



**PROSPERITY** —————  
**BANCSHARES, INC.®**

# Investor Presentation

————— Second Quarter 2024 —————



# “Safe Harbor” Statement

## *Under the Private Securities Litigation Reform Act of 1995*

“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, forward-looking statements within the meaning of the federal securities laws, including Section 27A of the Securities Act of 1933, as amended, 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 Bancshares and its subsidiaries. These forward-looking statements may include information about Prosperity’s possible or assumed future economic performance or future results of operations, including future revenues, income, expenses, provision for credit losses, provision for taxes, effective tax rate, earnings per share and cash flows and Prosperity’s future capital expenditures and dividends, future financial condition and changes therein, including changes in Prosperity’s loan portfolio and allowance for credit losses, changes in deposits, borrowings and the investment securities portfolio, future capital structure or changes therein, as well as the plans and objectives of management for Prosperity’s future operations, future or proposed acquisitions, the future or expected effect of acquisitions on Prosperity’s operations, results of operations, financial condition, and future economic performance, statements about the anticipated benefits of proposed transactions, 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 Prosperity’s control, 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, including Lone Star State Bancshares; 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); the possibility that the anticipated benefits of an acquisition transaction, are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of two companies or as a result of the strength of the economy and competitive factors generally; 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; and the effect, impact, potential duration or other implications of weather an climate-related events. Prosperity disclaims 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 factors are discussed in Prosperity’s Annual Report on Form 10-K for the year ended December 31, 2023, and other reports and statements Prosperity has filed with the Securities and Exchange Commission (“SEC”). Copies of the SEC filings for Prosperity may be downloaded from the Internet at no charge from <http://www.prosperitybankusa.com>.

# Second Quarter Highlights

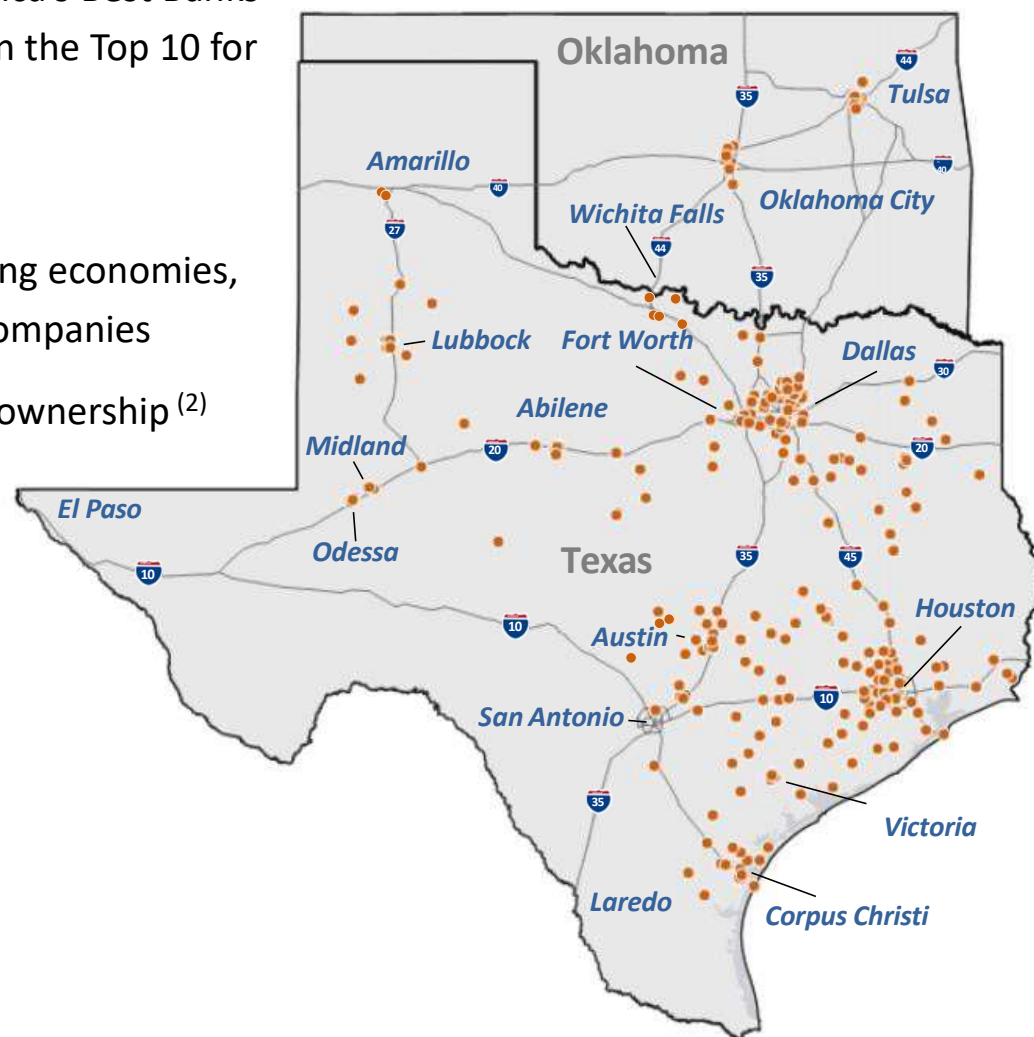
- Net income of \$111.6 million, or \$116.6 million excluding merger related expenses and non-recurring items<sup>(1)</sup>
- Earnings per share (diluted) of \$1.17, or \$1.22 excluding merger related expenses and non-recurring items<sup>(1)</sup>
- Assets of \$39.8 billion, total loans of \$22.3 billion, and deposits of \$27.9 billion at June 30, 2024
- Common equity tier 1 ratio of 15.42% and leverage ratio of 10.29% at June 30, 2024
- Net interest margin increased 15 basis points to 2.94% for the second quarter 2024
- Sound asset quality with annualized net charge-offs / quarterly average loans of 0.08%
- Nonperforming assets to average earning assets remain low at 0.25%
- Allowance for credit losses on loans and off-balance sheet credit exposures of \$397.5 million and allowance for credit losses on loans to total loans, excluding Warehouse Purchase Program, of 1.69%
- Declared cash dividend of \$0.56 for the third quarter 2024
- Repurchased 670,518 shares of common stock during the second quarter of 2024
- Completed merger with Lone Star State Bancshares, Inc. on April 1, 2024

Source: Company Documents

(1) Adjusted net income and earnings per share exclude merger related provision and expenses associated with the acquisition of Lone Star State Bancshares, Inc., gain on Visa Class B-1 stock exchange net of investment securities sales and FDIC special assessment

# Strong Presence in Texas and Oklahoma

- A Texas-based financial holding company with \$39.8 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
- Ranked #2 in deposit market share in Texas <sup>(1)</sup>
- Texas and Oklahoma continue to benefit from strong economies, and are home to 61 Fortune 500 headquartered companies
- Shareholder driven with 4.3% fully diluted insider ownership <sup>(2)</sup>
- Successful completion of 45 acquisitions (whole bank, branch and failed bank transactions)



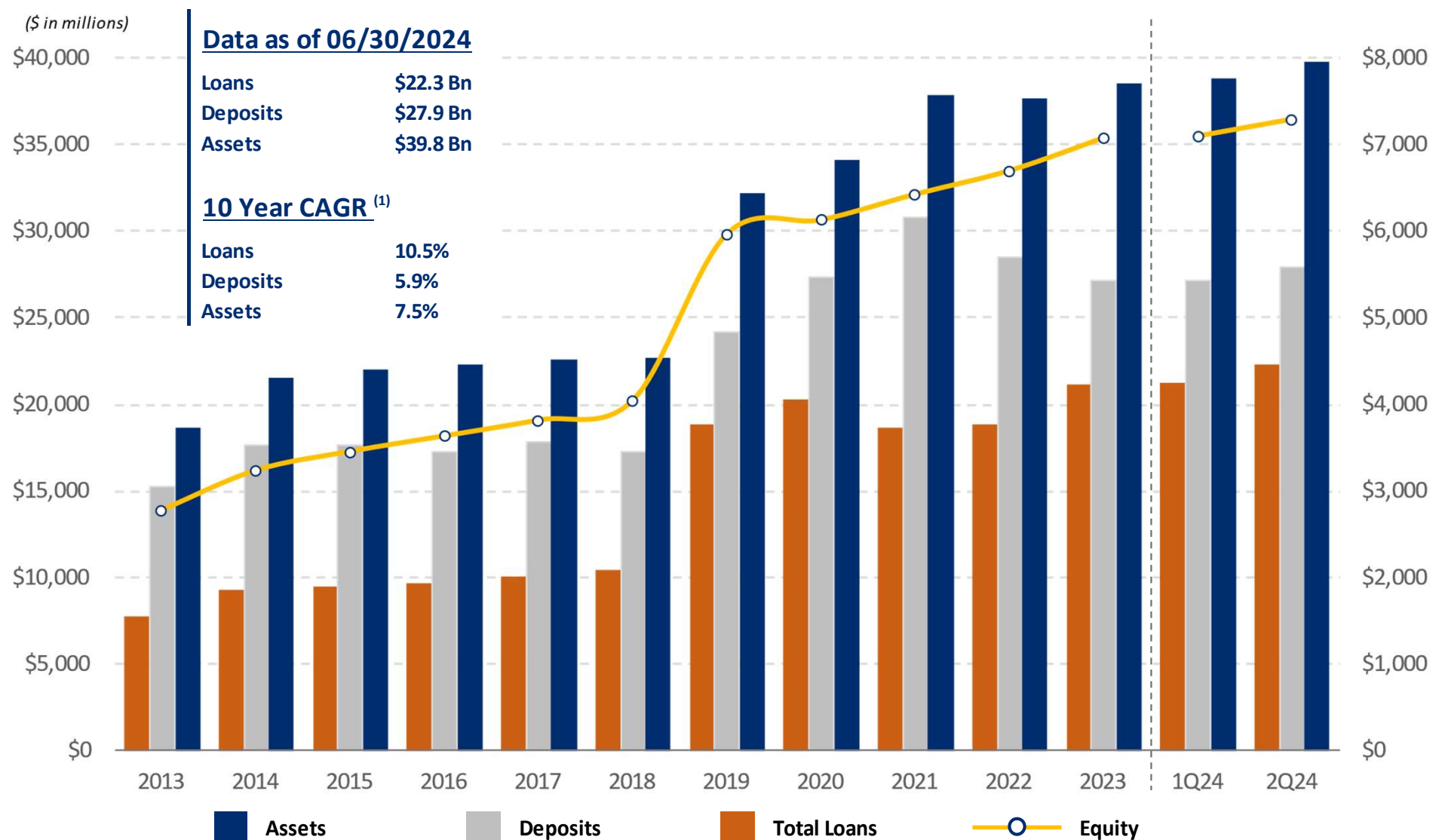
## 288 Full-Service Locations

15	in Bryan/College Station Area
6	in Central Oklahoma Area
31	in Central Texas Area
62	in Dallas/Fort Worth Area
22	in East Texas Area
65	in Houston Area
30	in South Texas Area
8	in Tulsa Area
49	in West Texas Area

