



PROSPERITY —————
BANCSHARES, INC.®

Investor Presentation

————— First Quarter 2026 —————



Cautionary Note on Forward Looking Statements

“Safe Harbor” Statement under the Private Securities Litigation Reform Act of 1995: This presentation contains, 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 timing of the closing of the proposed transaction contemplated by the Merger Agreement; 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 currently believes 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. 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; economic conditions, including currency rate, interest rate and commodity price fluctuations; changes in trade policies by the United States or other countries, such as tariffs or retaliatory tariffs; and the effect, impact, potential duration or other implications of weather and climate-related events. 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) reputational risk and the reaction of each company’s customers, suppliers, employees or other business partners to the proposed transaction, (6) 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, (7) the dilution caused by the issuances of additional shares of Prosperity’s common stock in the proposed transaction, (8) the possibility that the proposed transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events, (9) 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, (10) diversion of management’s attention from ongoing business operations and (11) 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 respective Annual Reports on Form 10-K for the year ended December 31, 2025, 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 Securities and Exchange Commission (the “SEC”) from time to time.

Important Information

Additional Information about the Transaction and Where to Find It

In connection with the proposed transaction, Prosperity has filed with the SEC a registration statement (the “Registration Statement”) on Form S-4 (File No. 333-294882) 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 includes a prospectus of Prosperity and a proxy statement of Stellar (the “proxy statement/prospectus”), which has been sent to the shareholders of Stellar in connection with the proposed transaction. The Registration Statement was declared effective on April 21, 2026, at which time Prosperity filed a final prospectus and Stellar filed a definitive proxy statement. The mailing of the proxy statement/prospectus to Stellar shareholders commenced on April 23, 2026. 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 INCLUDED WITHIN THE REGISTRATION STATEMENT AND ANY OTHER RELEVANT DOCUMENTS 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 may obtain the Registration Statement and the proxy statement/prospectus 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 2026 annual meeting of shareholders (the “Prosperity Annual Meeting Proxy Statement”), which was filed with the SEC on March 16, 2026, 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 Amendment No. 1 to the Annual Report on Form 10-K for the year ended December 31, 2025 of Stellar (the “Stellar 10-K/A”), which was filed with the SEC on April 17, 2026. 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, is included in the proxy statement/prospectus relating to the proposed transaction 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 10-K/A, 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.

First Quarter Highlights

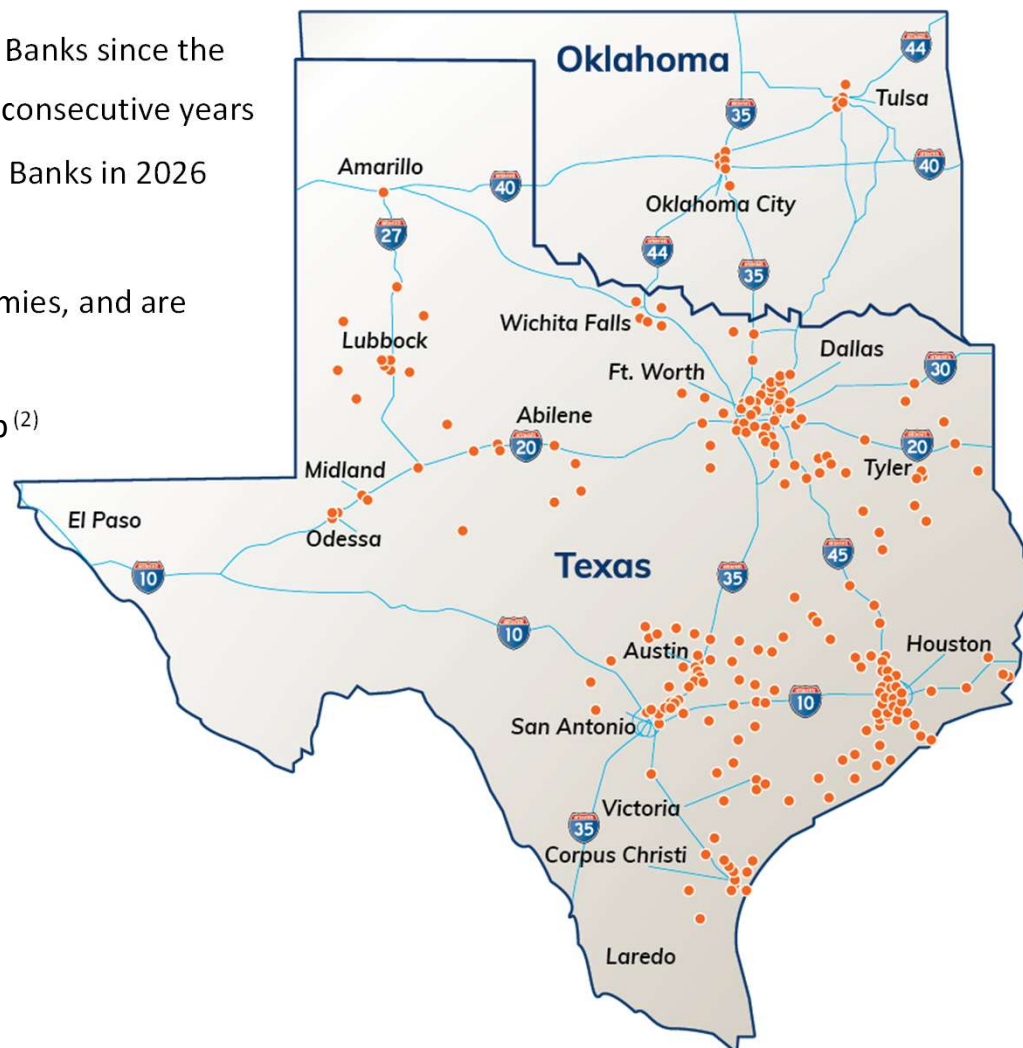
- Net income of \$116.3 million, or \$149.9 excluding merger related expenses, representing an increase of 15.1% compared to the first quarter 2025
- Earnings per share (diluted) of \$1.16, or \$1.50 excluding merger related expenses, representing an increase of 9.5% compared to the first quarter 2025
- Assets of \$43.6 billion, total loans of \$25.3 billion, and deposits of \$32.6 billion at March 31, 2026
- Common equity tier 1 ratio of 15.44% and leverage ratio of 11.22% at March 31, 2026
- Net interest margin increased 21 basis points to 3.51% compared to 3.30% for the fourth quarter 2025
- Return (annualized) on first quarter average assets of 1.42%, and average tangible common equity of 13.65% in the first quarter 2026, excluding merger related expenses
- Allowance for credit losses on loans and off-balance sheet credit exposures of \$421.5 million and allowance for credit losses on loans to total loans, excluding Warehouse Purchase Program, of 1.61%
- Declared cash dividend of \$0.60 for the second quarter 2026
- Repurchased approximately 837,000 shares of common stock in the first quarter 2026
- Completed the merger of American Bank Holding Corporation on January 1, 2026
- Completed the merger of Southwest Bancshares, Inc. on February 1, 2026
- Announced the signing of definitive merger agreement with Stellar Bancorp, Inc. on January 28, 2026, and have received all necessary regulatory approvals

Strong Presence in Texas and Oklahoma

- A Texas-based financial holding company with \$43.6 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
- Recognized by Newsweek as one of America's Best Regional Banks in 2026
- Ranked #2 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 47 acquisitions (whole bank, branch and failed bank transactions)

312 Full-Service Locations ⁽³⁾

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

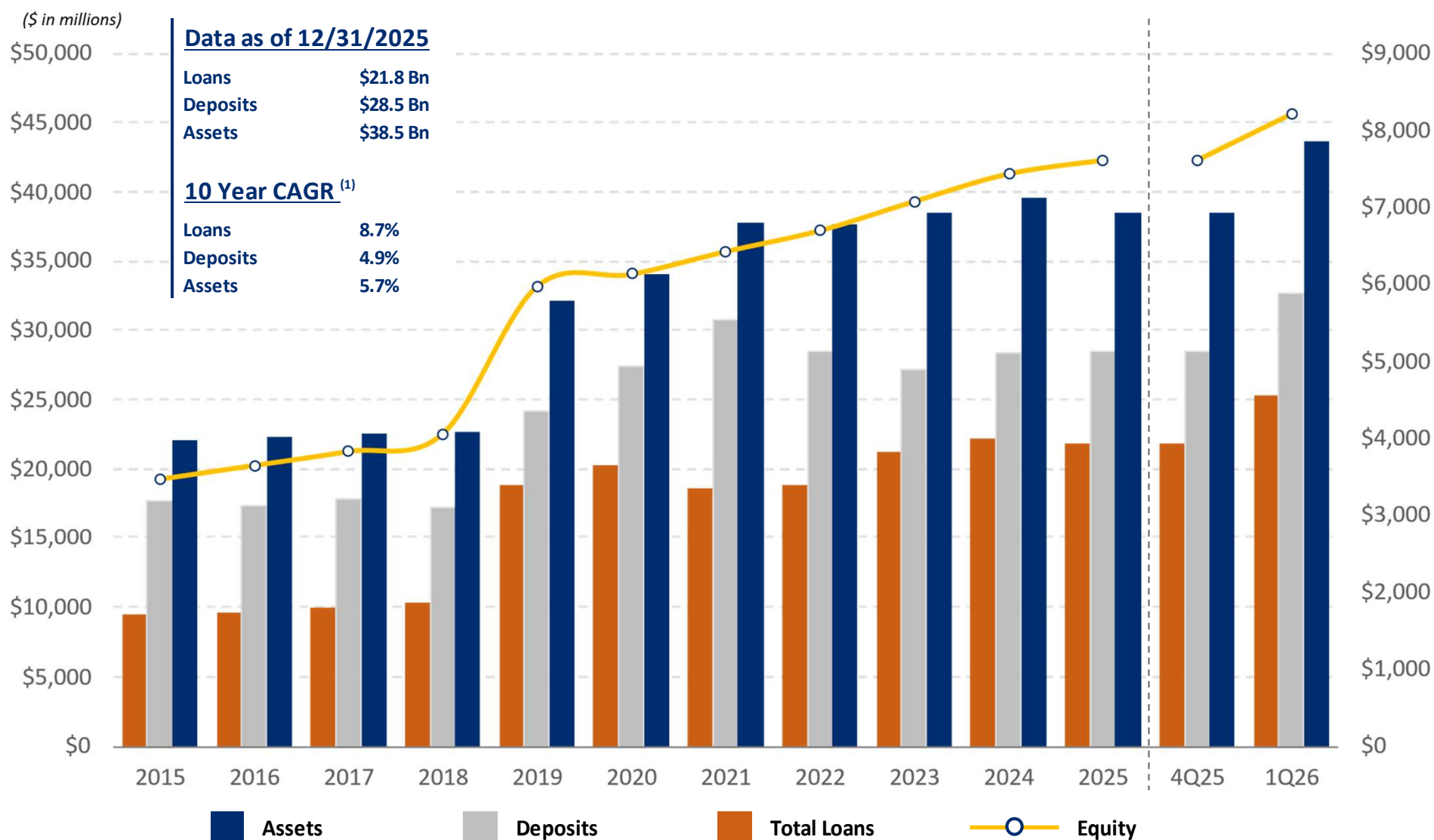


(1) Per FDIC; Includes Texas headquartered commercial banks; Shown pro-forma for the recently completed acquisitions of American Bank Holding Company and Southwest Bancshares, Inc.; Deposits as of 6/30/2025

