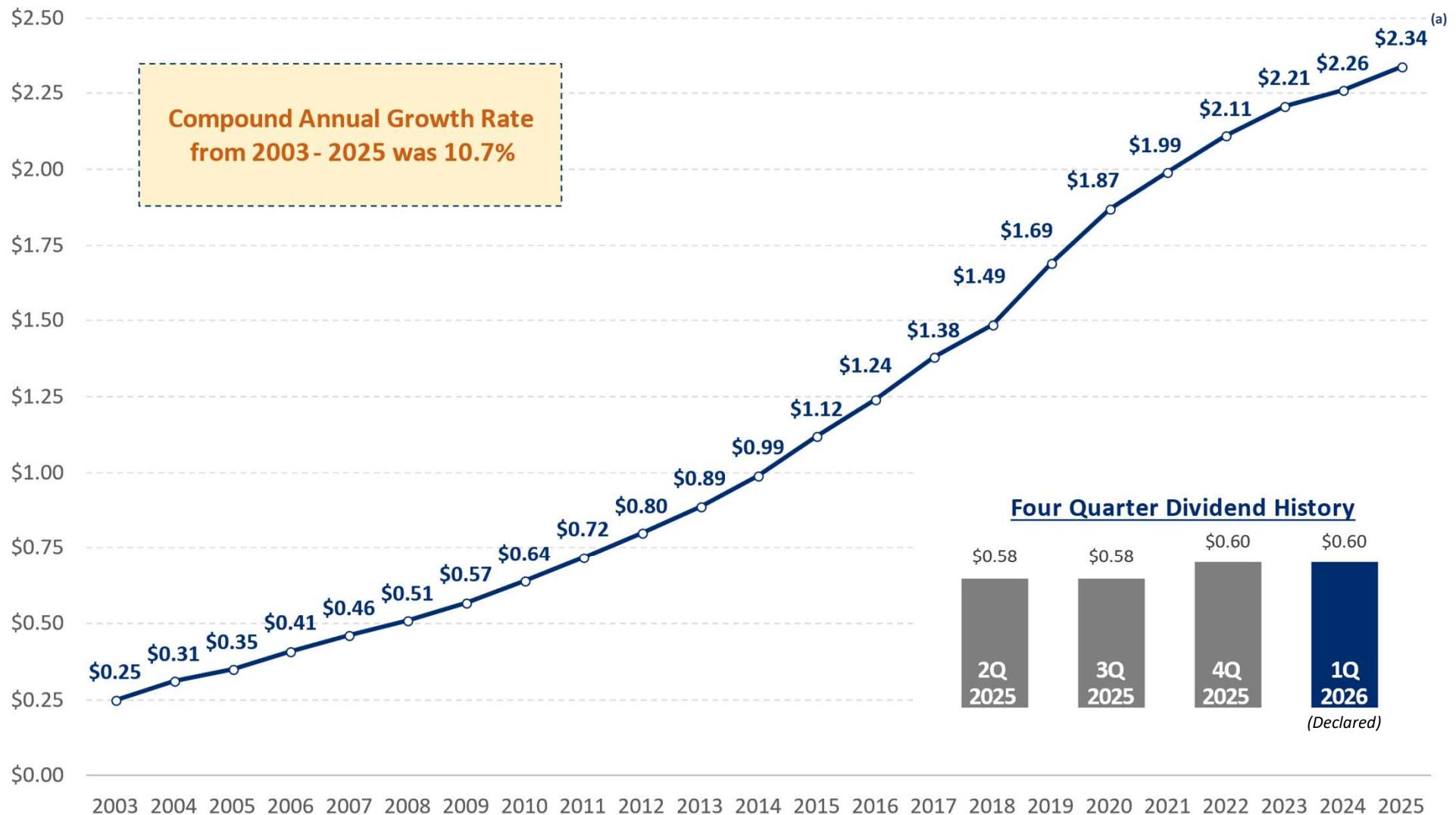
(2) Modified duration shown; Weighted average life equal to 4.3 years