(1) Per FDIC; Includes Texas headquartered commercial banks; Deposits as of 6/30/2023

(2) Per proxy statement (Form DEF 14A) filed on 3/14/2024

# Balance Sheet Summary



# Net Income



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

<b>Provision for Credit Losses</b>	\$17,240	\$18,275	\$7,560	\$24,000	\$14,325	\$16,350	\$4,300	\$20,000	-	-	\$18,540	-	\$9,066
<b>Loan Discount Accretion</b>	\$62,723	\$95,875	\$52,122	\$38,970	\$21,906	\$13,909	\$28,045	\$91,341	\$39,278	\$7,401	\$8,046	\$1,860	\$7,191



Source: Company Documents

(1) Represents the Compound Annual Growth Rate of net income (excluding purchase accounting adjustments and non-recurring charges) from 12/31/2013 – 12/31/2023

(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

# Earnings Per Share



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

<b>Provision for Credit Losses</b>	\$17,240	\$18,275	\$7,560	\$24,000	\$14,325	\$16,350	\$4,300	\$20,000	-	-	\$18,540	-	\$9,066
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EPS
  Core EPS (Excluding Purchase Accounting Adjustments)
  EPS (Excluding Non-Recurring Charges)<sup>(2)</sup>
 Core EPS (Excluding PAA and Non-Recurring Charges)<sup>(2)</sup>

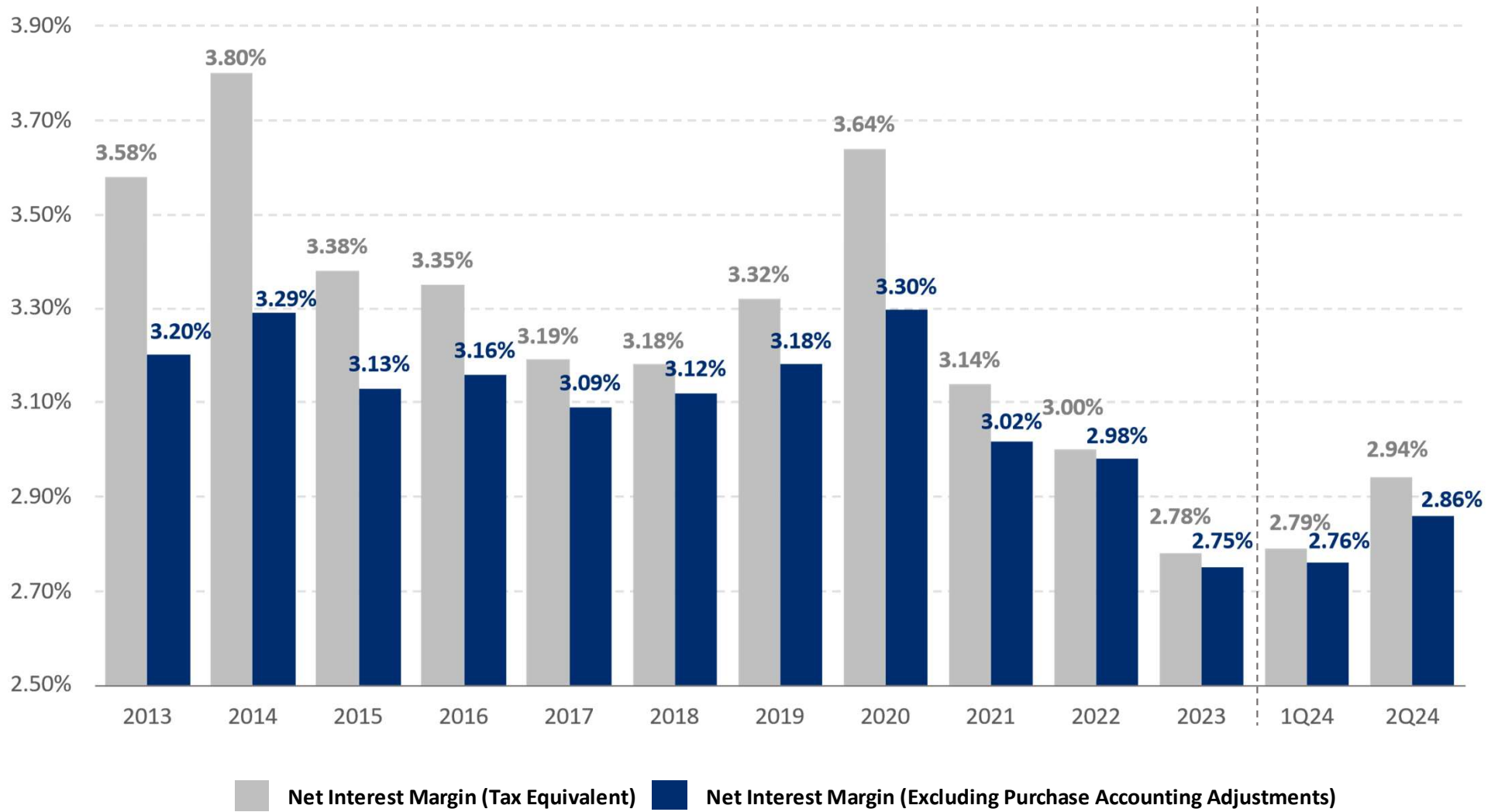
Source: Company Documents

(1) Represents the Compound Annual Growth Rate for EPS (excluding purchase accounting adjustments and non-recurring charges) from 12/31/2013 – 12/31/2023

(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



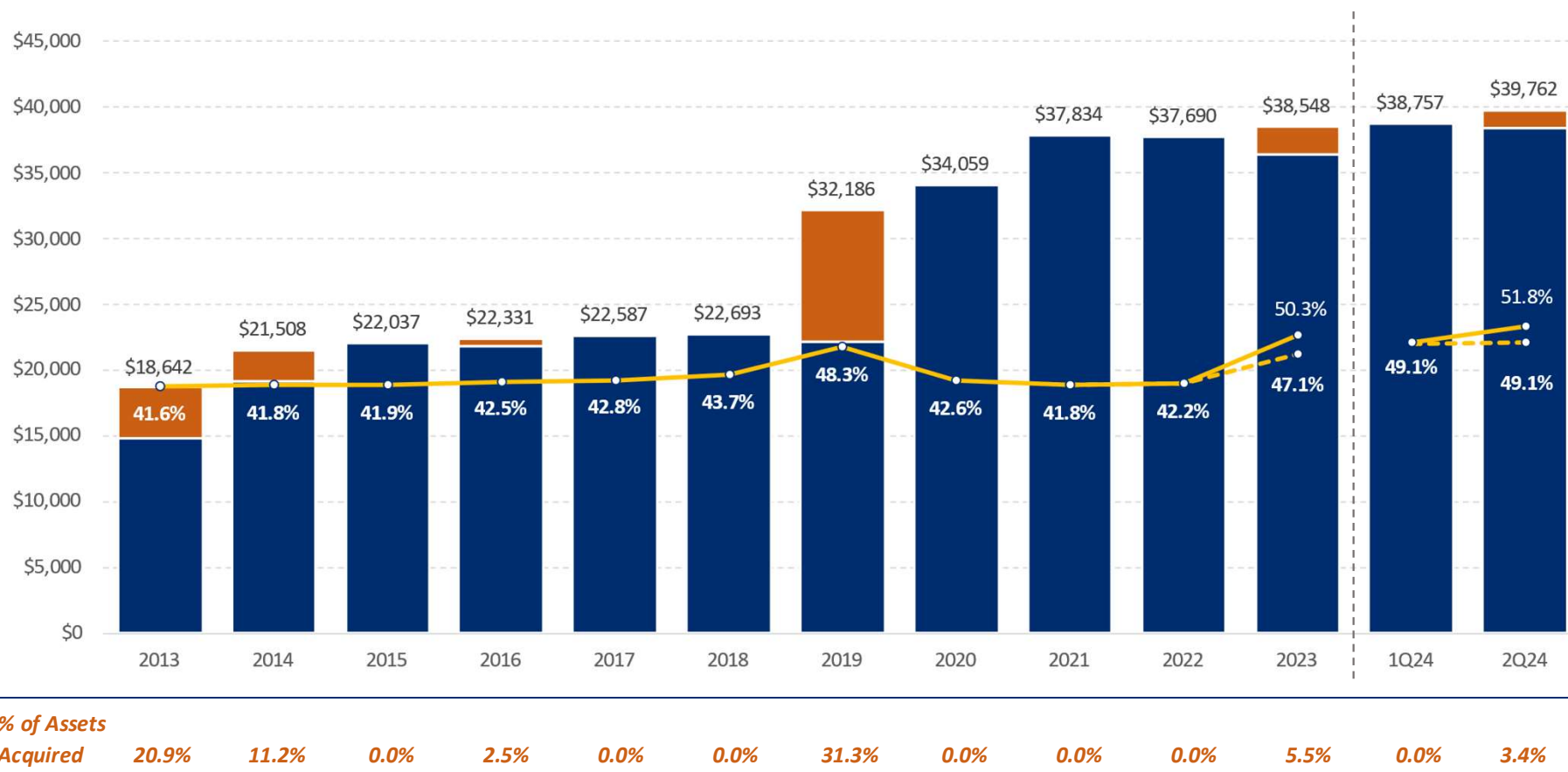
# Net Interest Margin





# Acquisitions & Efficiency Ratio

(\$'s in millions)



