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

99.1 - Press Release dated November 1, 2002.

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: November 1, 2002

By: /s/ James D. Rollins III

James D. Rollins III
Senior Vice President

EXHIBIT INDEX

Exhibit Number -----	Description -----
99.1	Press Release dated November 1, 2002.