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

(3) Includes 18 locations currently doing business as American Bank and 11 locations doing business as Texas Partners Bank

Balance Sheet Summary



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	\$3,131	\$3,748

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

Source: Company Documents

(1) 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 in 2024 and FDIC special assessments

Earnings Per Share



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

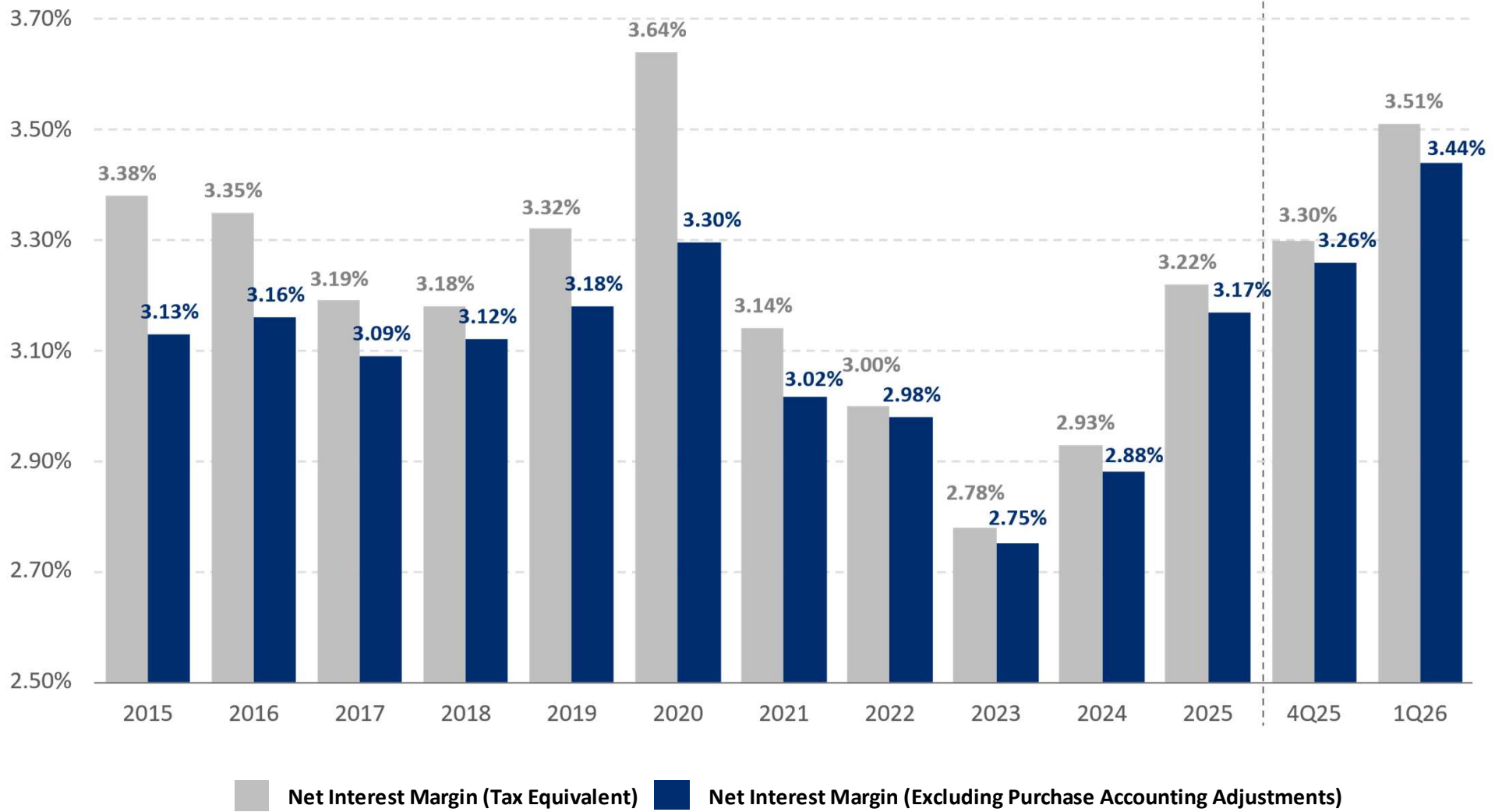
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EPS
 Core EPS (Excluding Purchase Accounting Adjustments)
 EPS (Excluding Non-Recurring Charges)⁽¹⁾
 Core EPS (Excluding PAA and Non-Recurring Charges)⁽¹⁾

Source: Company Documents

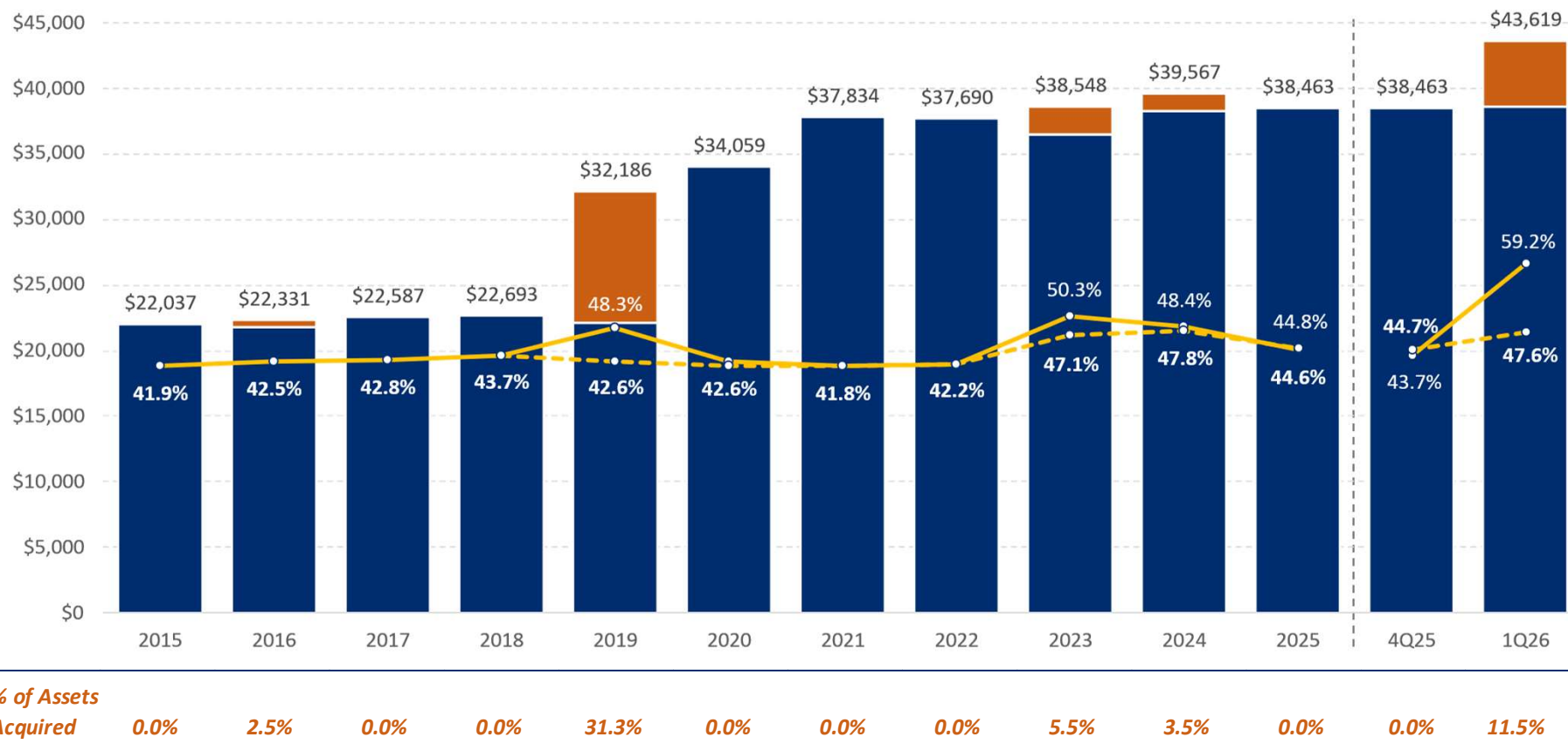
(1) Excludes after-tax merger related provision and expenses related to recent acquisitions, gain on Visa Class B-1 stock exchange net of investment securities sales in 2024 and FDIC special assessments

Net Interest Margin



Acquisitions & Efficiency Ratio

(\$'s in millions)



■ Total Assets Excluding Acquisitions
 ■ Total Assets Acquired ⁽¹⁾
 —○— Efficiency Ratio ⁽²⁾
 - -○- - Efficiency Ratio (Excluding Non-Recurring Charges) ⁽³⁾

