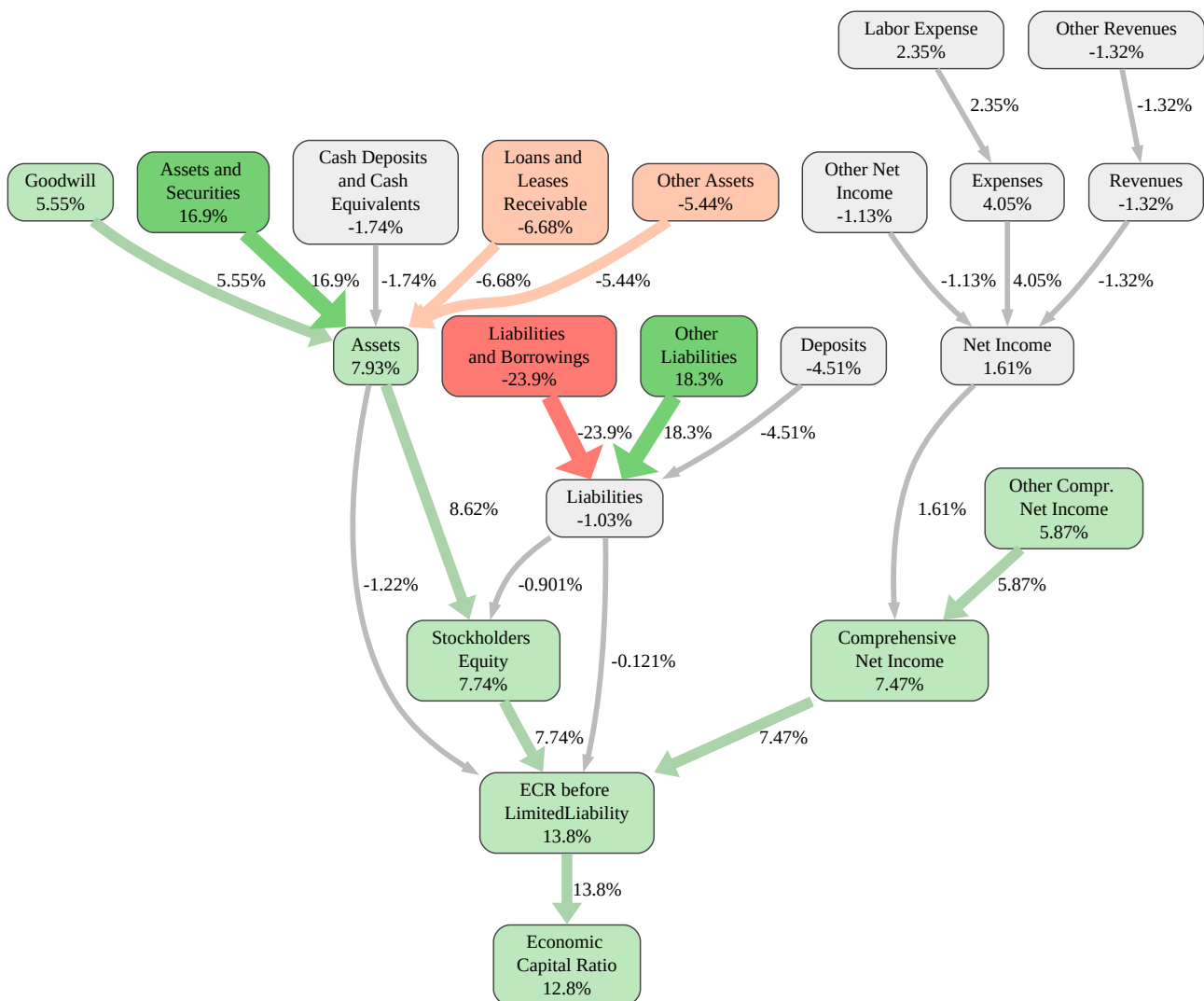




The relative strengths and weaknesses of Prosperity Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Prosperity Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of Prosperity Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 13% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	14,577,143
Cash Deposits and Cash Equivalents	424,133
Deposits	28,533,531
Fees	0
Goodwill	3,231,636
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	19,612,431
Loans and Leases Receivable	18,558,251
Long-term Debt	0
Occupancy	0
Other Assets	559,213
Other Compr. Net Income	-5,282
Other Expenses	141,657
Other Liabilities	-17,155,507
Other Net Income	666,173
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	339,453

Output Variable	Value in 1000 USD
Liabilities	30,990,455
Assets	37,689,829
Expenses	141,657
Revenues	0
Stockholders Equity	6,699,374
Net Income	524,516
Comprehensive Net Income	519,234
BaseVar	35,815,940
ECR before Limited Liability	21%
Economic Capital Ratio	21%