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

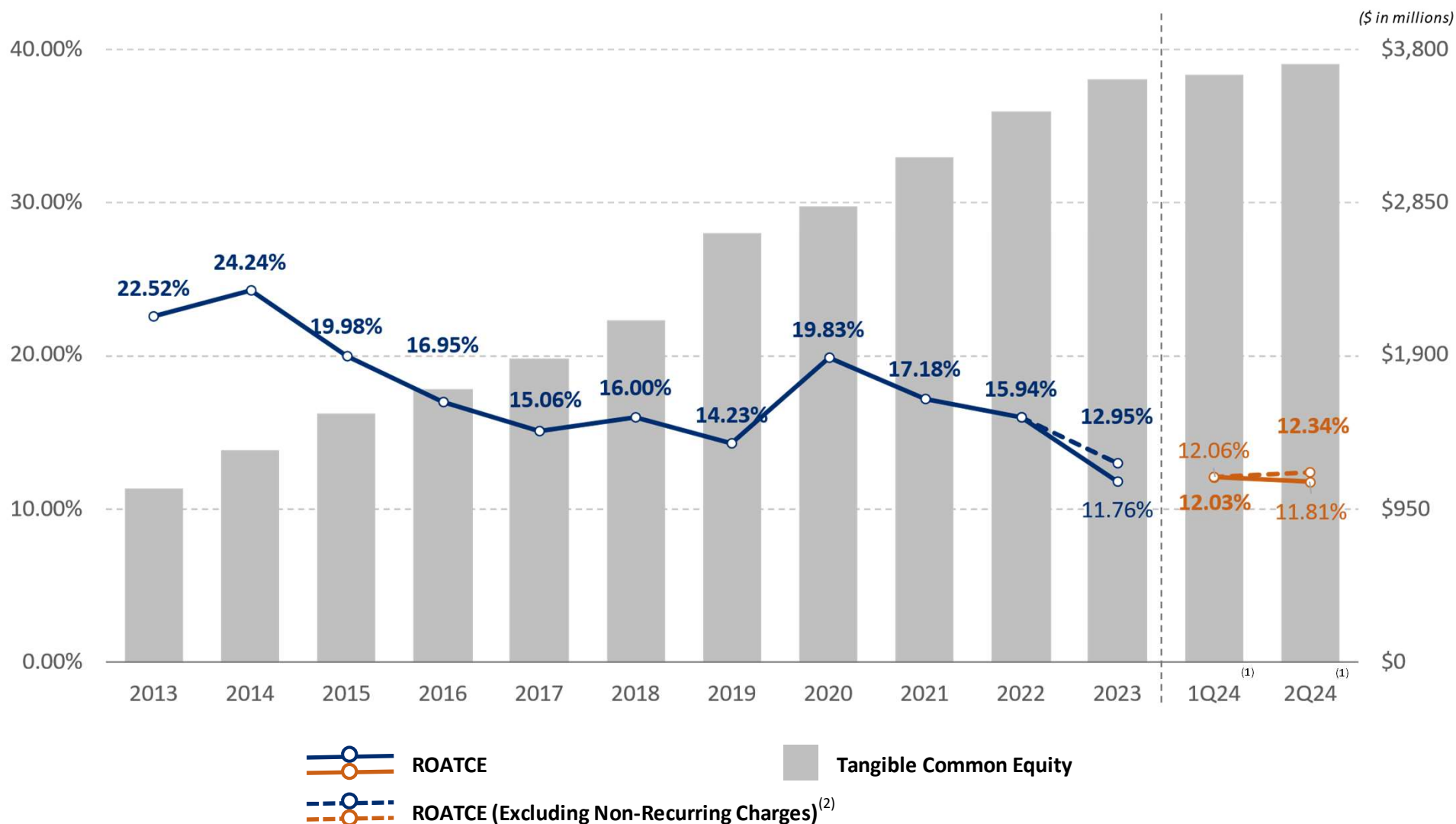
Source: Company Documents

(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

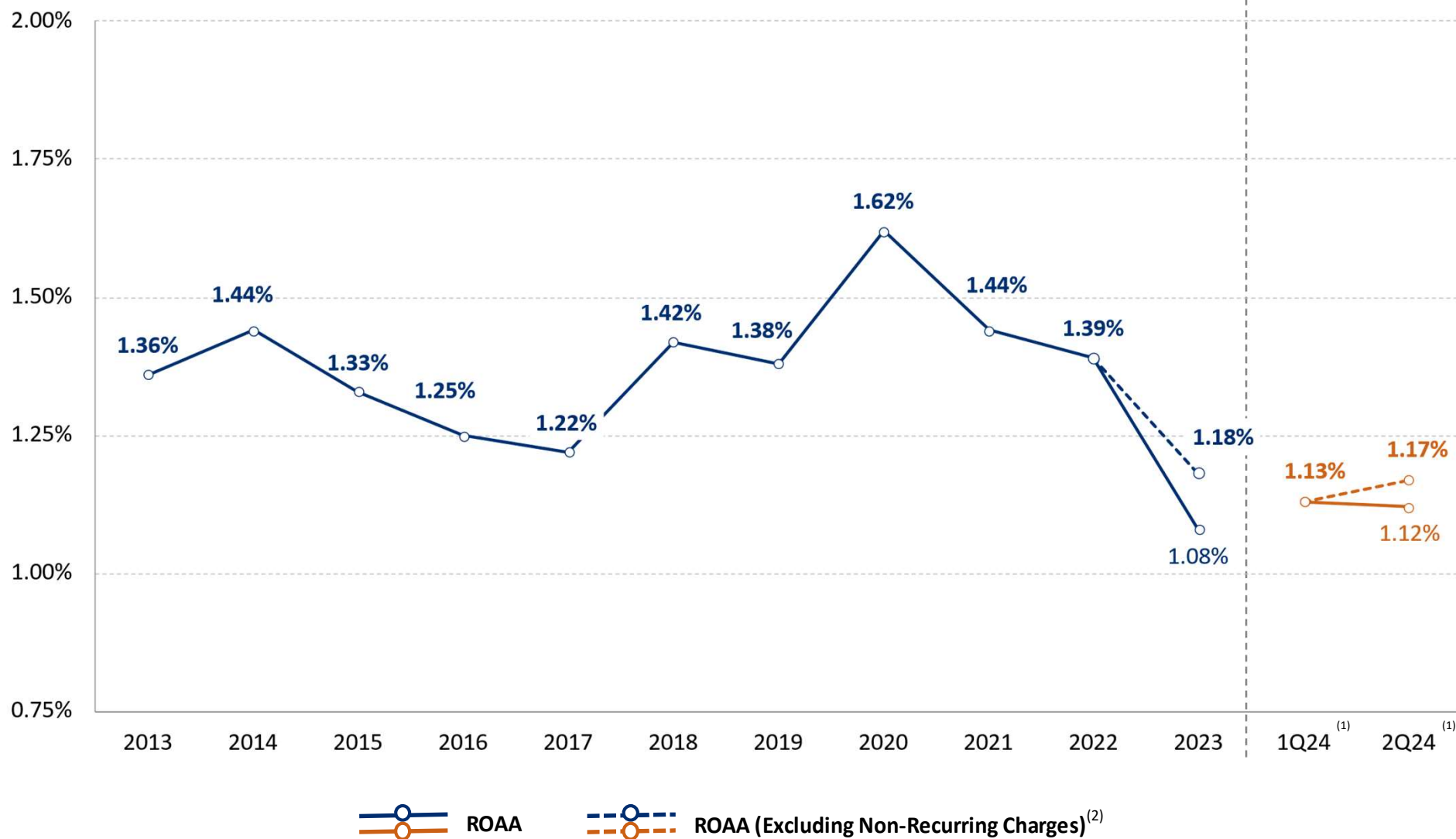
# Return on Average Tangible Common Equity



(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

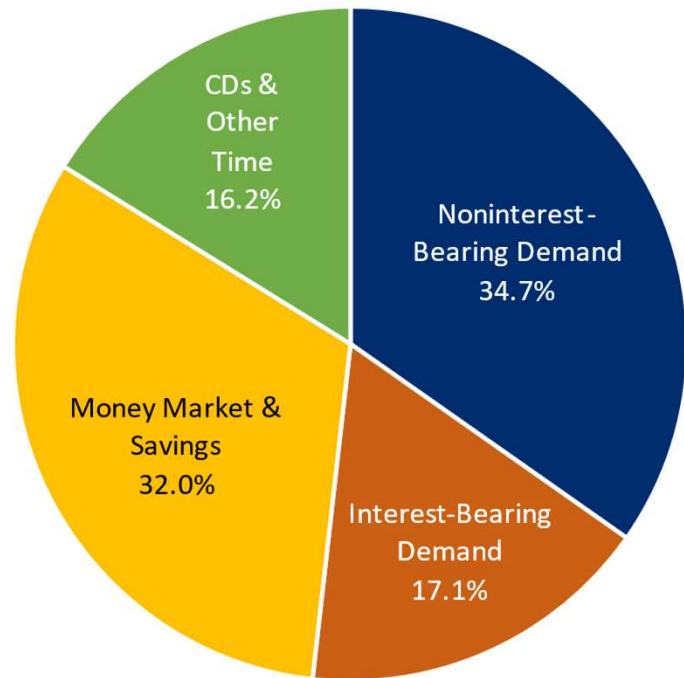


(1) Interim periods shown on an annualized basis

(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

# Deposit Composition

As of June 30, 2024  
(\$ in millions)



	\$mm	Cost (%) <sup>(1)</sup>
Noninterest-Bearing Demand	\$9,707	0.00%
Interest-Bearing Demand	\$4,763	0.76%
Money Market & Savings	\$8,946	2.22%
CDs & Other Time	\$4,518	4.27%