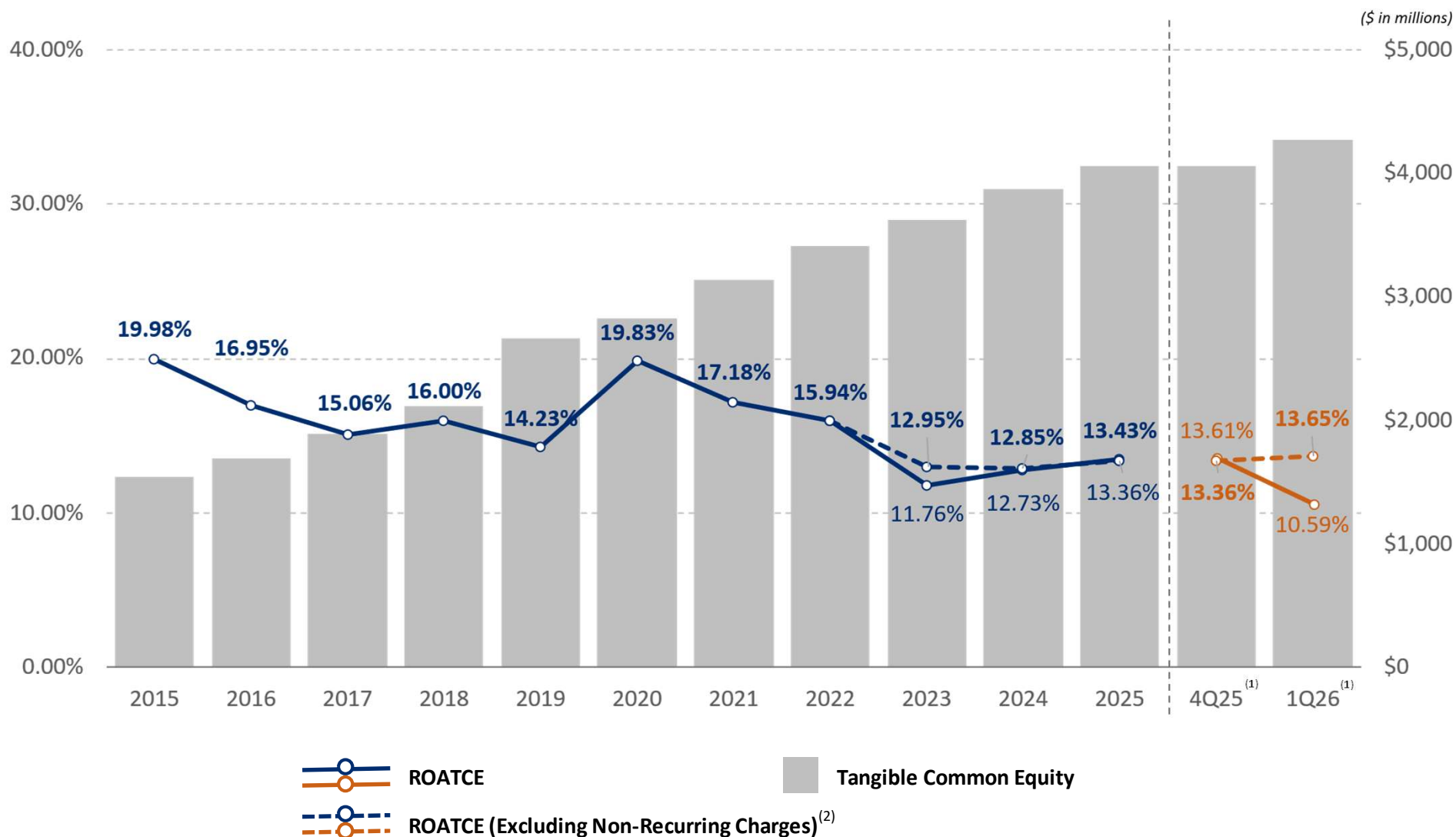
Source: Company Documents

(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 in 2024 and FDIC special assessments

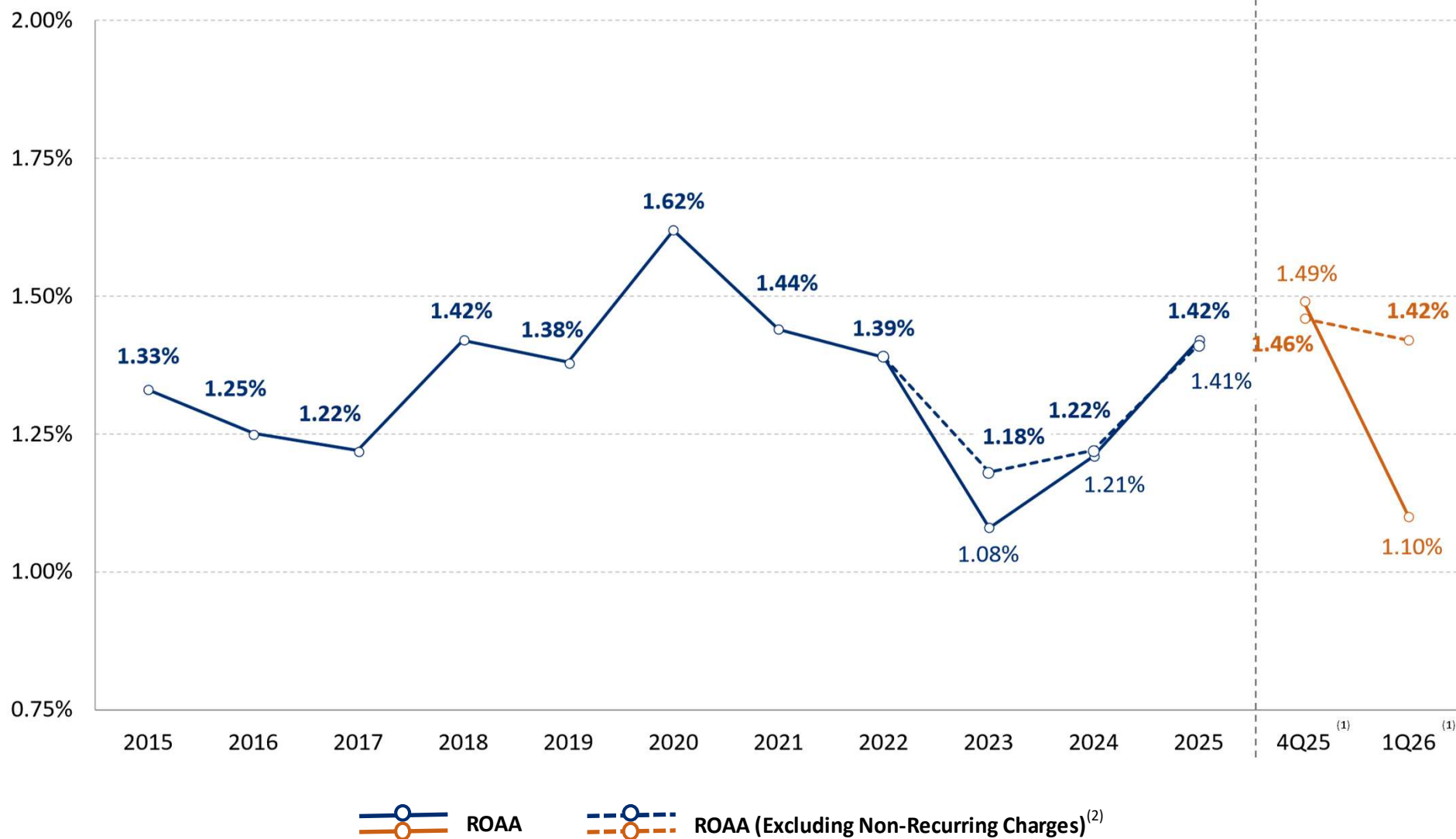
Return on Average Tangible Common Equity



(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 in 2024 and FDIC special assessments

Return on Average Assets

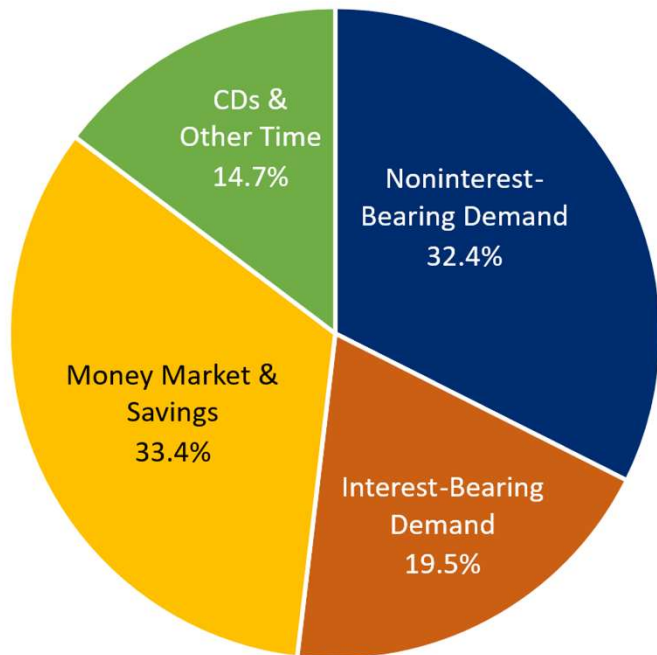


(1) Interim periods shown on an annualized basis

(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 in 2024 and FDIC special assessments

Deposit Composition

As of March 31, 2026
(\$ in millions)



	\$mm	Cost (%) ⁽¹⁾
Noninterest-Bearing Demand	\$10,581	0.00%
Interest-Bearing Demand	\$6,346	0.91%
Money Market & Savings	\$10,907	1.94%
CDs & Other Time	\$4,799	3.32%

