TOP RATED 2012
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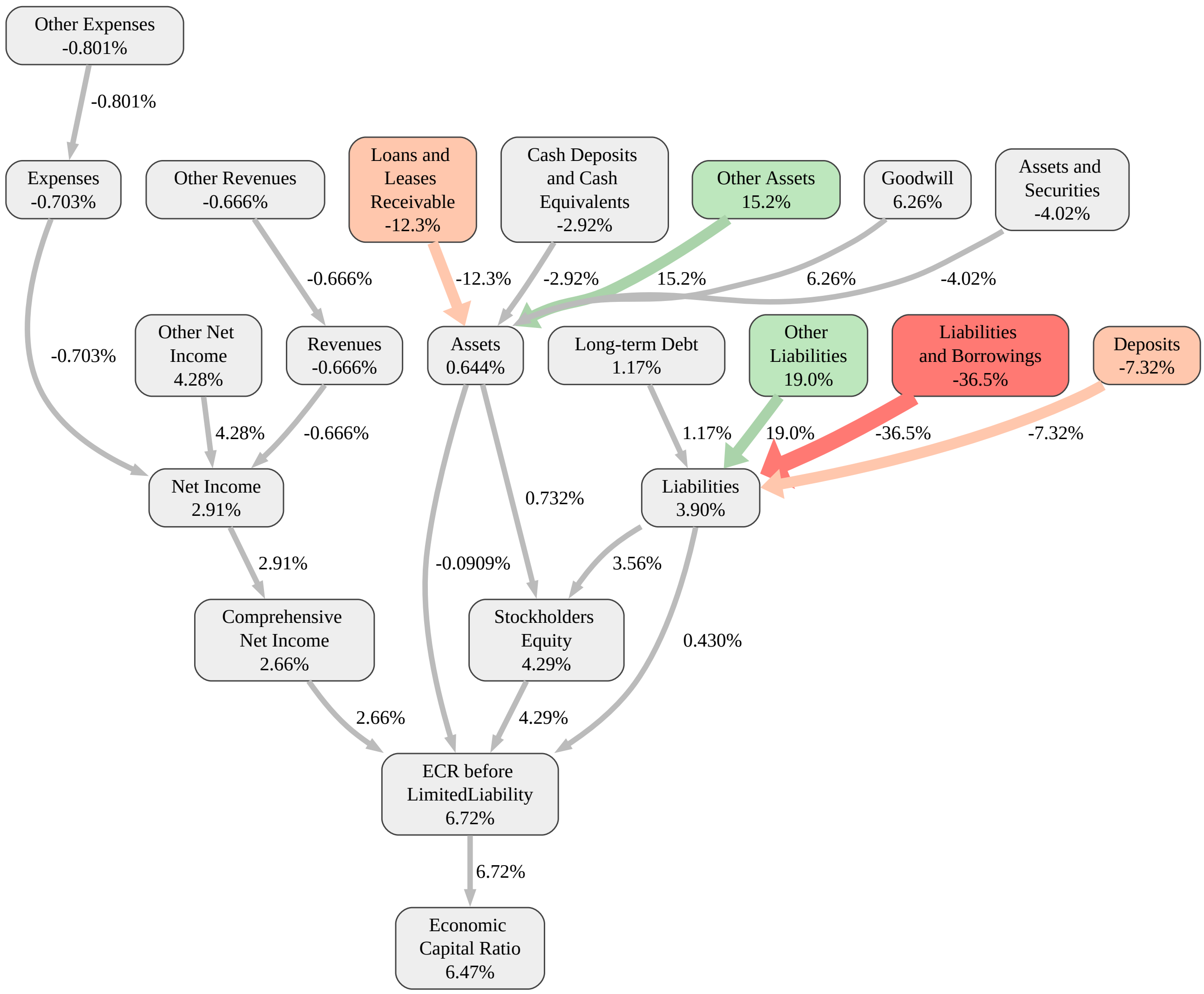
STATE BANKS 2012

PROSPERITY BANK

Prosperity Bancshares INC
Rank 2 of 78



STATE BANKS 2012

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The relative strengths and weaknesses of Prosperity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Prosperity Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points.The greatest weakness of Prosperity Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 6.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	31,429
Cash Deposits and Cash Equivalents	213,442
Deposits	8,060,254
Fees	0
Goodwill	924,537
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,140,439
Loans and Leases Receivable	3,714,312
Long-term Debt	0
Occupancy	0
Other Assets	4,779,295
Other Compr. Net Income	0
Other Expenses	72,017
Other Liabilities	-5,945,287
Other Net Income	213,766
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	159,656

Output Variable	Value in 1000 USD
Liabilities	8,255,406
Assets	9,822,671
Expenses	72,017
Revenues	0
Stockholders Equity	1,567,265
Net Income	141,749
Comprehensive Net Income	141,749
BaseVar	9,557,735
ECR before LimitedLiability	19%
Economic Capital Ratio	19%