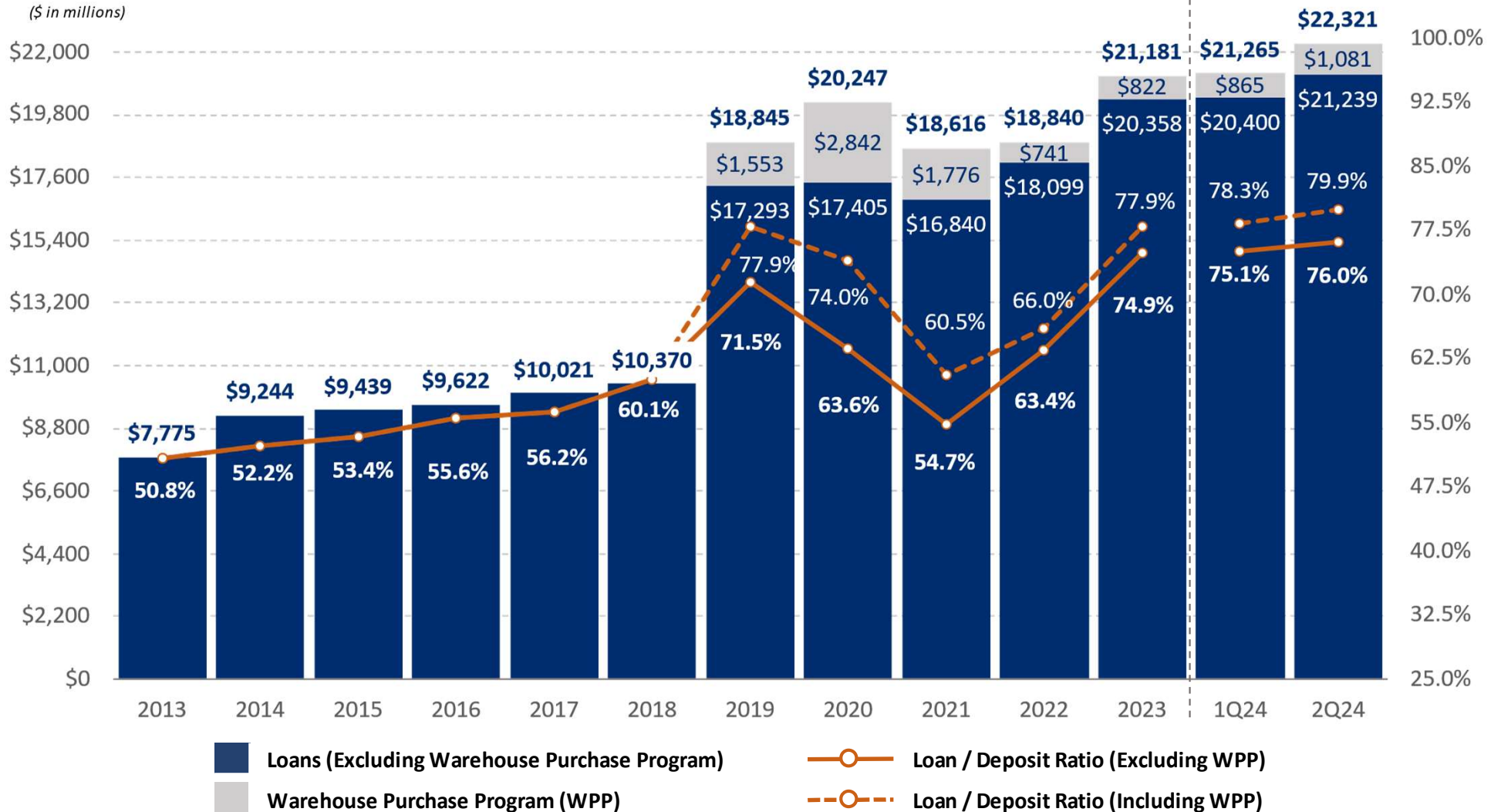
**Total Deposits: \$27.9Bn**

*Total Cost of Deposits: 1.52%<sup>(1)</sup>*

*Cost of Interest-Bearing Deposits: 2.33%<sup>(1)</sup>*

Source: Company Documents  
(1) Data for the three months ended June 30, 2024

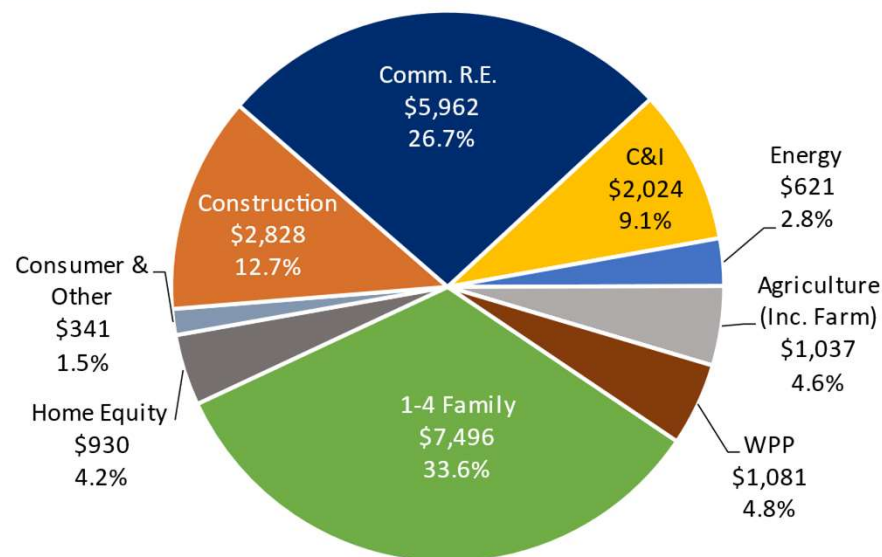
# Loan Growth



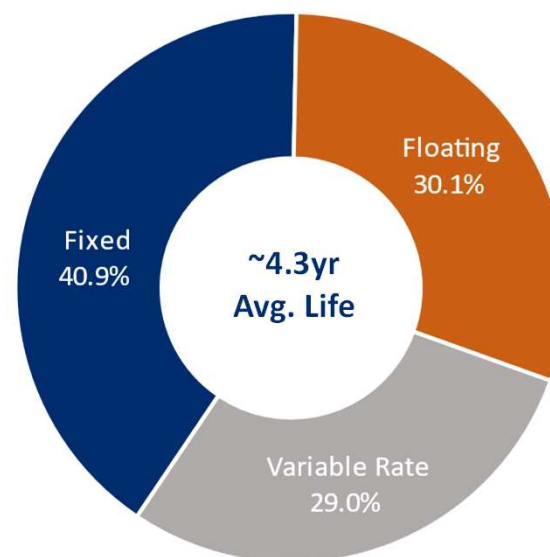
# Loan Portfolio Overview

As of June 30, 2024  
(\$ in millions)

## Loan Portfolio by Category & Geography



## Loans by Rate Structure



Loans By Area	Amount <sup>(2)(4)</sup>	% of Total
Bryan / College Station	\$873	4.1%
Central Oklahoma	\$602	2.8%
Central Texas	\$2,682	12.7%
Dallas / Ft. Worth	\$6,349	30.0%
East Texas	\$736	3.5%
Houston	\$4,769	22.5%
South Texas	\$1,430	6.7%
Tulsa	\$587	2.8%
West Texas	\$3,162	14.9%

**Total Loans: \$22.3Bn**  
**Loans HFI (Excl. WPP): \$21.2Bn**

*Yield on Total Loans: 6.08%<sup>(1)</sup>*  
*Yield on Loans HFI (Excl. WPP): 6.02%<sup>(1)</sup>*  
*Core Yield on Loans HFI (Excl. WPP): 5.89%<sup>(1)(3)</sup>*

Source: Company Documents

- (1) Data for the three months ended June 30, 2024
- (2) Excludes \$49 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

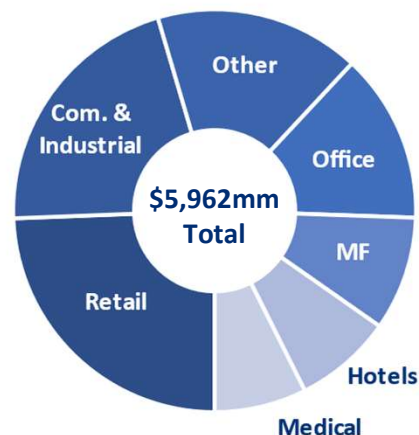
As of June 30, 2024  
(\$ in millions)

## 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
- 35% of commercial real estate is owner occupied
- Average total CRE loan-to-value of 52%
- Average office CRE loan-to-value of 52%
- Non-owner-occupied office CRE of \$557 million, or 2.5% of total loans

## Commercial Real Estate Detail

(\$ in millions)

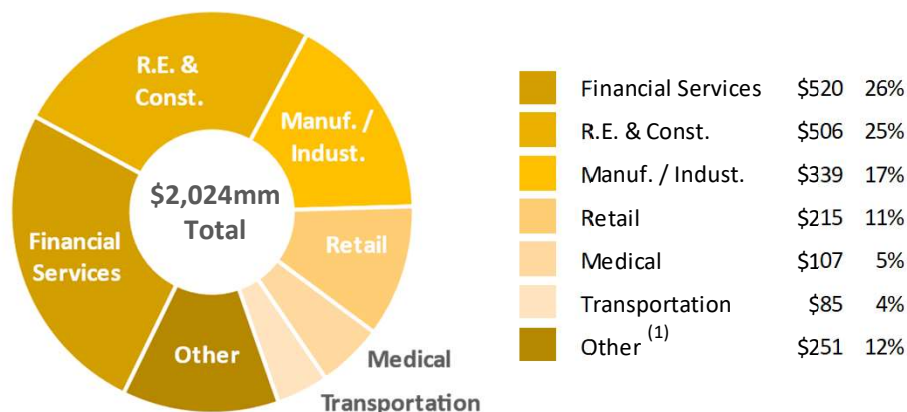


Retail	\$1,454	24%
Industrial	\$1,255	21%
Other	\$984	17%
Office	\$811	14%
Multifamily (MF)	\$547	9%
Hotels	\$470	8%
Medical	\$441	7%

Note: Average CRE loan balance outstanding equal to \$1.0 million

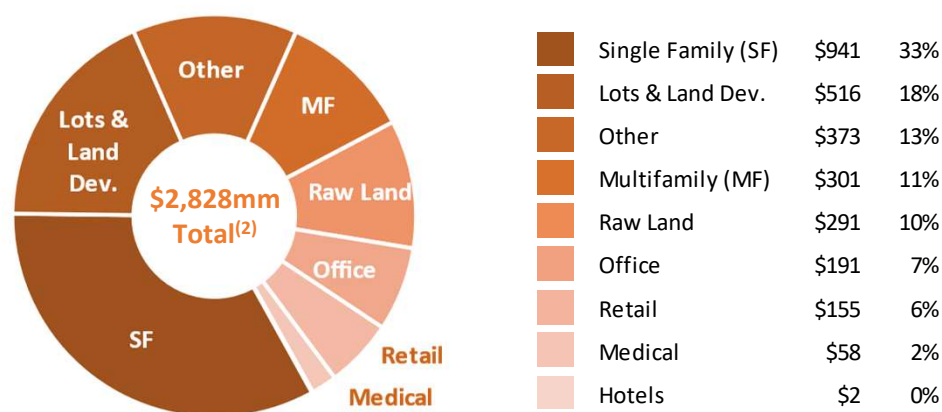
## C&I Detail (Excluding Energy Loans)