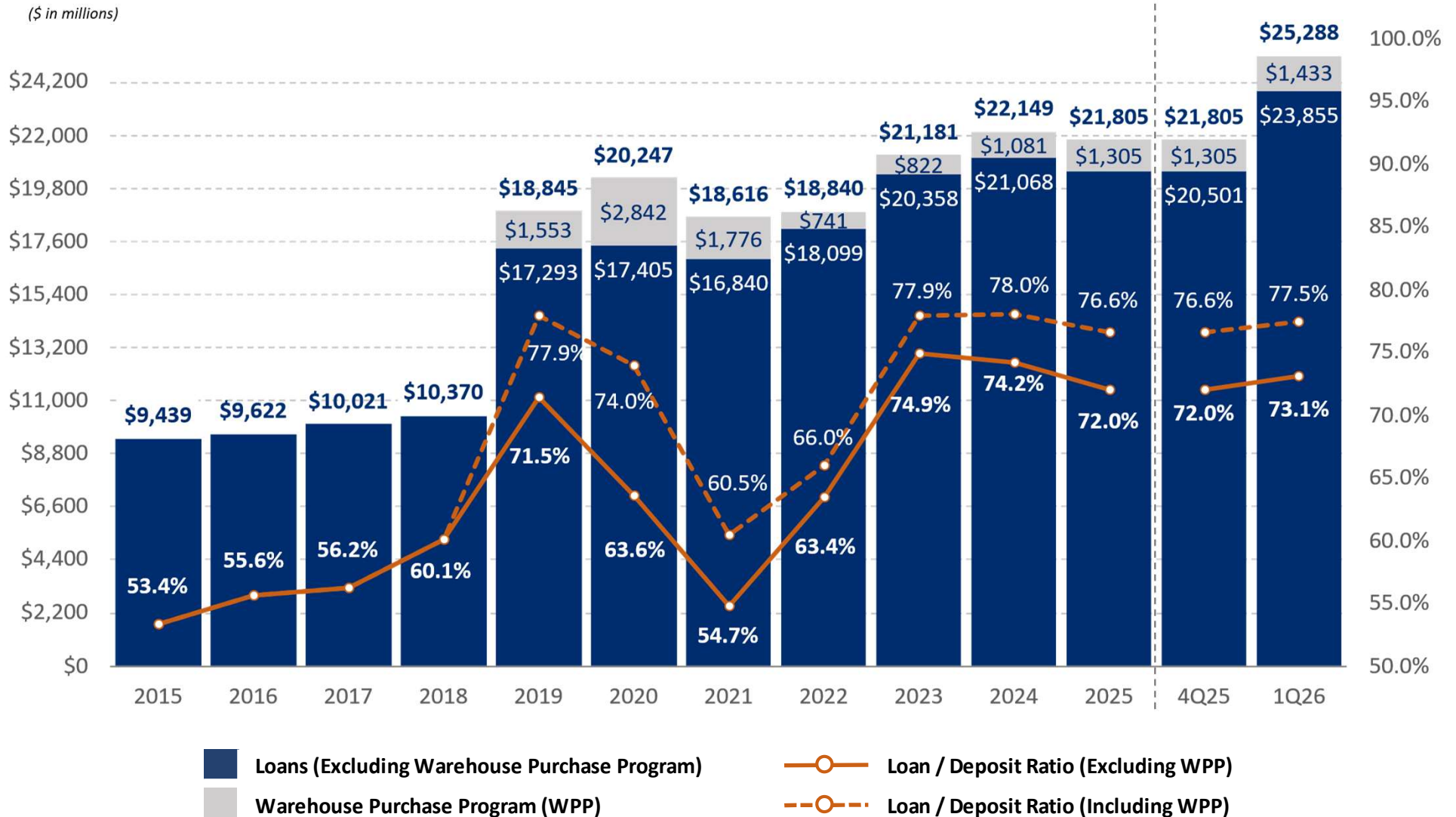
Total Deposits: \$32.6Bn

Total Cost of Deposits: 1.32% ⁽¹⁾

Cost of Interest-Bearing Deposits: 1.95% ⁽¹⁾

Source: Company Documents
⁽¹⁾ Data for the three months ended March 31, 2026

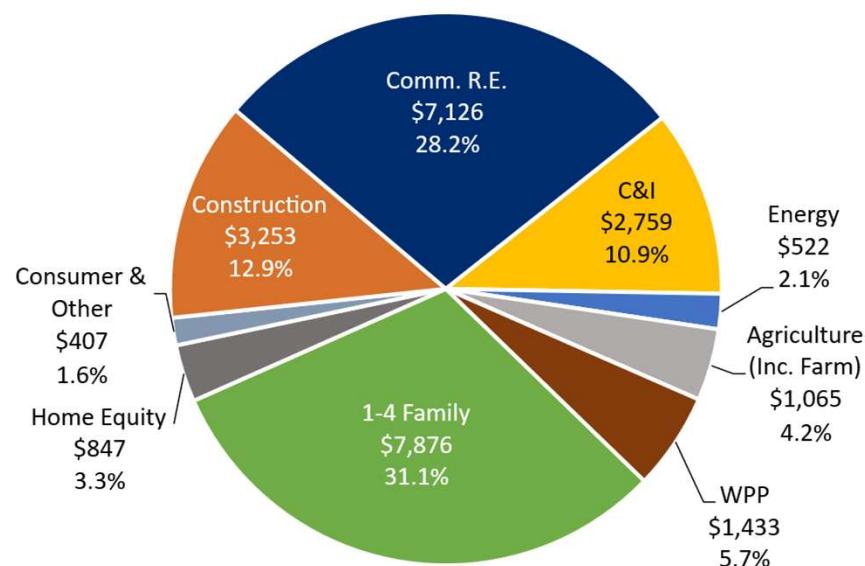
Loan Growth



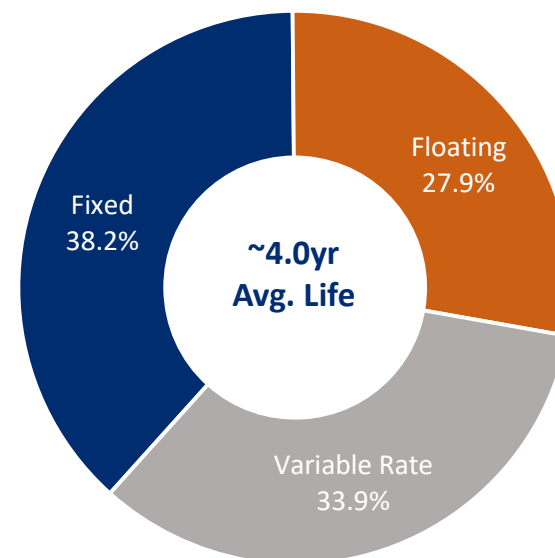
Loan Portfolio Overview

As of March 31, 2026
(\$ in millions)

Loan Portfolio by Category & Geography



Loans by Rate Structure



Loans By Area	Amount ⁽²⁾⁽⁴⁾	% of Total
Bryan / College Station	\$1,001	4.2%
Central Oklahoma	\$544	2.3%
Central Texas	\$5,164	21.7%
Dallas / Ft. Worth	\$6,179	26.0%
East Texas	\$724	3.0%
Houston	\$4,682	19.7%
South Texas	\$2,443	10.3%
Tulsa	\$515	2.2%
West Texas	\$2,497	10.5%

Total Loans: \$25.3Bn
Loans HFI (Excl. WPP): \$23.9Bn

Yield on Total Loans: 5.94%⁽¹⁾
Yield on Loans HFI (Excl. WPP): 5.95%⁽¹⁾
Core Yield on Loans HFI (Excl. WPP): 5.76%⁽¹⁾⁽³⁾

Source: Company Documents

- (1) Data for the three months ended March 31, 2026
- (2) Excludes \$106 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

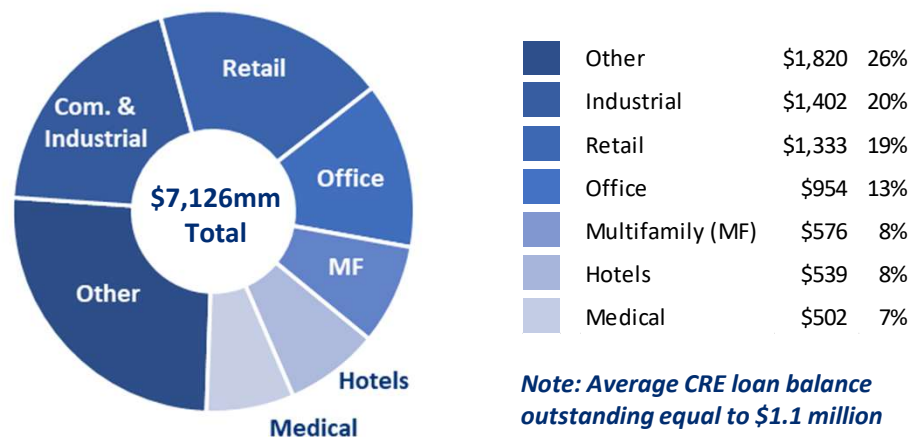
As of March 31, 2026
(\$ in millions)

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

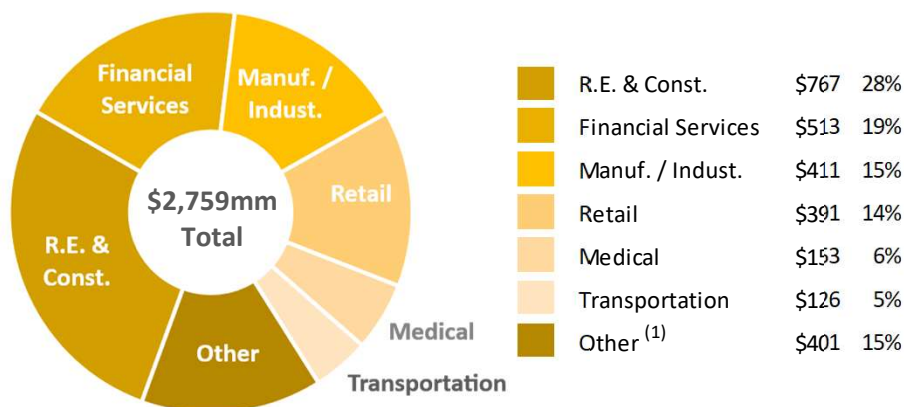
Commercial Real Estate Detail

(\$ in millions)



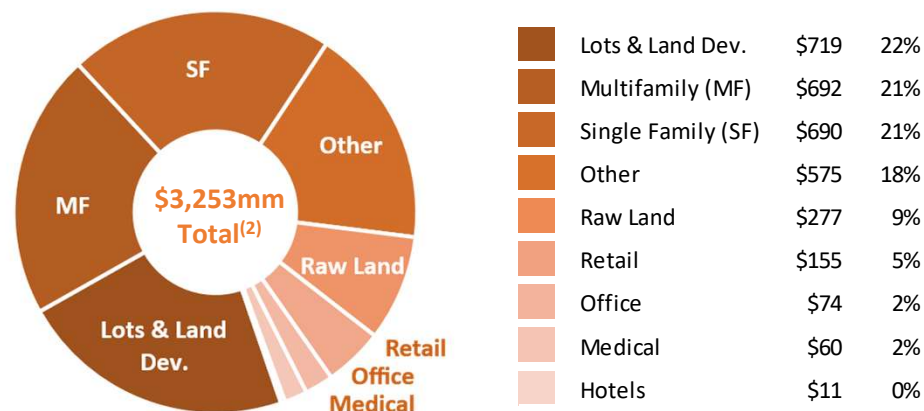
C&I Detail (Excluding Energy Loans)

(\$ in millions)



Construction Detail

(\$ in millions)



