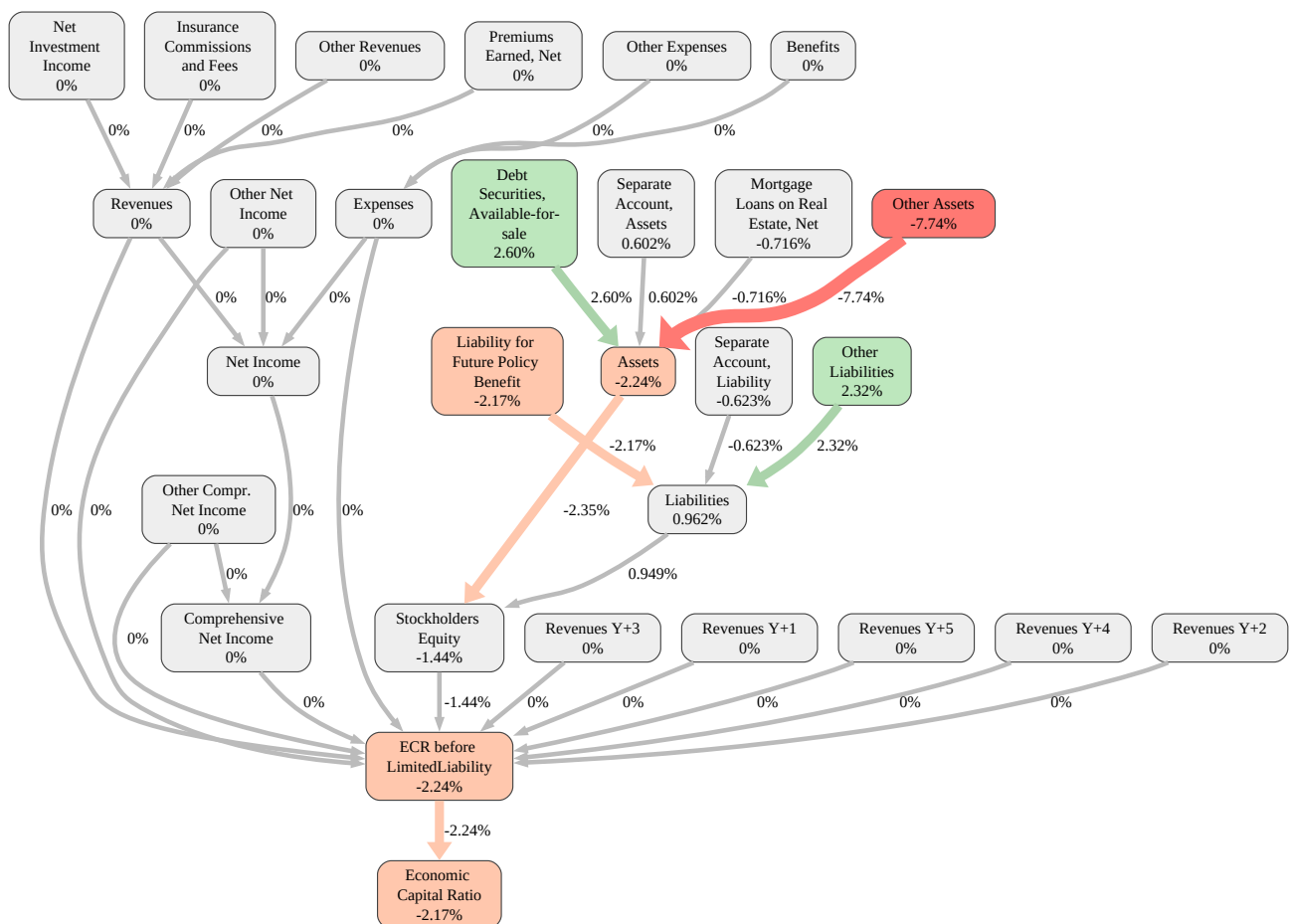




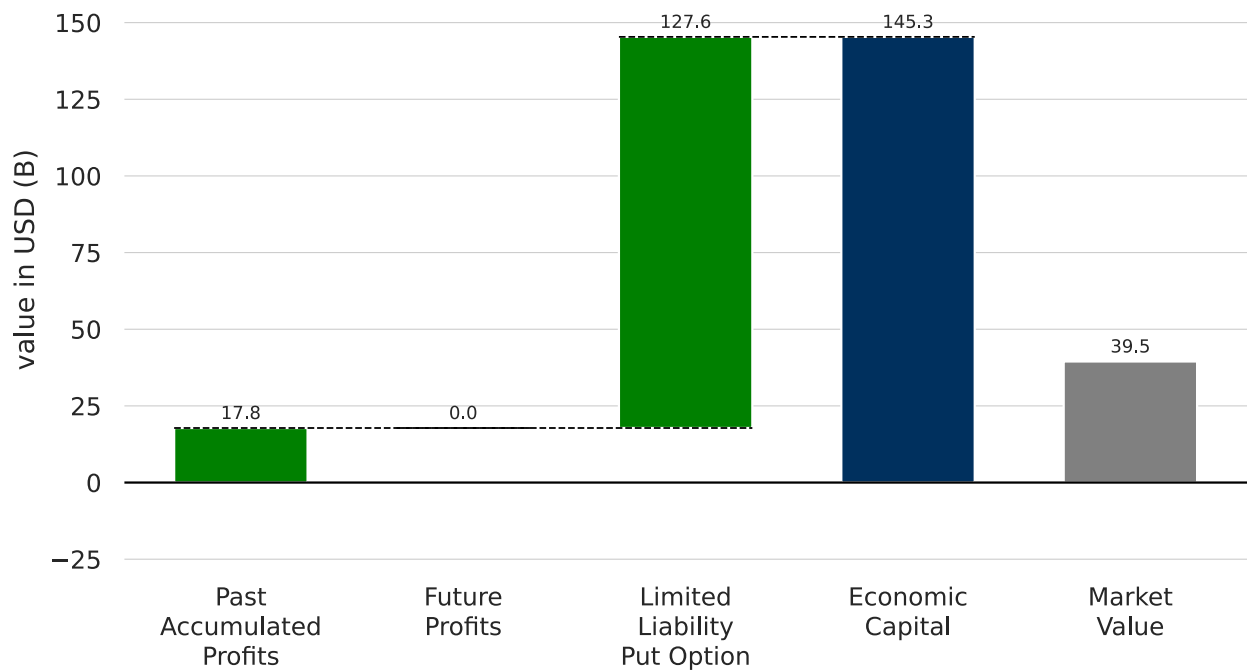
The relative strengths and weaknesses of Prudential Financial INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Prudential Financial INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 2.6% points. The greatest weakness of Prudential Financial INC is the variable Other Assets, reducing the Economic Capital Ratio by 7.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 2.2% points below the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	40,292,000
Debt Securities, Available-for-sale	331,455,000
Insurance Commissions and Fees	4,666,000
Liability for Future Policy Benefit	266,914,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	21,473,000
Other Assets	246,034,000
Other Compr. Net Income	3,478,000
Other Expenses	16,879,000
Other Liabilities	274,994,000
Other Net Income	129,000
Other Revenues	3,838,000
Premiums Earned, Net	30,797,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account, Assets	196,251,000
Separate Account, Liability	196,251,000

Output Variable	Value in 1000 USD
Liabilities	738,159,000
Assets	773,740,000
Expenses	57,171,000
Revenues	60,774,000
Stockholders Equity	35,581,000
Net Income	3,732,000
Comprehensive Net Income	7,210,000
BaseVar	2,223,968,824
ECR before Limited Liability	2.4%
Economic Capital Ratio	19%

Company Valuation: Prudential Financial INC

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.