



## **PRESS RELEASE**

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## **FOR IMMEDIATE RELEASE**

# **PROSPERITY BANCSHARES, INC.® INVITES YOU TO JOIN ITS FOURTH QUARTER 2019 EARNINGS CONFERENCE CALL**

HOUSTON, December 31, 2019. In conjunction with Prosperity Bancshares, Inc.® (NYSE: PB) Fourth Quarter 2019 Earnings Announcement, scheduled before the market opens on Wednesday, January 29, 2020, you are invited to listen to its conference call at 11:30 AM, Eastern Time (10:30 AM, Central Time) on that day. Participants will include members of Prosperity’s executive management team.

- What:** Prosperity Bancshares, Inc.® Fourth Quarter Earnings Call
- When:** Wednesday, January 29, 2020 at 10:30 AM (Central Time)
- Where:** <http://www.prosperitybankusa.com> on the Investor Relations page
- How:** Simply log on to the web at the address above or call **1-877-883-0383** for domestic participants, or **1-412-902-6506** for international participants and enter Participant Elite Entry Number: **2006967**

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

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

As of September 30, 2019, Prosperity Bancshares, Inc.<sup>®</sup> is a \$22.1 billion Houston, Texas based regional financial holding company providing personal banking services and investments to consumers and small to medium sized businesses throughout Texas and Oklahoma.

Founded in 1983, Prosperity believes in a community banking philosophy, taking care of customers, businesses and communities in the areas it serves by providing financial solutions to simplify everyday financial needs. In addition to offering traditional deposit and loan products, Prosperity offers digital banking solutions, credit and debit cards, mortgage services, retail brokerage services, trust and wealth management, and cash management.

On November 1, 2019, LegacyTexas Financial Group, Inc. merged into Prosperity Bancshares, Inc. As of September 30, 2019, LegacyTexas had total assets of \$10.5 billion.

Prosperity currently operates 243 full-service banking locations: 65 in the Houston area, including The Woodlands; 29 in the South Texas area including Corpus Christi and Victoria; 33 in the Dallas/Fort Worth area; 22 in the East Texas area; 29 in the Central Texas area including Austin and San Antonio; 34 in the West Texas area including Lubbock, Midland-Odessa and Abilene; 16 in the Bryan/College Station area, 6 in the Central Oklahoma area and 8 in the Tulsa, Oklahoma area. Prosperity also operates 42 banking centers in the Dallas/Fort Worth area currently doing business as LegacyTexas Bank.

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

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