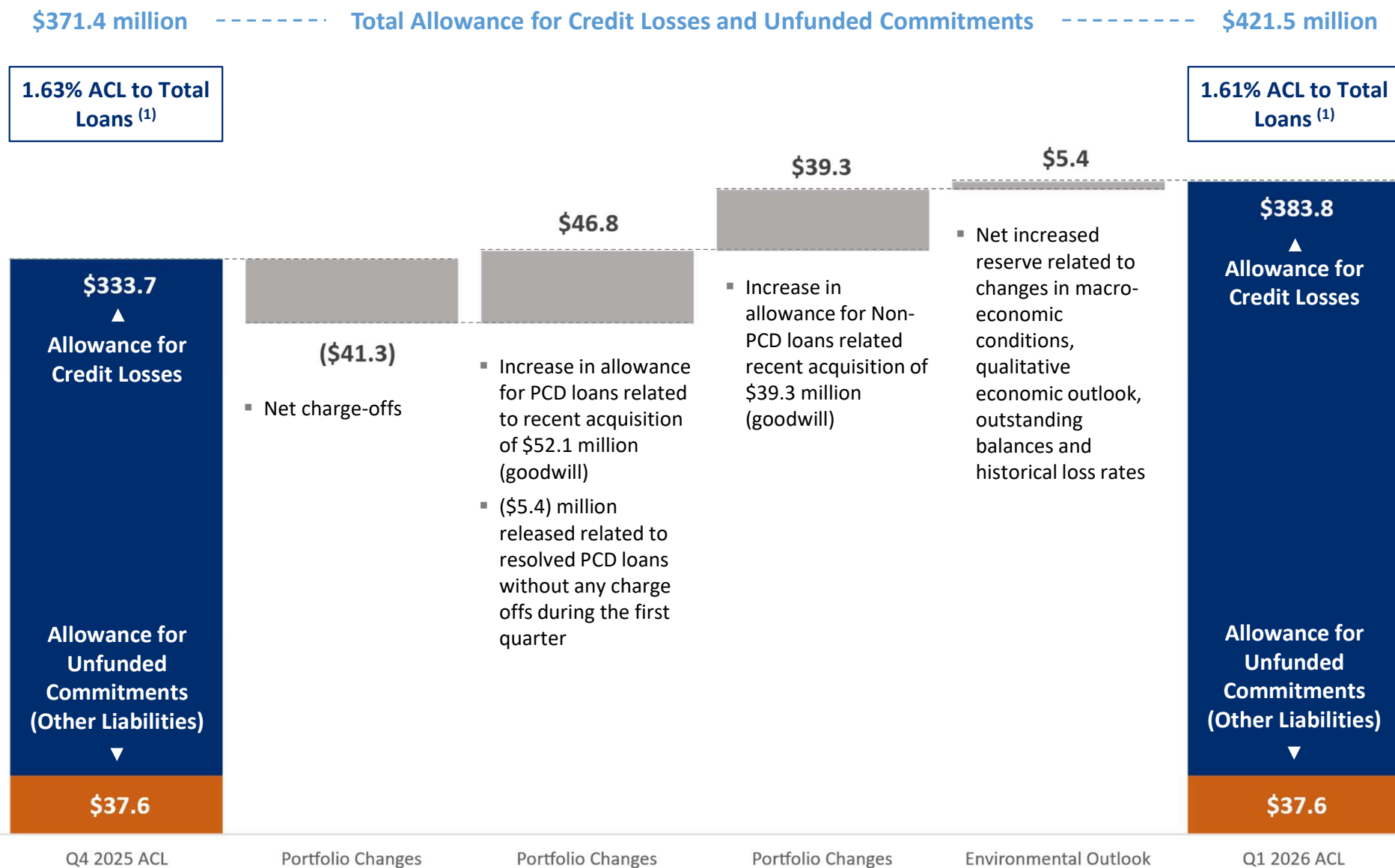
Source: Company Documents

(1) Includes State & Political loans

(2) Total includes a net unaccreted discount of \$0.09 million not shown in graph

Changes to Allowance for Credit Losses

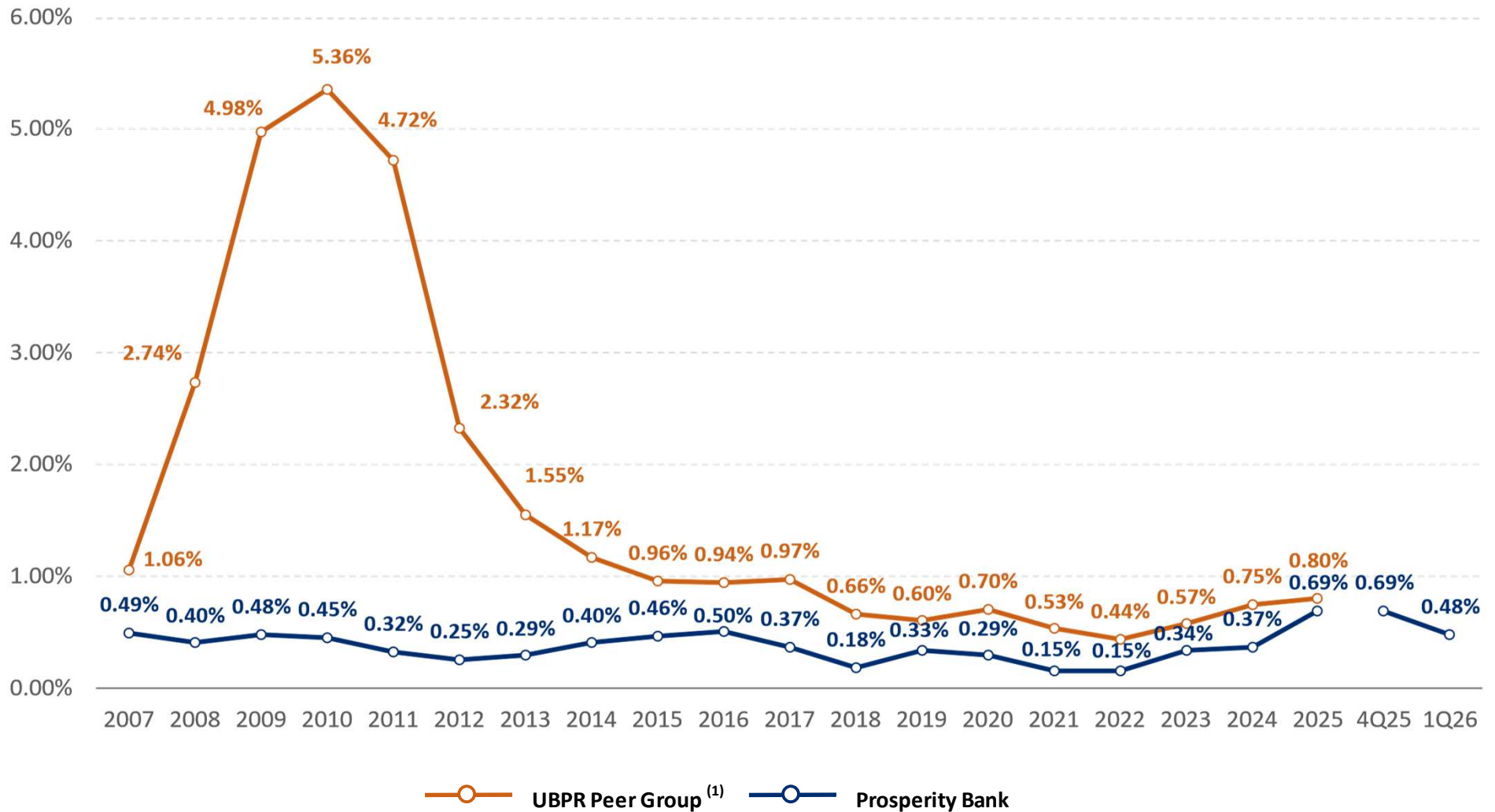
(\$ in millions)



(1) Excludes Warehouse Purchase Program (WPP) loans

Asset Quality

NPAs / Loans + OREO



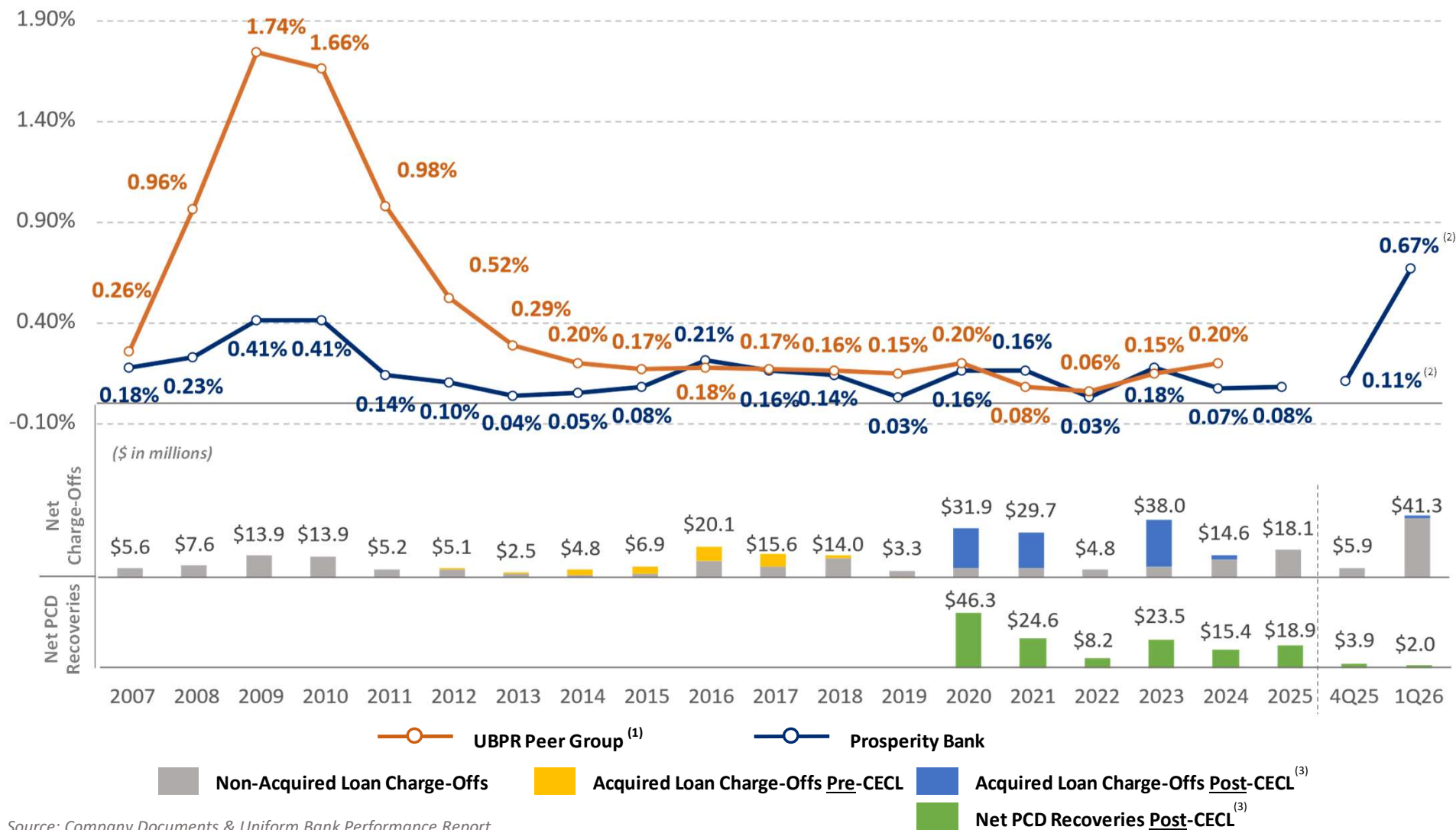
Source: Company Documents & Uniform Bank Performance Report

