TEXAS | BUSINESS PROFILES



PROSPERITY BANK:

THE BIG BANK WITH THE COMMUNITY BANK INSIDE

In a recent interview, Senior Chairman, CEO and President David Zalman explained the strategy that has led Prosperity Bank to become one of the largest Texas-based banks.

Mr. Zalman, I understand Prosperity Bank is a large bank, but how is that measured?

Zalman: "With 215 banking centers and \$15.081 billion in assets as of March 31, 2013, Prosperity is one of the largest Texas-based banks. This does not include Coppermark Bank, which we acquired April 1, 2013, with \$1.2 billion in assets as of March 31, 2013. Each one of Prosperity's banking centers offers our customers full-service banking with personal bankers, Prosperity's 'Real Bankers,' who

OUR BANK BY
BEING TRUE TO
OUR MISSION
STATEMENT:
SMILE, GREET
THE CUSTOMER
BY NAME, AND
TRY TO SAY
'YES,' INSTEAD
OF 'NO.'

understand and cater to those customers' financial needs. We offer traditional 'hands-on banking,' the kind of banking based on personal relationships that used to be the standard for community banks. In other words, Prosperity provides all of the products and services offered by a big bank, but delivers them at the banking center the way a community, customer-friendly bank serves its customers."

Can you tell us a little bit about your approach to banking?

Zalman: "The focus on customer service has been Prosperity's approach to banking since its inception in 1983. Since 1998, we have completed 26 whole bank acquisitions. We have woven together a network of banking centers covering most of the major cities in Texas as well as many of the towns and communities throughout the state, and in April of this year, we entered the Oklahoma market. As we embarked on our acquisition strategy, it became obvious that we could be more successful if we were publicly traded. We went public in 1998. Our parent company, Prosperity Bancshares, Inc., is Houston-based and publicly traded on the NYSE under the symbol 'PB.'"

Is the company's focus a long-term driver for its success?

Zalman: "Customer service has been maintained as a core value for Prosperity since our inception. Our banking associates strive to know their customers by name. Phone calls are answered by 'Real Bankers,' not machines. Each banking center is designed to be the kind of place where loyal customers can get loans to expand an office or plant or buy a car without being shunted through an impersonal corporate bureaucracy. We've built our bank by maintaining a heritage of taking care of one customer at a time. People have come to expect that from us."



David Zalman,Senior Chairman, CEO and President

What are the advantages to size in banking?

Zalman: "Big banks have larger loan limits, which enable them to handle the larger loan needs of their customers. Typically, big banks also provide a broader range of banking services.

"In other words, we can offer big-bank features to customers while maintaining a community bank ambience. Customers seem to love the community bank experience but not a community bank loan limit. If your company is growing and you need a loan, you want your banker to be able to say 'yes' — and that is just what we can do. As a financially sound and stable bank, our customers can bank with confidence, knowing that their money is safe."

How would you describe Prosperity's outlook?

Zalman: "Looking into the future, we want to be one of the biggest and best banks in the markets we serve — staffed with 'Real Bankers,' where customers can come for all their banking needs."

ProsperityBankUSA.com