(\$ in millions)



## Construction Detail

(\$ in millions)



Source: Company Documents

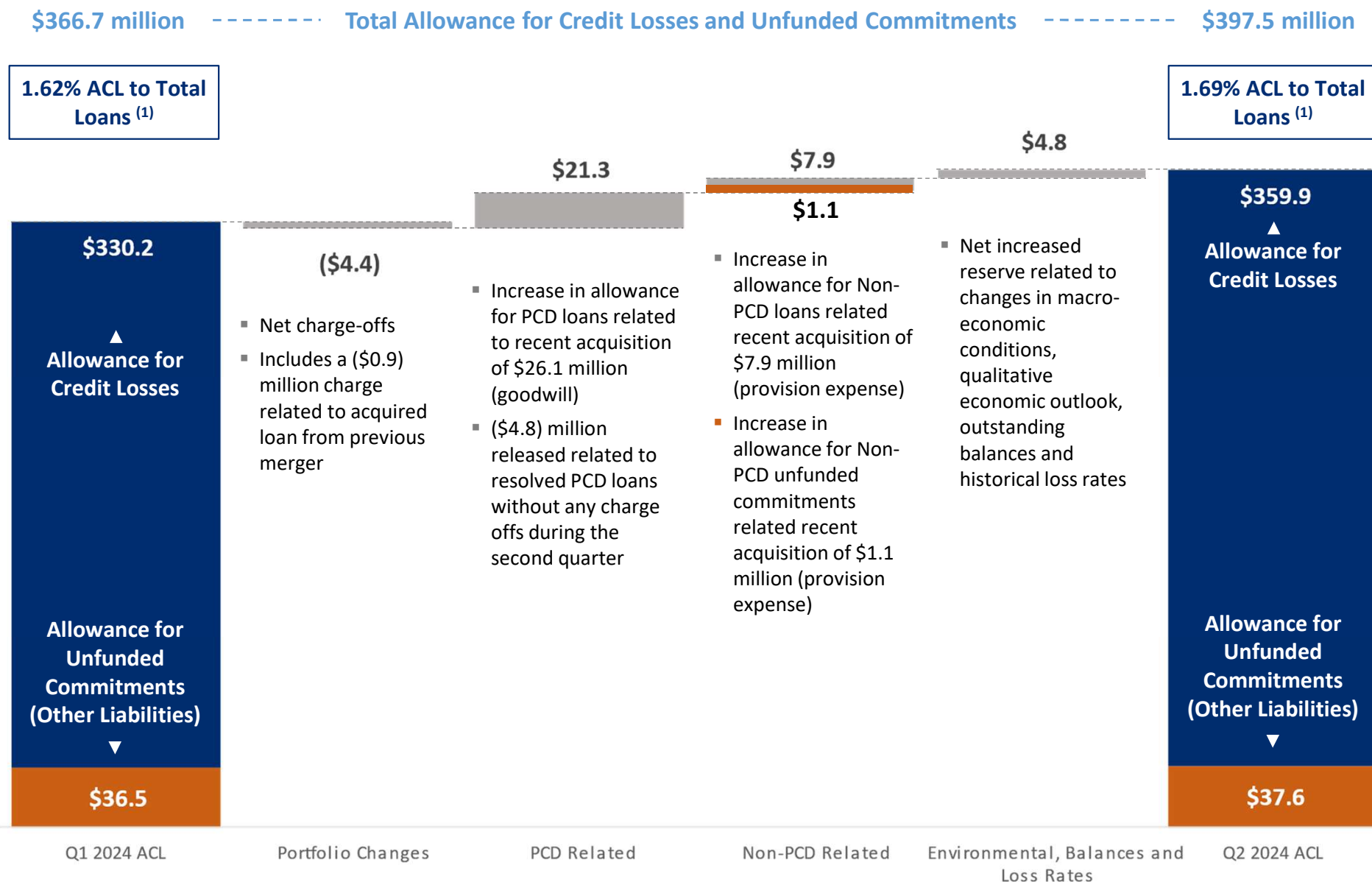
(1) Includes State & Political loans

(2) Total includes a net unaccreted discount of (\$1,728,000) not shown in graph



# Changes to Allowance for Credit Losses

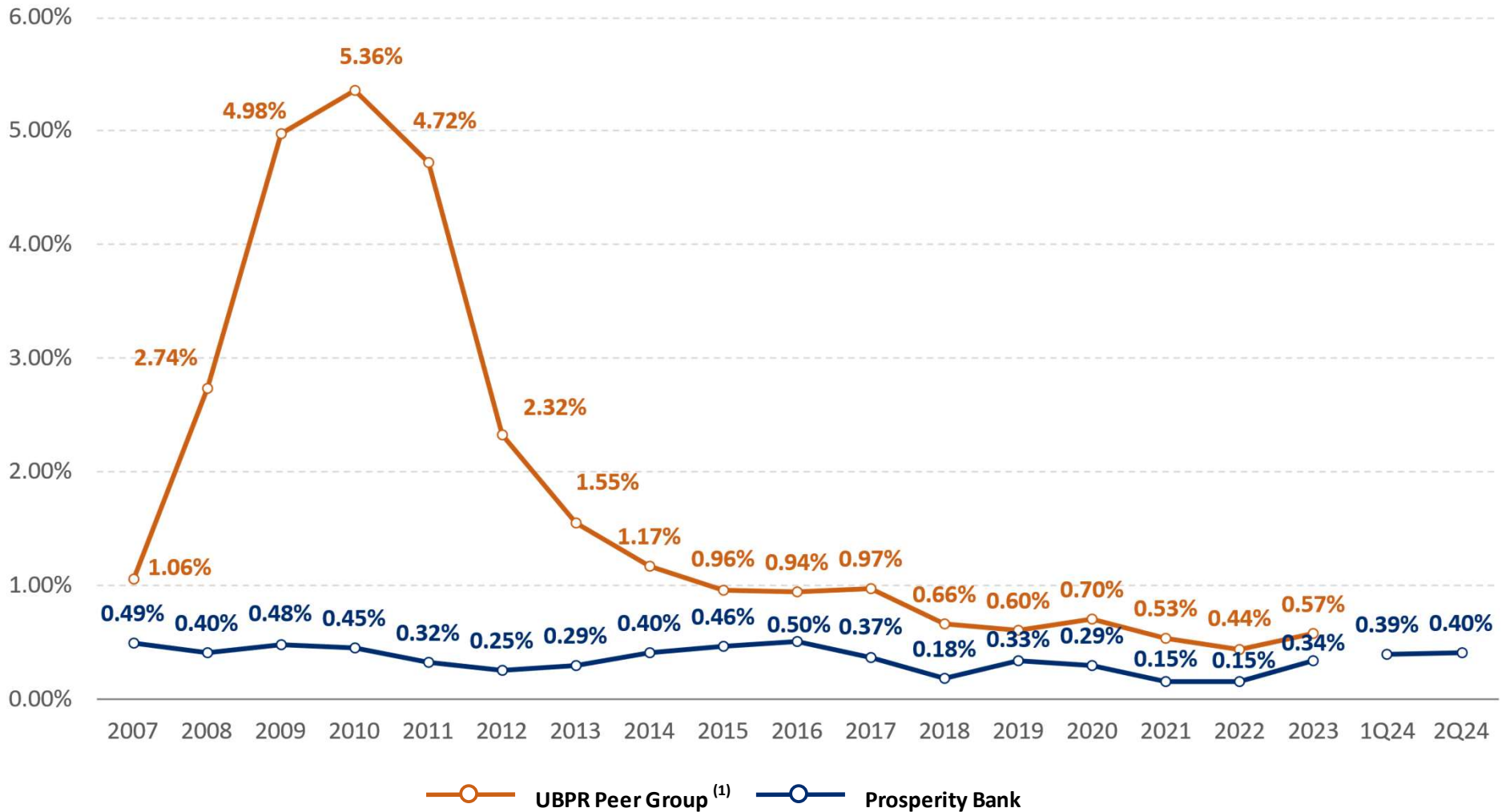
(\$ in millions)