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

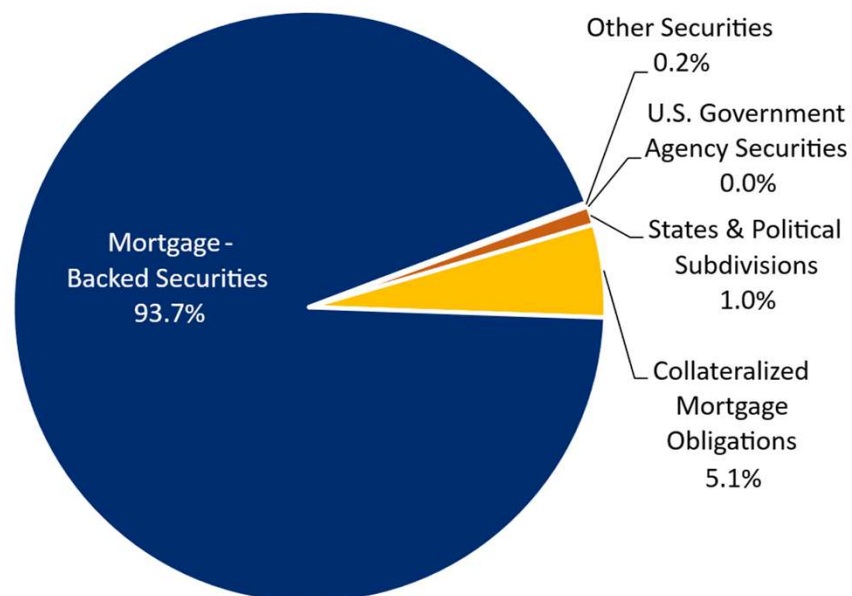
(1) UBPR = Uniform Bank Performance Report; Peer Group 2 (113 banks) – Insured commercial banks having assets between \$10 billion and \$100 billion

(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 March 31, 2026
(\$ in millions)



97.0% Held to Maturity
3.0% Available for Sale

	<u>\$mm</u>
Mortgage-Backed Securities	\$11,199
Collateralized Mortgage Obligations	\$605
States & Political Subdivisions	\$122
Other Securities	\$23
U.S. Government Agency Securities	\$4

Total Securities: \$12.0Bn

Yield on Securities: 2.49% ⁽¹⁾

Duration: 3.75 ⁽²⁾

Avg. Yearly Cash Flow: ~\$2.1Bn

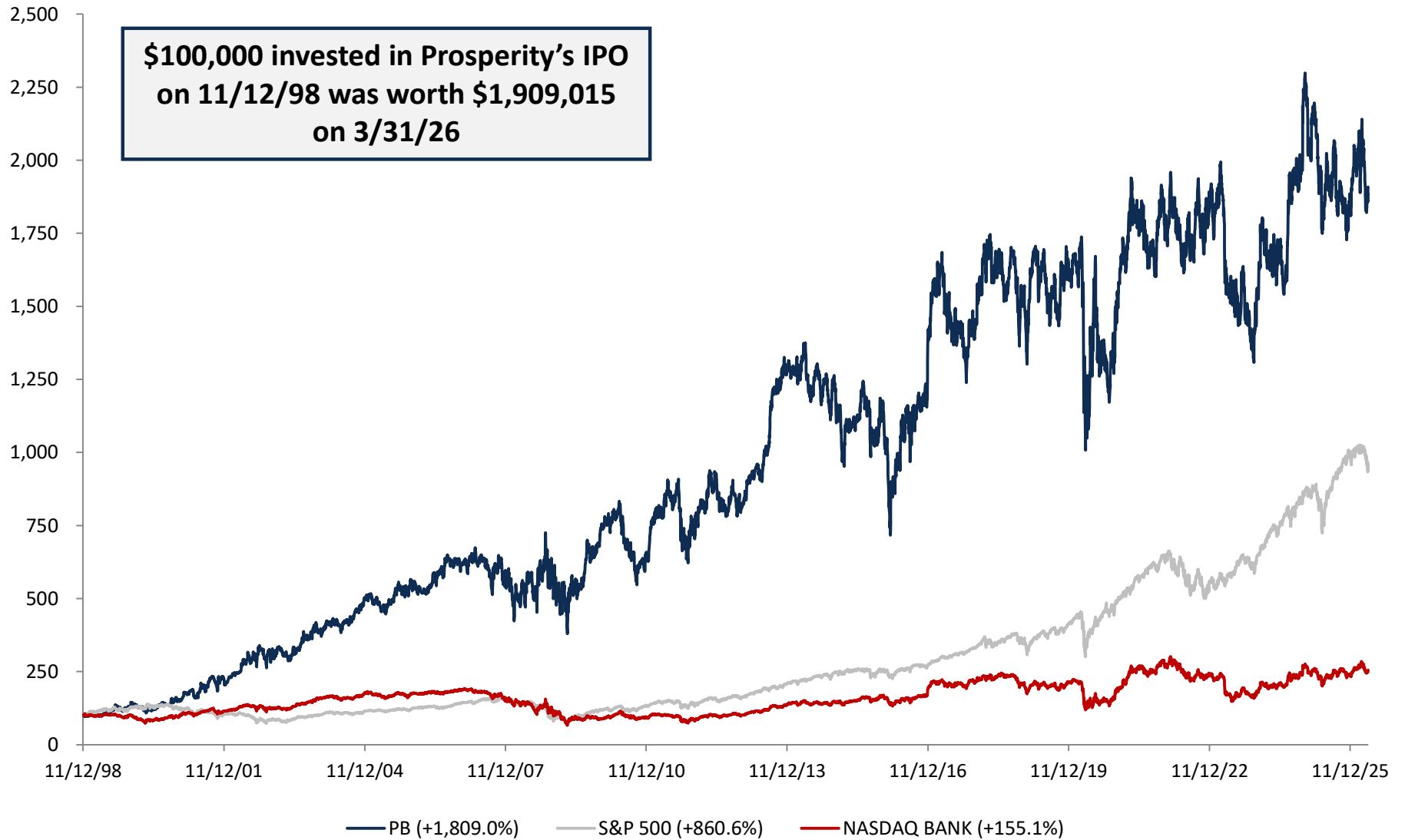
Source: Company Documents

(1) Data for the three months ended March 31, 2026

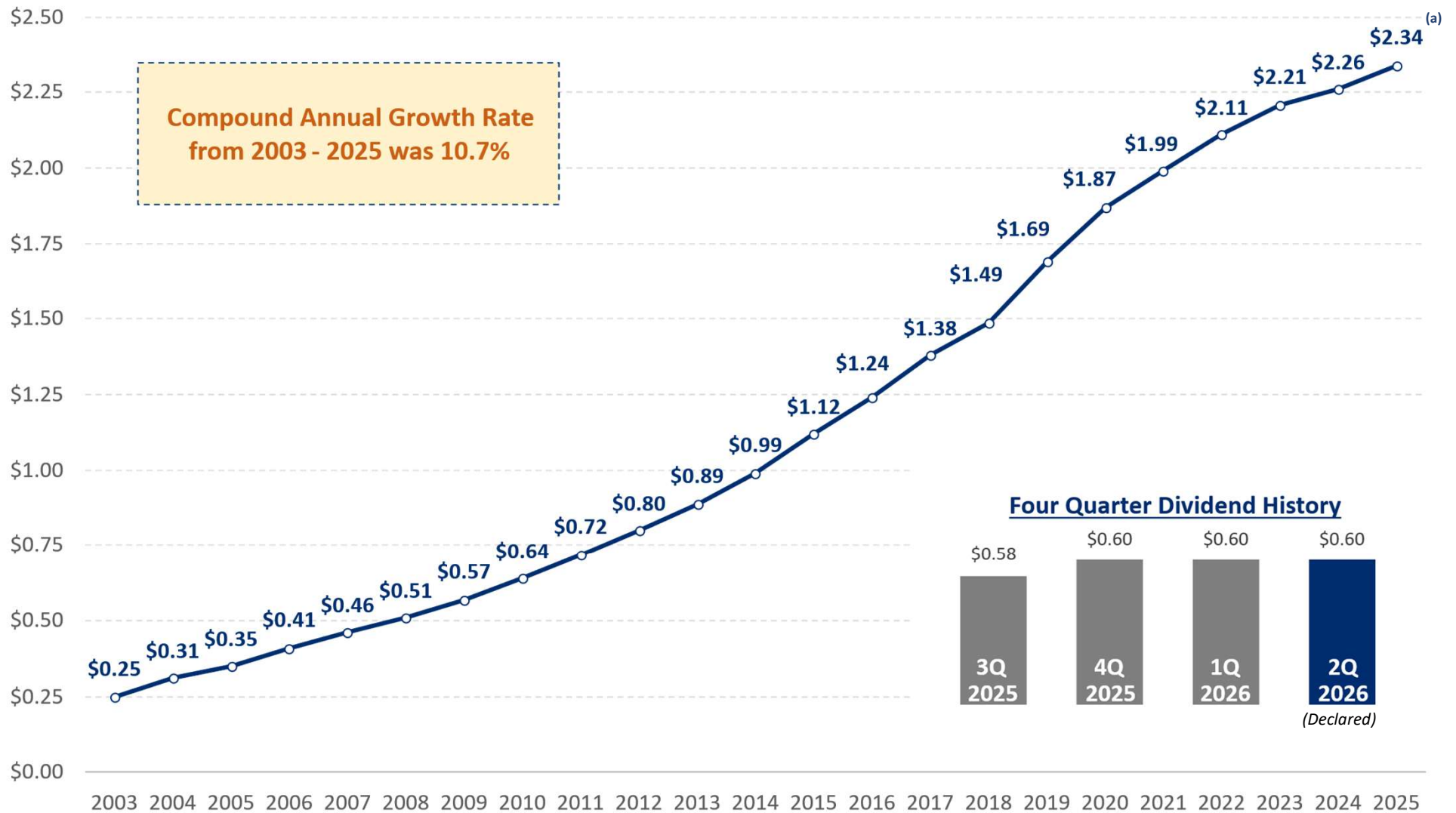
(2) Modified duration shown; Weighted average life equal to 4.4 years