Total Return Performance

IPO (November 12, 1998) to December 31, 2025

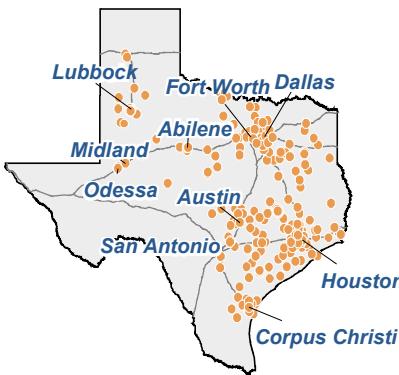


Dividend History



Presence in Fast-Growing Markets

Positioned in Strong Markets



- Texas ranked second nationwide on Forbes' 2026 America's Best Companies list, with 52 honorees headquartered in the state
- As of November 2025, Texas employment rose 1.0% year-over-year, outpacing the national growth rate by 0.4%. The state's labor force reached nearly 16 million, setting a new all-time high
- In November 2025, Google unveiled a landmark commitment to Texas, announcing a \$40 billion investment through 2027



- In the first three quarters of 2025, Oklahoma recorded 72 announcements from new and expanding companies, representing an estimated 6,000 new jobs. Fourteen of these companies are new to the state.
- As of September 2025, Oklahoma's labor force reached an all-time high of more than 2 million people.

Top 15 Fastest Growing MSAs in the U.S. (1)

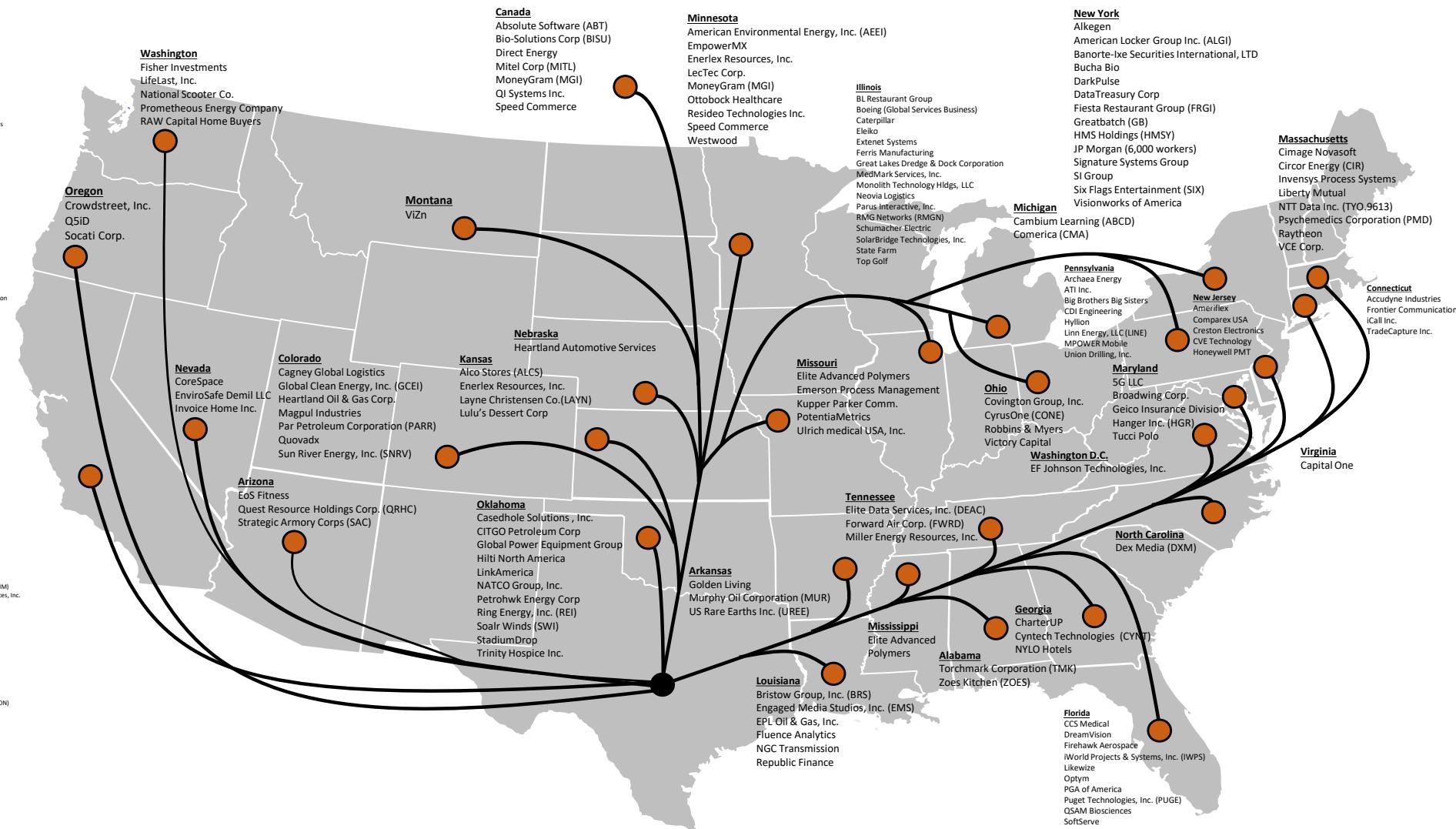
Metropolitan Statistical Area	Prosperity Presence	Prosperity Deposits (\$mm)	Proj. Population Growth (%)
Austin-Round Rock-San Marcos, TX	✓	\$1,992	9.3%
Jacksonville, FL			8.8%
Orlando-Kissimmee-Sanford, FL			8.3%
Raleigh-Cary, NC			8.3%
Houston-Pasadena-The Woodlands, TX	✓	\$5,659	7.3%
Dallas-Fort Worth-Arlington, TX	✓	\$5,834	7.3%
Charlotte-Concord-Gastonia, NC-SC			7.2%
San Antonio-New Braunfels, TX	✓	\$2,498	7.1%
Tampa-St. Petersburg-Clearwater, FL			6.7%
Greenville-Anderson-Greer, SC			6.6%
Nashville-Davidson--Murfreesboro--Franklin, TN			5.7%
Miami-Fort Lauderdale-West Palm Beach, FL			5.7%
Phoenix-Mesa-Chandler, AZ			5.6%
Las Vegas-Henderson-North Las Vegas, NV			5.3%
Atlanta-Sandy Springs-Roswell, GA			4.2%