(1) Excludes Warehouse Purchase Program (WPP) loans

# Asset Quality

## NPAs / Loans + OREO



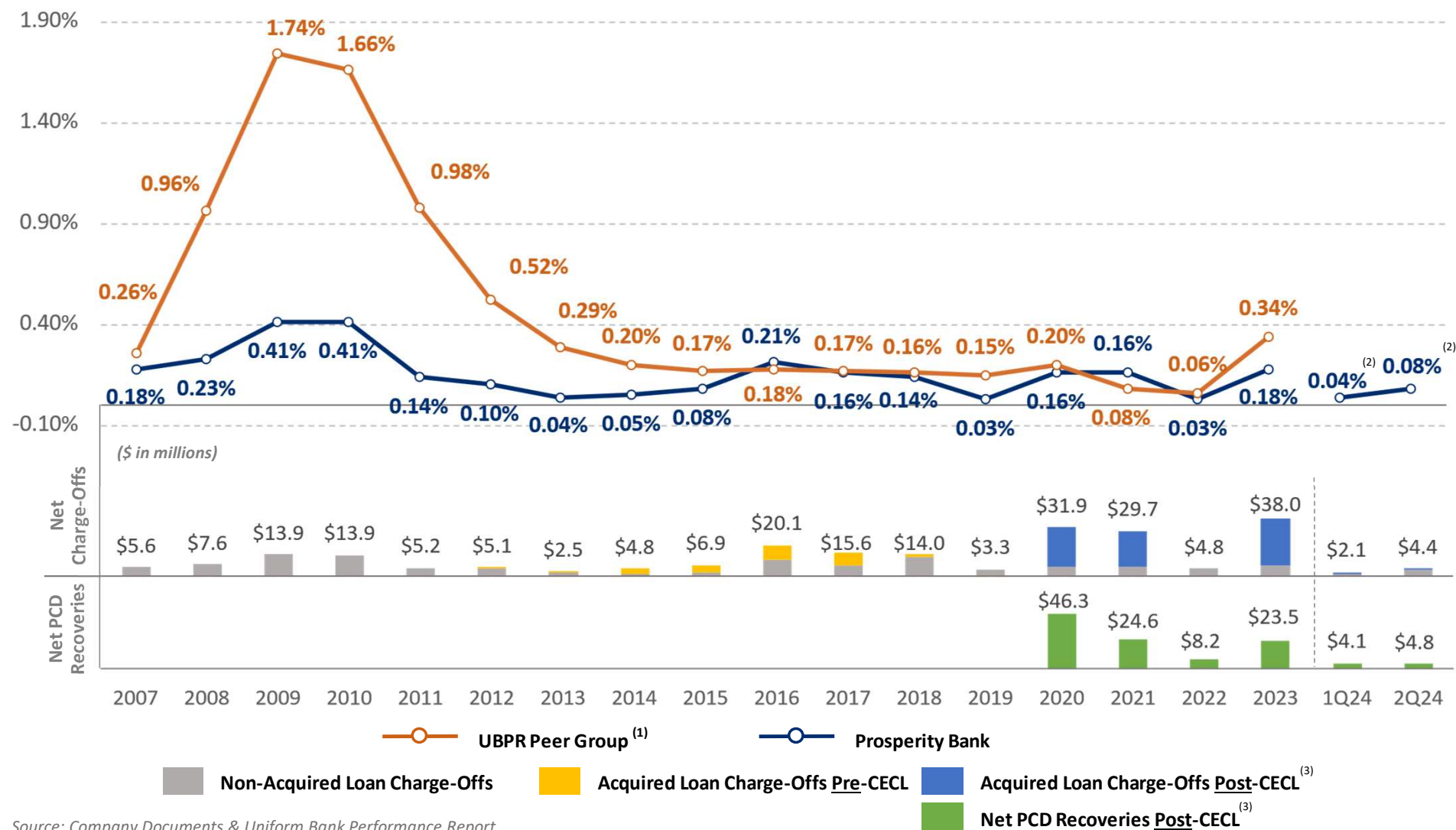
Source: Company Documents & Uniform Bank Performance Report

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

(1) UBPR = Uniform Bank Performance Report; Peer Group 2 (114 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

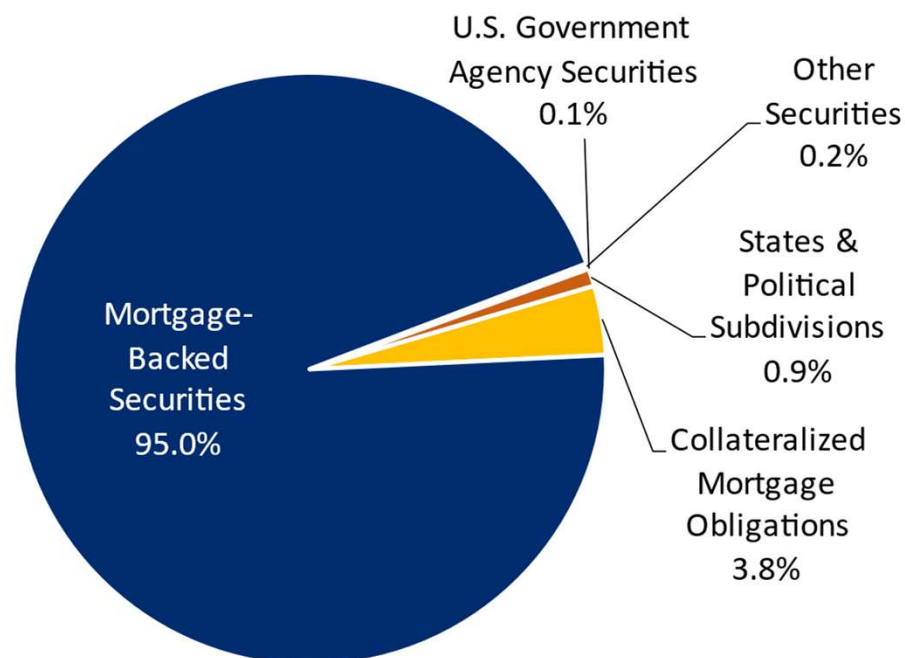
(1) UBPR = Uniform Bank Performance Report; Peer Group 2 (114 banks) – Insured commercial banks having assets between \$10 billion and \$100 billion

(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 June 30, 2024  
(\$ in millions)



97.3% Held to Maturity  
2.7% Available for Sale

	<u>\$mm</u>
Mortgage-Backed Securities	\$11,113
Collateralized Mortgage Obligations	\$442
States & Political Subdivisions	\$112
Other Securities	\$28
U.S. Government Agency Securities	\$8