Total Return Performance

IPO (November 12, 1998) to March 31, 2026



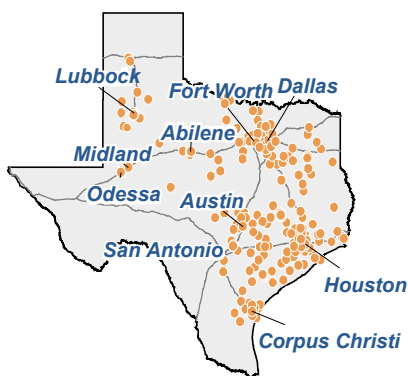
Dividend History



(a) 2024 dividend consists of \$0.58 per share declared in Q1 2024, 2Q 2024, 3Q 2024 and \$0.60 per share declared in 4Q 2025

Presence in Fast-Growing Markets

Positioned in Strong Markets



- In early 2026, Texas set a state record for the largest labor force in the state's history at nearly 16 million people
- Texas ranked second nationwide on Forbes' 2026 America's Best Companies list, with 52 honorees headquartered in the state
- As of December 2025, Texas employment rose 0.8% year-over-year, outpacing the national growth rate of 0.3%. The state's unemployment rate was 3.9%, as compared to the national unemployment rate of 4.1%



- In 2025, Oklahoma ranked among the top 10 US states for inbound domestic migration, with over 10,000 new residents moving in from other states. Oklahoma also ranked among the top ten for highest per capita inbound migration, gaining 26.4 adults per 10,000 residents
- Millennials, those born between 1981 and 1996, make up 27% of new residents in Oklahoma

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

#	Metropolitan Statistical Area	Prosperity Presence	Prosperity Deposits (\$mm)	Proj. Population Growth (%)
1.	Austin-Round Rock-San Marcos, TX	✓	\$1,992	9.3%
2.	Jacksonville, FL			8.8%
3.	Orlando-Kissimmee-Sanford, FL			8.3%
4.	Raleigh-Cary, NC			8.3%
5.	Houston-Pasadena-The Woodlands, TX	✓	\$11,092	7.3%
6.	Dallas-Fort Worth-Arlington, TX	✓	\$5,950	7.3%
7.	Charlotte-Concord-Gastonia, NC-SC			7.2%
8.	San Antonio-New Braunfels, TX	✓	\$2,498	7.1%
9.	Tampa-St. Petersburg-Clearwater, FL			6.7%
10.	Greenville-Anderson-Greer, SC			6.6%
11.	Nashville-Davidson--Murfreesboro--Franklin, TN			5.7%
12.	Miami-Fort Lauderdale-West Palm Beach, FL			5.7%
13.	Phoenix-Mesa-Chandler, AZ			5.6%
14.	Las Vegas-Henderson-North Las Vegas, NV			5.3%
15.	Atlanta-Sandy Springs-Roswell, GA			4.2%

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

Source: S&P Global, Forbes, Office of the Texas Governor, U.S Bureau of Labor Statistics, Oklahoma Council of Public Affairs, and The Oklahoman.

Note: Prosperity is shown pro forma for its pending acquisition of Stellar Bancorp, Inc..

(1) Includes MSAs with greater than one million in total population. Deposit data as of 6/30/2025.

Corporate Relocations to Texas

Corporate Relocations to Texas (2004 – Present)

California

Akronomy
AccentCare
Active Networks
AECOM
AEND Industries, Inc.
Allied Electronic Recycling
ALL-TEL Corp.
AlyMe Group, Inc.
Amazing Magnets
Aneright LLC
Anything Liquid Manufacturing
Aviat Networks, Inc.
Aviatra
Banker's Toolbox, Inc.
Boring Wireless
Boreland Software Corporation
Boring Co.
Cacique Foods
Caliber Collision Centers
Capline
CCRA Travel Solutions
CellPhone Bioscience
Channell Commercial Corp.
Chevron
CompassLearning
Consolidated Electrical Distributors
Copart (CPRT)
Core-Mark
Daegis, Inc. (DAEG)
DASAN Zhone Solutions, Inc.
DSC
Digital Realty
Dimensional Fund Advisors
DMR MUSIC, Inc.
DynaPump, Inc.
EDM Laboratories
Epicure Software Corporation
Farmer Brothers (FARM)
Farmer Veteran Coalition
Finalist, Inc.
Firefly Space Systems
First Foundation, Inc.
Fluor Corporation (FLR)
Fonality
Freebirds World Burrito
Gleimount Global Solutions
Goodguys Rod & Custom Association
Graze, Inc. (GRAZ)
Green Dot
Harmonate
HBCI HUB
Hewlett Packard Enterprise
HID Global
Hutto
Inbenta
Integrated Defense Products (IDP)
Ironclad Performance Wear Corp.
Jacobs Engineering
Jamba Juice Company
Kelly-Moore Paints
Kubota
Landsea Homes Corporation
Liberty Fitness Holdings, LLC
LoanDepot, LLC
M2M Certified, Inc.
Marco Fine Arts
MC Endavors, Inc. (MCMV)
Mickelson Corp (MCK)
MDB Capital
Mitrabtech
Monobee
Monkey Sports Inc.
MV Transportation
Noodin EV
Obagi Cosmeceuticals
Occidental Petroleum (OXY)
OmniTracs
Oracle Corporation
OriginClear, Inc.
Pacific Union Financial
Pain Therapeutics (PTIE)
Primoris Services Corporation (PRIM)
Quality Custom Distribution Services, Inc.
QuestionPro Inc.
R2sonic
Red Mango, Inc.
Review Wave
Revionics, Inc.
Rifle Gear
Right On Brands, Inc.
Ruiz Foods
Samp Energy
Slonix Corp. (SNIX)
Solera Holdings (SLH)
Sovereign Flavors
Superconductor Technologies (SCON)
Telmar Network Technology, Inc.
Teneo Healthcare (THC)
Tesla, Inc. (TSLA)
The Allen Group, Inc.
Thermal
Thermonix
Toyota USA (TM)
Trend Micro (TYO.4704)
Vendor Resource Management
Vermillion, Inc. (VRML)
Visual Numerics
W3global
Waste Connections, Inc. (WCN)
WellSense
Xeris Pharmaceuticals

Washington

Fisher Investments
LifeLast, Inc.
National Scooter Co.
Prometheus Energy Company
RAW Capital Home Buyers

Oregon

Crowdstreet, Inc.
Q5iD
Socati Corp.

Nevada

CoreSpace
EnviroSafe Demil LLC
Invoice Home Inc.

Arizona

EoS Fitness
Quest Resource Holdings Corp. (QRHC)
Strategic Army Corps (SAC)

Colorado

Cagney Global Logistics
Global Clean Energy, Inc. (GCEI)
Heartland Oil & Gas Corp.
Magpul Industries
Par Petroleum Corporation (PARR)
Quovadx
Sun River Energy, Inc. (SNRV)

Kansas

Alco Stores (ALCS)
Enerlex Resources, Inc.
Layne Christensen Co. (LAYN)
Lulu's Dessert Corp

Oklahoma

Casehole Solutions, Inc.
CITGO Petroleum Corp
Global Power Equipment Group
Hilti North America
LinkAmerica
NATCO Group, Inc.
Petrohawk Energy Corp
Ring Energy, Inc. (REI)
Soalr Winds (SWI)
StadiumDrop
Trinity Hospice Inc.

Canada

Absolute Software (ABT)
Bio-Solutions Corp (BISU)
Direct Energy
Mitel Corp (MITL)
MoneyGram (MGI)
QI Systems Inc.
Speed Commerce

Montana

VIZn

Nebraska

Heartland Automotive Services

Minnesota

American Environmental Energy, Inc. (AEEI)
EmpowerMX
Enerlex Resources, Inc.
LeTec Corp.
MoneyGram (MGI)
Ottobock Healthcare
Resideo Technologies Inc.
Speed Commerce
Westwood

Illinois

BL Restaurant Group
Boeing (Global Services Business)
Caterpillar
Eileko
Extenet Systems
Ferris Manufacturing
Great Lakes Dredge & Dock Corporation
MedMark Services, Inc.
Monolith Technology Hldgs, LLC
Neovia Logistics
Parus Interactive, Inc.
RMG Networks (RMGN)
Schumacher Electric
SolarBridge Technologies, Inc.
State Farm
Top Golf

Michigan

Cambium Learning (ABCD)
Comerica (CMA)

New York

Alkegen
American Locker Group Inc. (ALGI)
Banorte-Ixe Securities International, LTD
Buchta Bio
DarkPulse
DataTreasury Corp
Fiesta Restaurant Group (FRGI)
Greatbatch (GB)
HMS Holdings (HMSY)
JP Morgan (6,000 workers)
Signature Systems Group
SI Group
Six Flags Entertainment (SIX)
Visionworks of America

Massachusetts

Cimage Novasoft
Circor Energy (CIR)
Invensys Process Systems
Liberty Mutual
NTT Data Inc. (TYO.9613)
Psychemedics Corporation (PMD)
Raytheon
VCE Corp.

Connecticut

Accudyne Industries
Frontier Communications (FYR)
Call Inc.
TradeCapture Inc.

Pennsylvania

Archaea Energy
ATI Inc.
Big Brothers Big Sisters
CDI Engineering
Hyllion
Linn Energy, LLC (LINE)
MPOWER Mobile
Union Drilling, Inc.

New Jersey

Ameriflex
Compax USA
Creston Electronics
CVE Technology
Honeywell PMT

Maryland

5G LLC
Broadwing Corp.
Geico Insurance Division
Hanger Inc. (HGR)
Tucci Polo

Washington D.C.

EF Johnson Technologies, Inc.

Virginia

Capital One

Missouri

Elite Advanced Polymers
Emerson Process Management
Kupper Parker Comm.
PotentialMetrics
Ulrich medical USA, Inc.

Tennessee

Elite Data Services, Inc. (DEAC)
Forward Air Corp. (FWRD)
Miller Energy Resources, Inc.