- Presence in four of the fastest growing MSAs in the United States

Corporate Relocations to Texas

California
 Autonomy
 AccentCare
 Active Networks
 AECOM
 AEON Industries, Inc.
 Allied Environmental Recycling
 ALL-STEEL Corp.
 Alymyr Group, Inc.
 Amazing Magnets
 Ameriflight LLC
 Anything Liquid Manufacturing
 Arctic Networks, Inc.
 Avatix
 Banker's Toolbox, Inc.
 Beringo Wireless
 Beringo Software Corporation
 Boring Co.
 Cacique Foods
 Calder Collision Centers
 Calpine
 CCRA Travel Solutions
 CellPoint Bioscience
 Channel Commercial Corp.
 Chiquita
 CompasLearning
 Consolidated Electrical Distributors
 Copart (CPRIT)
 CoreNet Global
 Dasei, Inc. (DAEG)
 DASAN Zhone Solutions, Inc.
 Digital Realty
 Dimensional Fund Advisors
 DMX MUSIC, Inc.
 DynaPump, Inc.
 EDM Laboratories
 EDS Software Corporation
 Farmer Brothers (FARM)
 Farmer Veteran Coalition
 Financial, Inc.
 Facility Systems
 First Foundation, Inc.
 Fluor Corporation (FLR)
 Fonality
 Fresh 7 World Barista
 Glencore Global Solutions
 Goodyear Rod & Custom Association
 Graze, Inc. (GRAZ)
 Green Dot
 Harmarite
 HBCI HUB
 Hewlett Packard Enterprise
 HD Global
 Hutter
 Inbenta
 Integrated Defense Products (IDP)
 Ironclad Maintenance Wear Corp.
 Jacobs Engineering
 Jamba Juice Company
 Kelly-Moore Paints
 Kudu
 Landsea Homes Corporation
 Liberty Fitness Corporation
 Liberty Health, LLC
 LoanDepot, LLC
 M2M Certified, Inc.
 Marc's Fresh Foods
 MC Electronics, Inc. (MSEMY)
 McKesson Corp (MCK)
 MDB Capital
 Minitech
 Mondelēz
 Monkey Sports Inc.
 MV Transportation
 Needco
 Obagi Cosmeceuticals
 Occidental Petroleum (OXY)
 Omnitrac
 Oracle Corporation
 Originair, Inc.
 Pacific Union Financial
 Pain Therapeutics (PTIE)
 Primaris Services Corporation (PRIM)
 Quality Custom Distribution Services, Inc.
 QuestKonPro Inc.
 R2Sense
 Red Mango, Inc.
 Review Wave
 Resonate, Inc.
 Rife Gear
 Right On Brands, Inc.
 Ruiz Foods
 Safety Energy
 Sionix Corp. (SINX)
 Solera Holdings (SLH)
 Sovran Financial
 Superconductor Technologies (SCON)
 Telmar Network Technology, Inc.
 Tenet Healthcare (THC)
 Tesla, Inc. (TSLA)
 The Adecco Group, Inc.
 Thermoseal
 Thermone
 Toyota USA (TM)
 Tendo USA (TND-4704)
 Vendor Resource Management
 Vermilion, Inc. (VRML)
 Visual Numerics
 Vizio
 Waris Connections, Inc. (WCN)
 WebSense
 Xeris Pharmaceuticals