**Total Securities: \$11.7Bn**

*Yield on Securities: 2.06%<sup>(1)</sup>*

*Duration: ~4.1 Yrs.<sup>(2)</sup>*

*Avg. Yearly Cash Flow: ~\$1.9Bn*

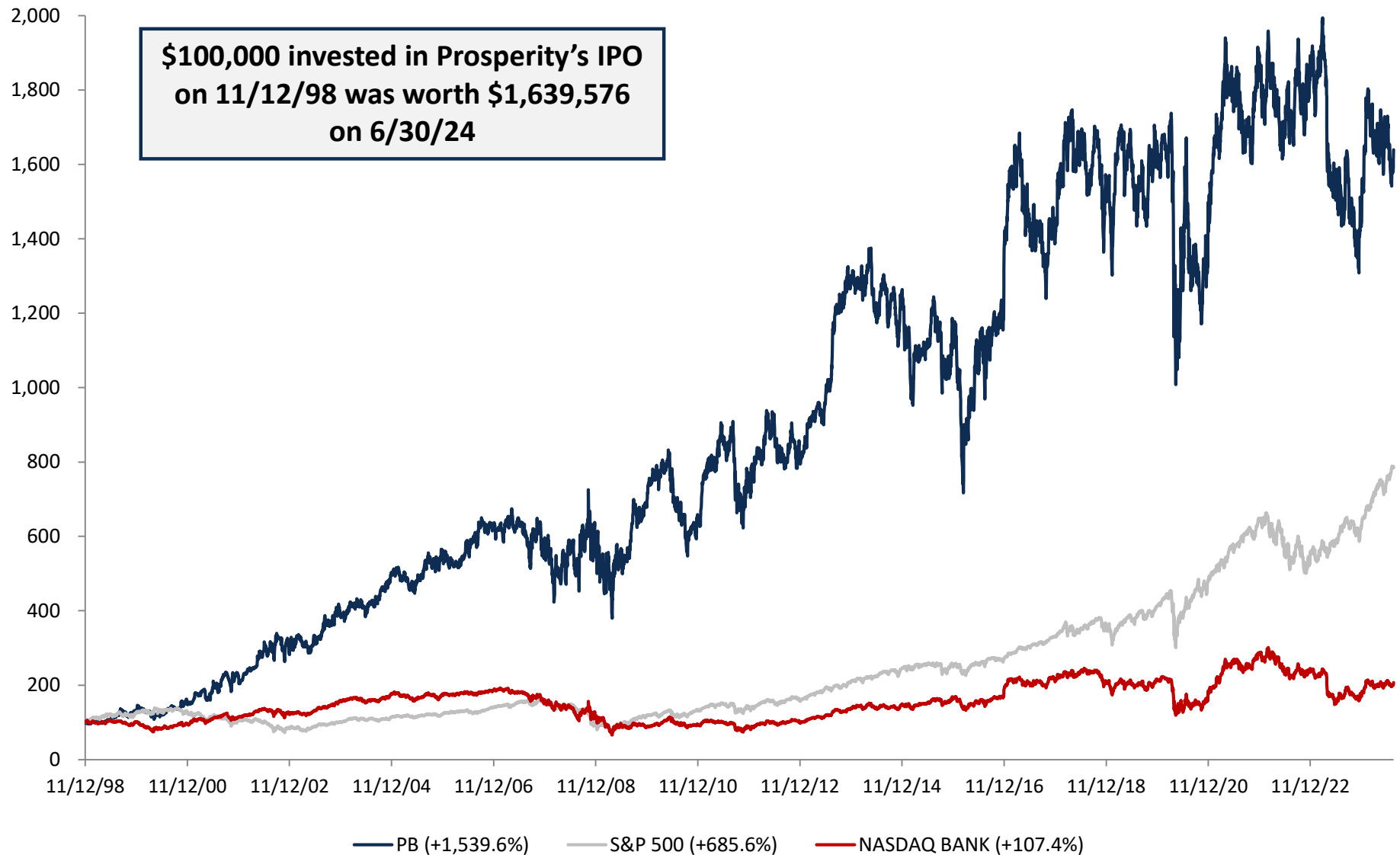
Source: Company Documents

(1) Data for the three months ended June 30, 2024

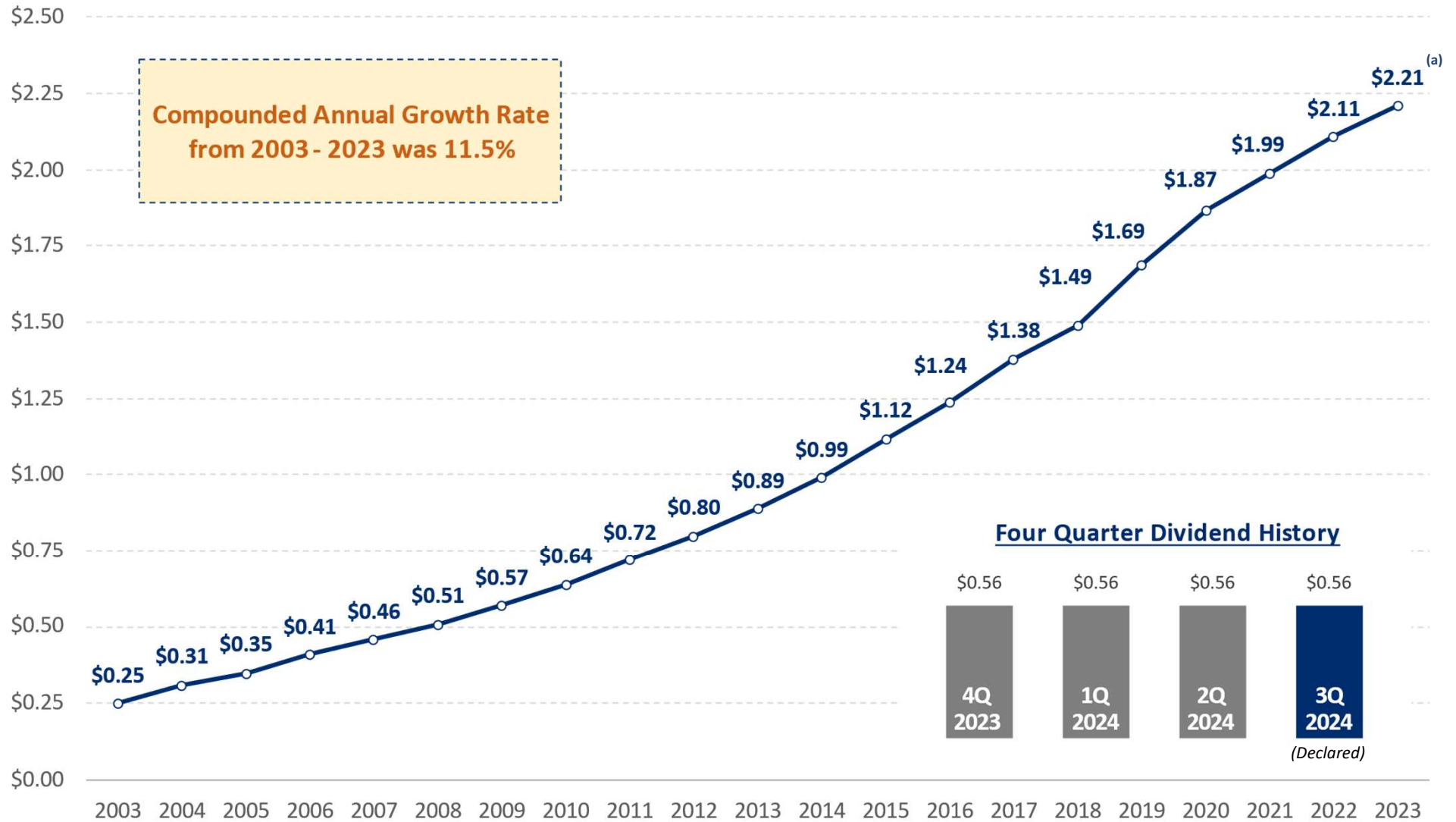
(2) Modified duration shown; Weighted average life equal to 4.9 years

# Total Return Performance

*IPO (November 12, 1998) to June 30, 2024*



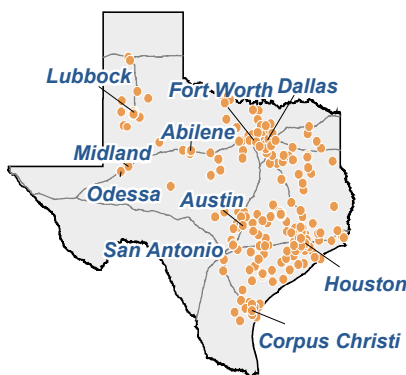
# Dividend History



(a) 2023 dividend consists of \$0.55 per share declared in Q1 2023, 2Q 2023, 3Q 2023 and \$0.56 per share in 4Q 2023

# Presence in Fast-Growing Markets

## Positioned in Strong Markets



- Today, Texas is the 2<sup>nd</sup> largest state in the U.S by population with ~31 million residents
- Ranked #1 on the Fortune 500 list with 55 headquartered companies in 2023
- Texas was named the “2023 State of the Year” by Business Facilities magazine in recognition of the state’s best-in-the-nation business climate, capital investment and job creation



- Oklahoma City and Tulsa MSAs comprise over 60% of the state’s population
- Oklahoma is home to 6 of the 2023 Fortune 500 Companies
- Top 5 state for production of natural gas and production of crude oil
- Oklahoma is one of the top 10 producers of wheat in the United States

## Top 10 Fastest Growing MSAs in the U.S. (1)

Metropolitan Statistical Area	Prosperity Presence	Prosperity Deposits (\$mm)	2024 - 2029 Proj. Population Growth (%)
Austin-Round Rock-Georgetown, TX	✓	\$1,309	9.0%
Raleigh-Cary, NC			7.3%
Jacksonville, FL			6.5%
Orlando-Kissimmee-Sanford, FL			6.3%
San Antonio-New Braunfels, TX	✓	\$541	6.3%
Charlotte-Concord-Gastonia, NC-SC			5.8%
Nashville-Davidson-Murfreesboro-Franklin, TN			5.6%
Tampa-St. Petersburg-Clearwater, FL			5.5%
Dallas-Fort Worth-Arlington, TX	✓	\$6,492	5.1%
Oklahoma City, OK	✓	\$646	5.0%

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



# Corporate Relocations to Texas

## Corporate Relocations to Texas (2004 – Present)

- California**  
 Autonomy  
 AccentCare  
 Active Networks  
 AECOM  
 AEND Industries, Inc.  
 Allied Electronic Recycling  
 ALL-Q-TELL Corp.  
 AllyMe Group, Inc.  
 Amazing Magnets  
 AmeriFlight LLC  
 Anything Liquid Manufacturing  
 Aviat Networks, Inc.  
 Aviatix  
 Banker's Toolbox, Inc.  
 Bolingo Wireless  
 Boreland Software Corporation  
 Boring Co.  
 Calique Foods  
 Caliber Collision Centers  
 Calpine  
 CCRA Travel Solutions  
 CellPoint Bioscience  
 Channel Commercial Corp.  
 CompassLearning  
 Consolidated Electrical Distributors  
 Copart (CPRT)  
 Core-Mark  
 Daeq, Inc. (DAEQ)  
 DASAN Zhong Solutions, Inc.  
 DBG  
 Digital Realty  
 Dimensional Fund Advisors  
 DMX MUSIC, Inc.  
 DynaPump, Inc.  
 EDM Laboratories  
 Epicore Software Corporation  
 Farmer Brothers (FARM)  
 Farmer Veteran Coalition  
 Fincal, Inc.  
 Firefly Space Systems  
 First Foundation, Inc.  
 Fluor Corporation (FLR)  
 Fonality  
 Freebirds World Burrito  
 Glenmount Global Solutions  
 Goodguys Rod & Custom Association  
 Graze, Inc. (GRAZE)  
 Green Dot  
 Harmonate  
 HIBO HUB  
 Hewlett Packard Enterprise  
 HID Global  
 Hutto  
 Ibsenta  
 Integrated Defense Products (IDP)  
 Ironclad Performance Wear Corp.  
 Jacobs Engineering  
 Jamba Juice Company  
 Kelly-Moore Paints  
 Kuba  
 Landsea Homes Corporation  
 Liberty Fitness Holdings, LLC  
 LoanDepot, LLC  
 M2M Certified, Inc.  
 Marco Fine Arts  
 MC Endavors, Inc. (MSMY)  
 McKesson Corp (MCK)  
 MDB Capital  
 Mitrotech  
 Mondeo  
 Monkey Sports Inc.  
 NVT Transportation  
 Noodoe EV  
 Obagi Cosmetics  
 Occidental Petroleum (OXY)  
 OmniTrac  
 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  
 Revlonics, Inc.  
 Rifle Gear  
 Right On Brands, Inc.  
 Ruiz Foods  
 Sanyo Energy  
 Sionix Corp. (SIOX)  
 Solera Holdings (SLH)  
 Sovereign Flavors  
 Superconductor Technologies (SCON)  
 Telsmar Network Technology, Inc.  
 Tenet Healthcare (THC)  
 Teles, Inc. (TISA)  
 The Allen Group, Inc.  
 ThermaSol  
 Thermoma  
 Toyota USA (TM)  
 Trend Micro (TYO-4704)  
 Vendor Resource Management  
 Vermilion, Inc. (VRM4)  
 Visual Numerics  
 Wigigal  
 Waste Connections, Inc. (WCN)  
 Websense  
 Xelis Pharmaceuticals

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

- Oregon**  
 Crowdstreet, Inc.  
 Q5iD  
 Sotaci 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**  
 Casedhole 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.

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

- Montana**  
 VIZn

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

- 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  
 Eleiko  
 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

- Missouri**  
 Elite Advanced Polymers  
 Emerson Process Management  
 Kupper Parker Comm.  
 PotentiaMetrics  
 Ulrich medical USA, Inc.

- Michigan**  
 Cambium Learning (ABCD)  
 Comera (CMA)

- New York**  
 Alkegen  
 American Locker Group Inc. (ALGI)  
 Banorte-Ixe Securities International, LTD  
 Bucha Bio  
 DarkPulse  
 DataTreasury Corp  
 Fiesta Restaurant Group (FRGI)  
 Greatbatch (GB)  
 HMS Holdings (HMSY)  
 JP Morgan (6,000 workers)  
 Signature Systems Group  
 S1 Group  
 Six Flags Entertainment (SIX)  
 Visionworks of America

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

- Maryland**  
 5G LLC  
 Broadwing Corp.  
 Geico Insurance Division  
 Hanger Inc. (HGR)  
 Tucui Polo

- Washington D.C.**  
 EF Johnson Technologies, Inc.

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

- North Carolina**  
 Dex Media (DXM)

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

- Mississippi**  
 Elite Advanced Polymers

- Alabama**  
 Torchmark Corporation (TMK)  
 Zoes Kitchen (ZOES)

- Georgia**  
 CharterUP  
 Cyntech Technologies (CYNT)  
 NYLO Hotels

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

- 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 (FYBR)  
 Call Inc.  
 TradeCapture Inc.