Arkansas

Golden Living
Murphy Oil Corporation (MUR)
US Rare Earths Inc. (UREE)

Mississippi

Elite Advanced Polymers

Alabama

Torchmark Corporation (TMK)
Zoes Kitchen (ZOES)

North Carolina

Dex Media (DXM)

Georgia

CharterUP
Cyntech Technologies (CYNT)
NYLO Hotels

Florida

CCS Medical
DreamVision
Firehawk Aerospace
iWorld Projects & Systems, Inc. (IWPS)
Likewise
Optym
PGA of America
Puget Technologies, Inc. (PUGE)
QSAM Biosciences
SoftServe

Louisiana

Bristow Group, Inc. (BRS)
Engaged Media Studios, Inc. (EMS)
EPL Oil & Gas, Inc.
Fluence Analytics
NGC Transmission
Republic Finance

Houston Market Highlights

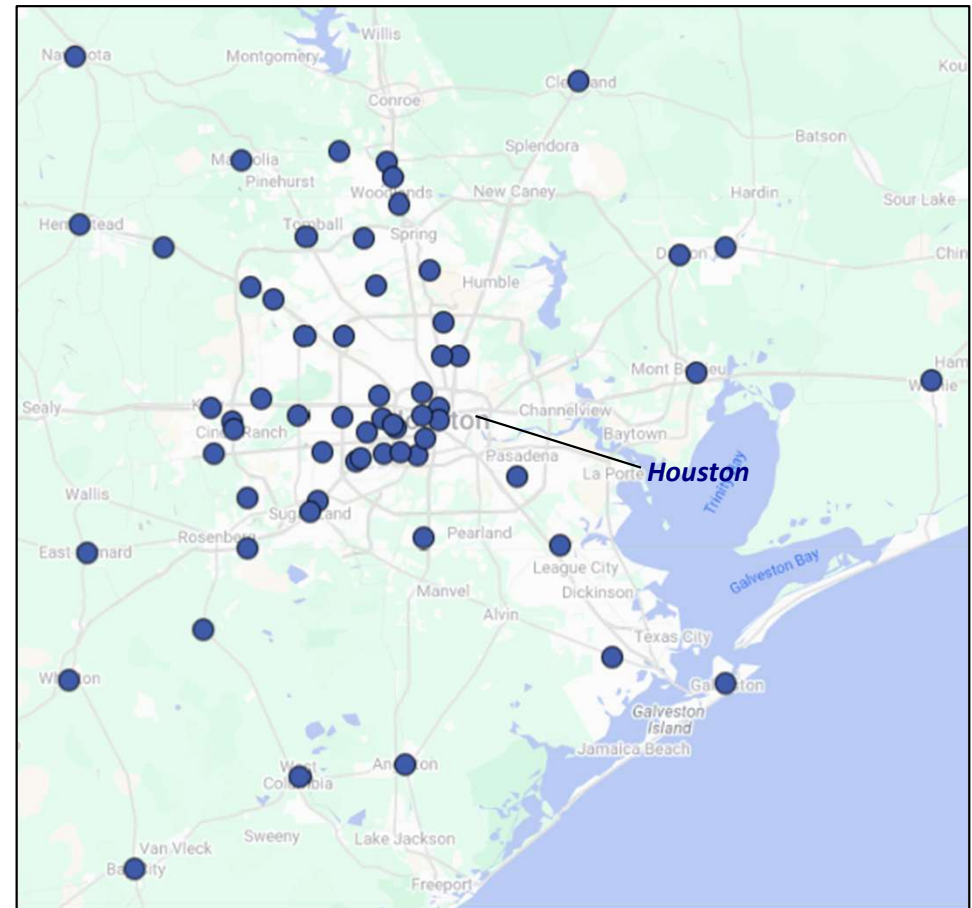
Market Highlights

- 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.)
- As of December 2025, employment in Houston has increased 1.2% YoY in the government sector, compared to the nationwide decrease of 0.7%
- As of December 2025, employment in Houston has increased 0.9% YoY in the trade, transportation, & utilities sector, compared to the nationwide decrease of 0.3%
- In February 2026, Houston exported \$10.4B, making them the #2 exporter in the US, out of 327 ports
- Houston ranks as the #2 most affordable metro, with housing market and living costs 29.7% lower than the average of the 20 largest US metros

Select Fortune 500 Companies



Houston Franchise



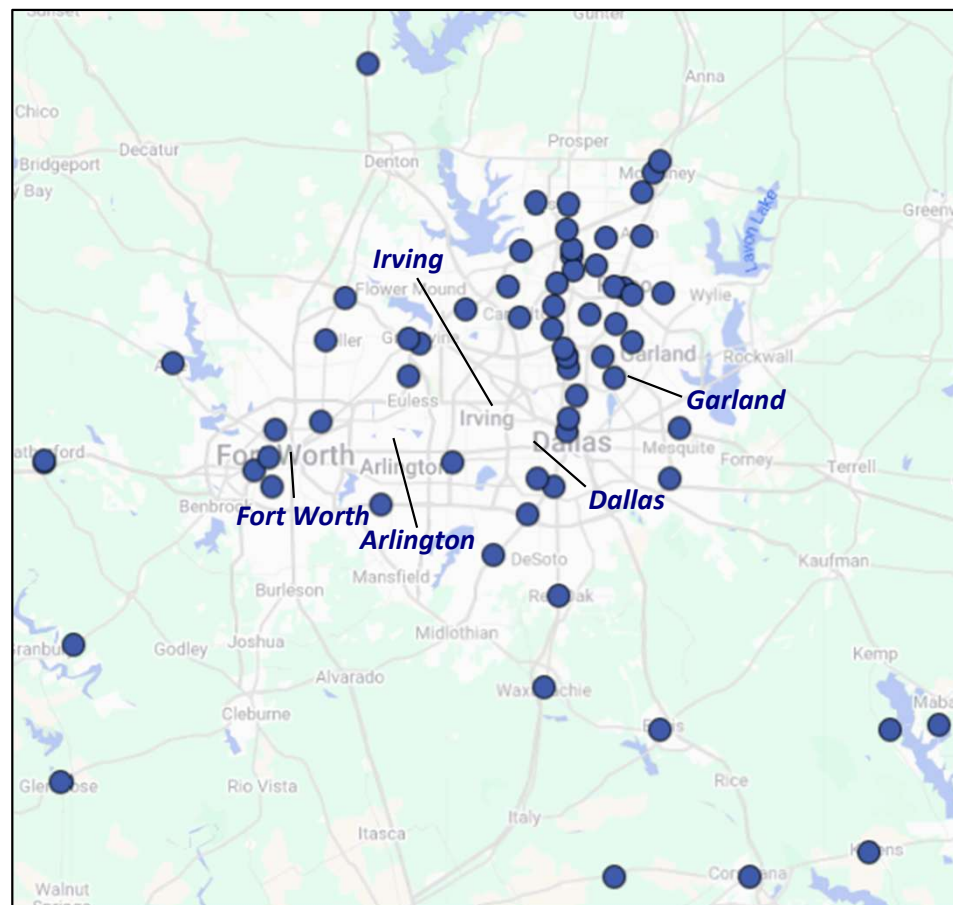
Source: Google Maps; Bureau of Labor Statistics, The Observatory of Economic Complexity, Greater Houston Partnership.
 Note I: References to Houston refer to the Houston – Pasadena – The Woodlands metropolitan statistical area.
 Note II: Prosperity is shown pro forma for its pending acquisition of Stellar Bancorp, Inc..

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.)
- As of December 2025, employment in Dallas has increased 1.9% YoY in the government sector, compared to the nationwide decrease of 0.7%
- Paving “Y’all Street”:
 - As of February 2026, Dallas has the second highest number of financial services jobs out of all US metros – behind only New York
 - From 2000 to 2025, the region grew from 212,000 to 386,000 jobs in the financial services sector

Dallas / Ft. Worth Franchise



Select Fortune 500 Companies



Source: Google Maps; Bureau of Labor Statistics, Dallas Chamber.
 Note I: References to Dallas refer to the Dallas – Fort Worth – Arlington metropolitan statistical area.
 Note II: Prosperity is shown pro forma for its pending acquisition of Stellar Bancorp, Inc..

Austin Market Highlights

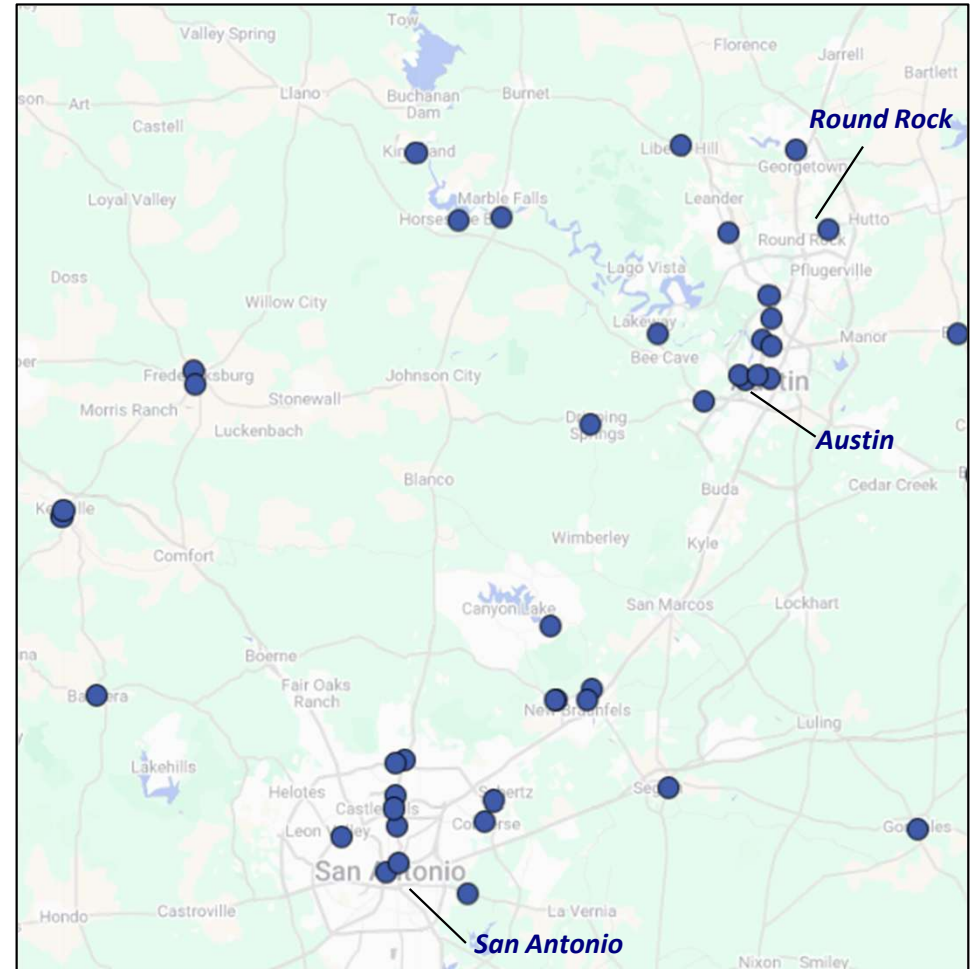
Market Highlights

- 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.)
- As of December 2025, employment in Austin has increased 2.0% YoY in the financial activities sector, compared to 0.4% nationwide
- As of December 2025, the Austin unemployment rate is 3.2%, compared to 4.1% nationwide
- In March 2026, Elon Musk announced that SpaceX and Tesla will build two advanced chip factories in Austin. One will be used to power cars and humanoid robots, while the other will be designed for artificial intelligence satellites in space

Select Fortune 500 Companies



Central Texas Franchise



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