Corporate Relocations to Texas (2004 – Present)



Houston Market Highlights

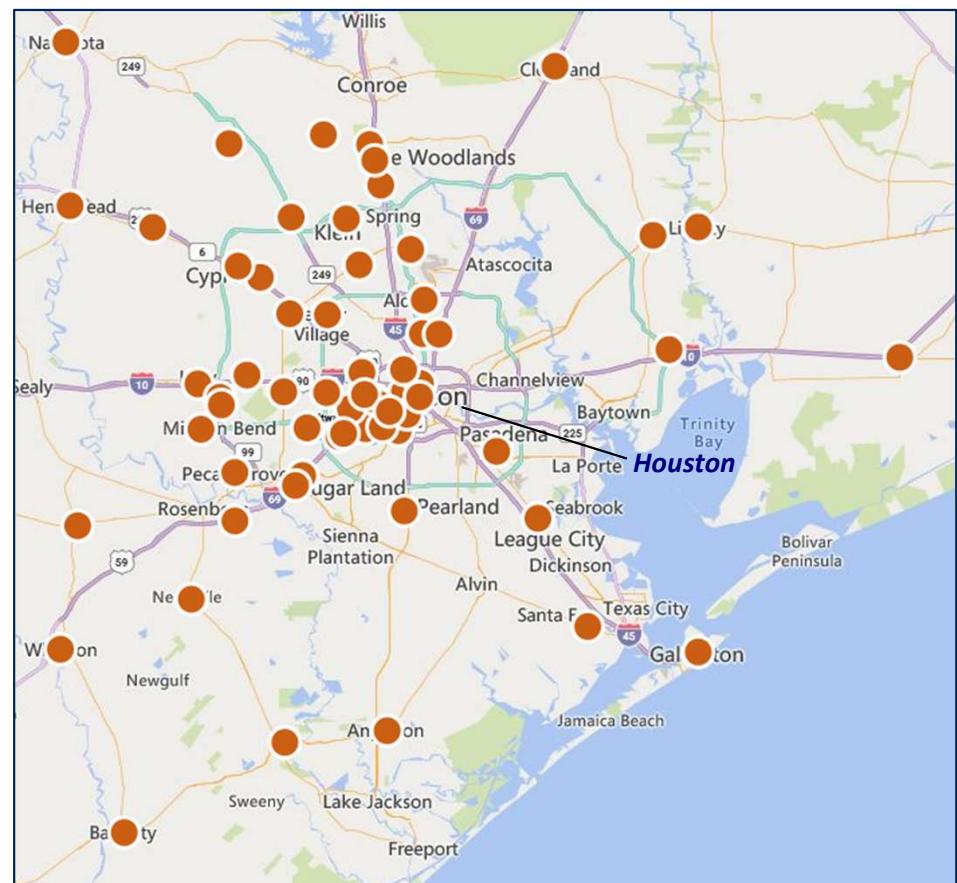
Market Highlights

- The Houston MSA is the 5th largest in the United States by population with nearly 8.0 million residents
 - Population is expected to grow 7.3% from 2026 – 2031 (compared to the 2.6% projected growth for the U.S.)
 - Current Median Household Income is \$87k (in line with \$87k for the U.S.)
- Houston is hosting 7 FIFA World Cup matches in 2026, expecting to draw more than 500,000 visitors with an economic impact of around \$1.5 billion
- In 2026, the Greater Houston Partnership forecasts 30,900 new jobs, reaching a record of 3.5 million jobs by the end of 2026
- Houston is a hub for renewable energy innovation
 - As of October 2025, Houston is home to 4,200 industry firms and 21 Fortune 500 energy headquarters

Select Fortune 500 Companies



Houston Franchise



Source: S&P Global, Greater Houston Partnership.

Note: References to Houston refer to the Houston-Pasadena-The Woodlands metropolitan statistical area.