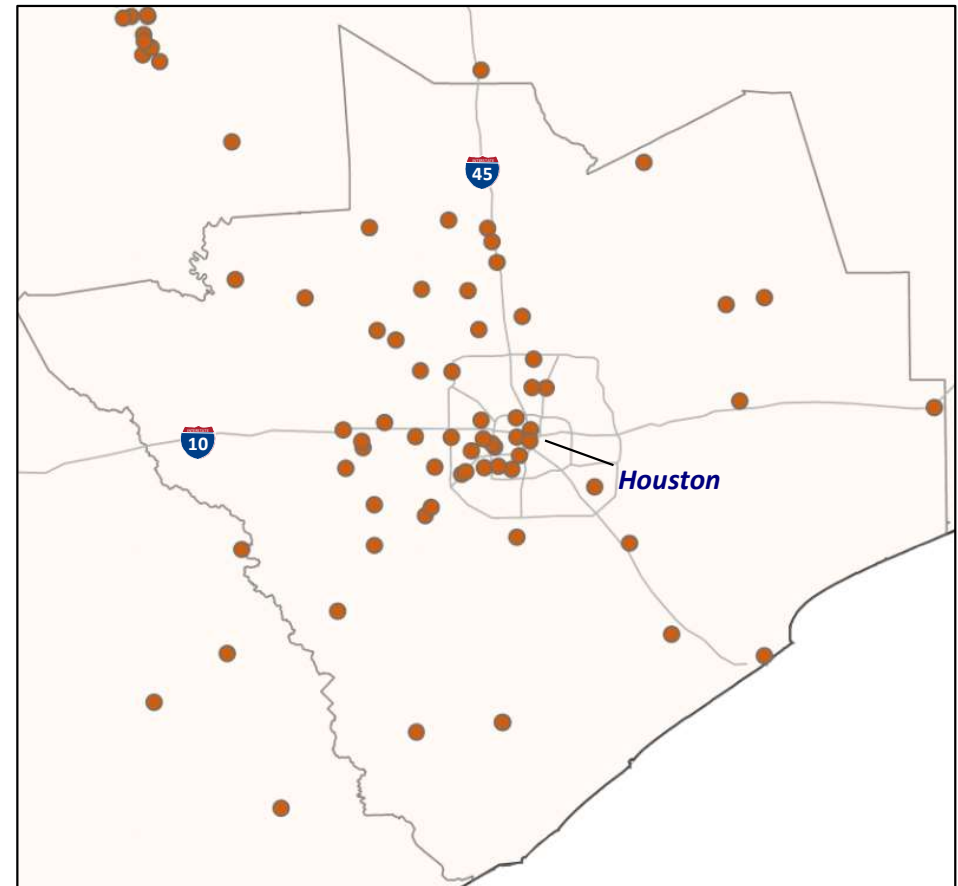
- Virginia**  
 Capital One

# Houston Market Highlights

## Market Highlights

- The Houston MSA is the 5<sup>th</sup> largest in the United States by population with nearly 7.5 million residents
  - Population is expected to grow 4.9% from 2024 – 2029 (compared to the 2.4% projected growth for the U.S.)
  - Median Household Income is expected to grow to \$80k by 2029 (compared to \$84k for the U.S.)
- Home to NASA's Johnson Space Center and Texas Medical Center – the world's largest medical complex
- As of May 2024, total nonfarm employment has increased 2.4% YoY, compared to the 12 month statewide increase of 2.3% and the nationwide increase of 1.7%
  - Employment in Houston has increased 3.8% YoY in the government sector and 4.7% YoY in the education and health services sector, compared to 2.9% statewide, for both sectors
- Houston is an emerging hub of corporate activity
  - Houston ranked 3rd in corporate facility location and expansion projects in both 2022 and 2023, with over 760 projects in the last two years

## Houston Franchise



## Select Fortune 500 Companies



Source: S&P Global, Bureau of Labor Statistics, Conway Projects Database, Conway Data Inc./Site Selection, Greater Houston Partnership.  
 Note: References to Houston refer to the Houston – The Woodlands – Sugar Land metropolitan statistical area.

# Dallas/Ft. Worth Market Highlights

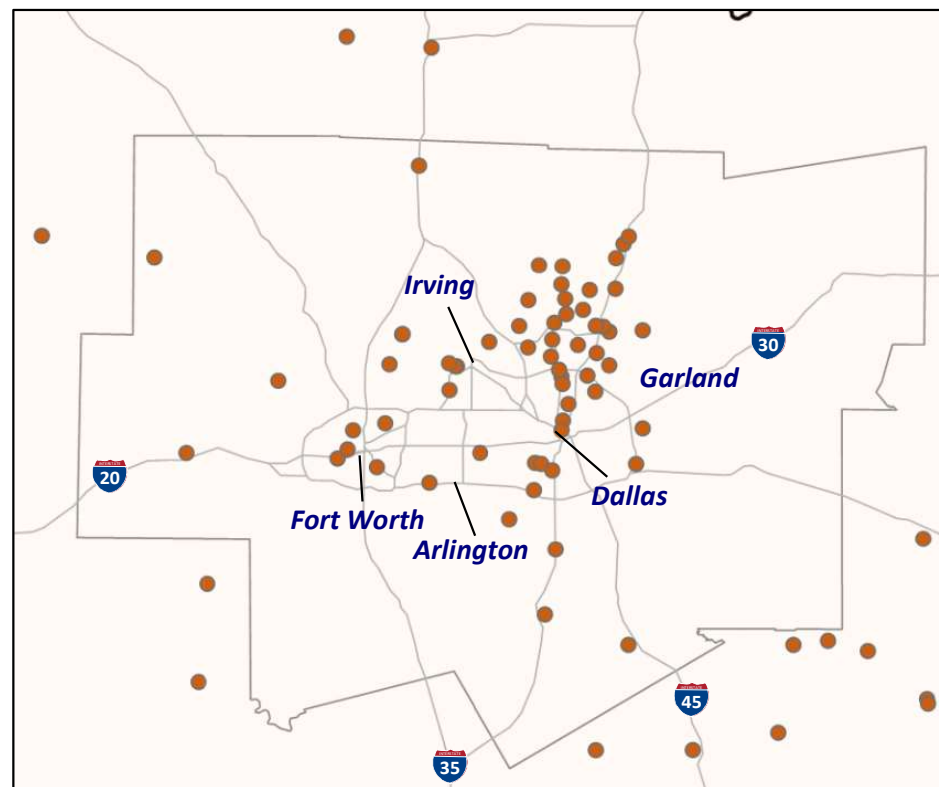
## Market Highlights

- The Dallas/Ft. Worth MSA is the 4<sup>th</sup> largest in the United States by population with over 8.1 million residents
  - Population is expected to grow 5.1% from 2024 – 2029 (compared to the 2.4% projected growth for the U.S.)
  - Median Household Income is expected to grow to \$90k by 2029 (compared to \$84k for the U.S.)
- As of May 2024, total nonfarm employment has increased 1.6% YoY, compared to the 12 month statewide increase of 2.3% and the nationwide increase of 1.7%
  - Employment in Dallas/Ft. Worth has increased 3.6% YoY in the government sector and 1.8% YoY in financial activities sector, compared to 2.9% and 1.8% statewide, respectively
- Dallas is home to America's fastest growing private companies
  - 188 Dallas-based companies were featured on the Inc. 5000 list of the fastest-growing privately owned companies in the United States, as compared to 125 in Austin and 95 in Houston

## Select Fortune 500 Companies



## Dallas / Ft. Worth Franchise



# Austin Market Highlights

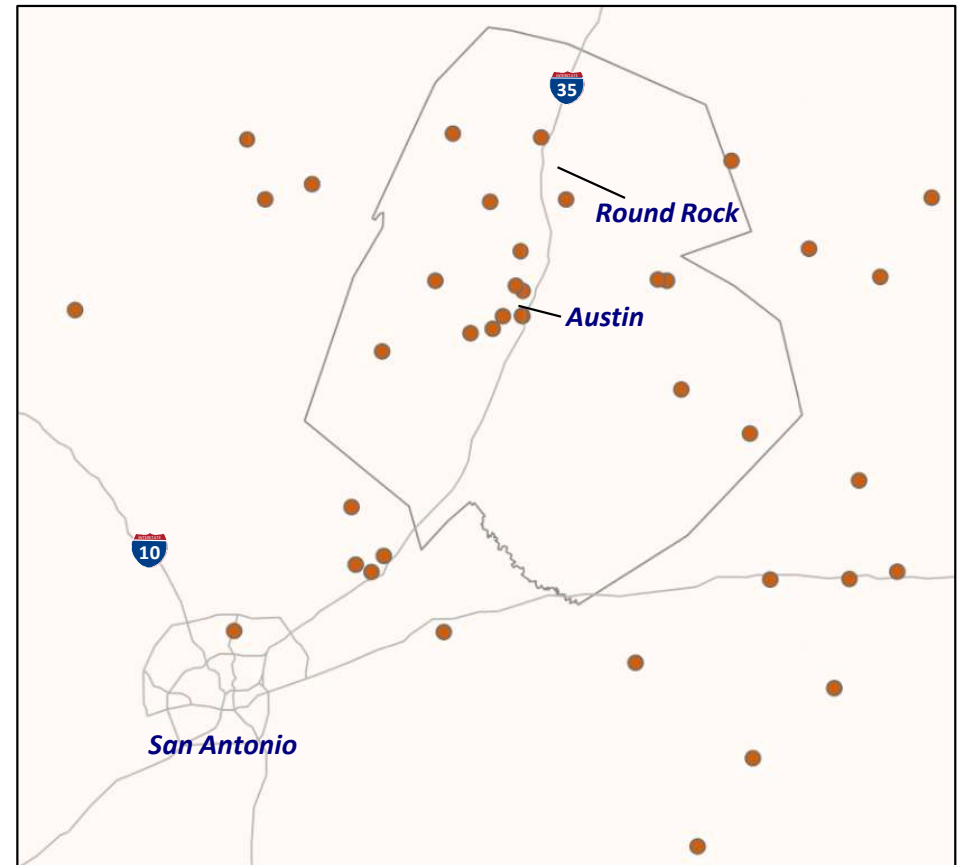
## Market Highlights

- The Austin MSA is the 26<sup>th</sup> largest in the United States by population with over 2.5 million residents
  - Population is expected to grow 9.0% from 2024 – 2029 (compared to the 2.4% projected growth for the U.S.)
  - Median Household Income is expected to grow to \$104k by 2029 (compared to \$84k for the U.S.)
- As of May 2024, total nonfarm employment has increased 2.1% YoY, compared to the 12 month statewide increase of 2.3% and the nationwide increase of 1.7%
  - Employment in Austin has increased 1.9% YoY in the financial activities sector and 3.6% YoY in education and health services sector, compared to 1.8% and 2.9% statewide, respectively
- Austin is a recent magnet for foreign investment
  - On average, 17 foreign companies have opened up new facilities in Austin each year since 2019

## Select Fortune 500 Companies



## Austin Franchise



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