SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 or 15(d) OF

THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): October 15, 2003

PROSPERITY BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

Texas (State or other jurisdiction of incorporation or organization) 0-25051 (Commission File Number) 74-2331986 (I.R.S. Employer Identification No.)

Prosperity Bank Plaza 4295 San Felipe Houston, Texas (Address of principal executive offices)

77027 (Zip Code)

Registrant s telephone number, including area code: (713) 693-9300

Item 7. Financial Statements and Exhibits.

Exhibits. The following materials are filed as exhibits to this Current Report on Form 8-K:

99.1 Press Release issued by Prosperity Bancshares, Inc. dated October 15, 2003.

Item 12. Disclosure of Results of Operations and Financial Condition.

On October 15, 2003, Prosperity Bancshares, Inc. publicly disseminated a press release announcing its financial results for the third quarter ending September 30, 2003. A copy of the press release is attached as Exhibit 99.1 and incorporated herein by reference.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PROSPERITY BANCSHARES, INC.

Dated: October 15, 2003

By:

/s/ James D. Rollins III

James D. Rollins III

Senior Vice President

EXHIBIT INDEX

Exhibit Number Description

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