Dallas/Ft. Worth Market Highlights

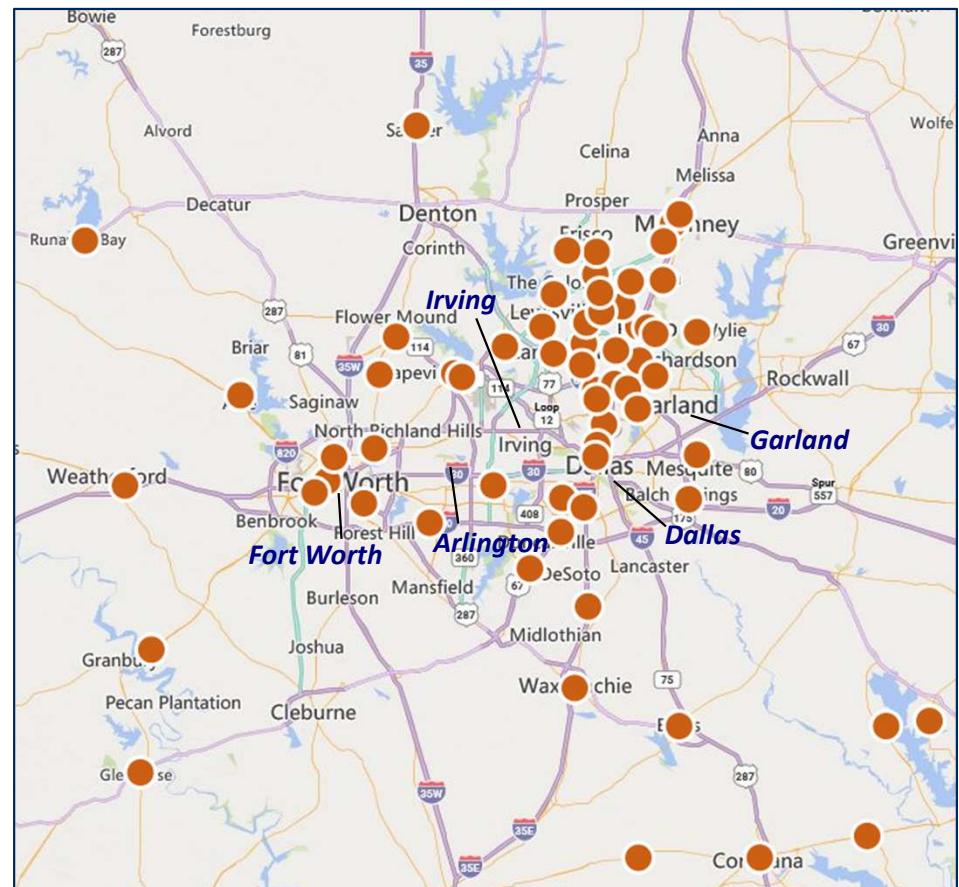
Market Highlights

- The Dallas/Ft. Worth MSA is the 4th largest in the United States by population with nearly 8.6 million residents
 - Population is expected to grow 7.3% from 2026 – 2031 (compared to the 2.6% projected growth for the U.S.)
 - Median Household Income is expected to grow to \$109k by 2031 (compared to \$97k for the U.S.)
- The new citywide campaign “Spend it in Dallas” launched in November 2025 with the goal of encouraging residents to support and reinvest in their local community.
- Dallas is set to reshape US equity markets
 - In September 2025, the SEC approved the Texas Stock Exchange (TXSE) to launch in Dallas next year. To date, TSXE has raised \$270 million in capital from major investment firms including BlackRock, Charles Schwab, Goldman Sachs and Bank of America.
- As of November 2025, Texas Instruments’ \$40 billion 300mm semiconductor fabrication facility in Sherman, Texas has begun production.

Select Fortune 500 Companies



Dallas / Ft. Worth Franchise



Source: S&P Global, Bureau of Labor Statistics, Visit Dallas, D Magazine.

Note: References to Dallas refer to the Dallas – Fort Worth – Arlington metropolitan statistical area.

Austin Market Highlights

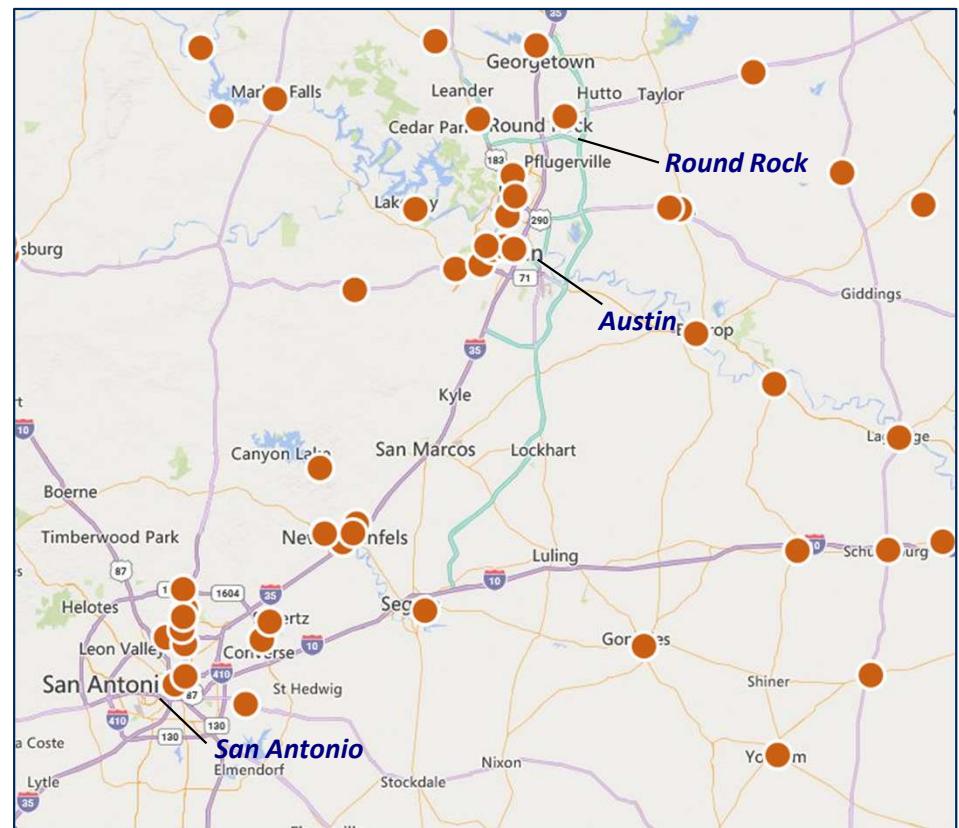
Market Highlights

- The Austin MSA is the 25th largest in the United States by population with over 2.6 million residents
 - Population is expected to grow 9.3% from 2026 – 2031 (compared to the 2.6% projected growth for the U.S.)
 - Median Household Income is expected to grow to \$126k by 2031 (compared to \$97k for the U.S.)
- Employment in Austin has increased 3.0% YoY in the financial activities sector and 2.0% in the government sector, compared to 0.6% and 0.4% nationwide, respectively
- As of September 2025, Austin Unemployment rate is 3.8% compared to 4.3% nationwide
- Austin is transforming into an industrial powerhouse
 - Major AI and semiconductor infrastructure is expanding across the region. Leading companies such as Samsung, Apple and Tesla are building significant facilities throughout Central Texas

Select Fortune 500 Companies



Austin Franchise



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