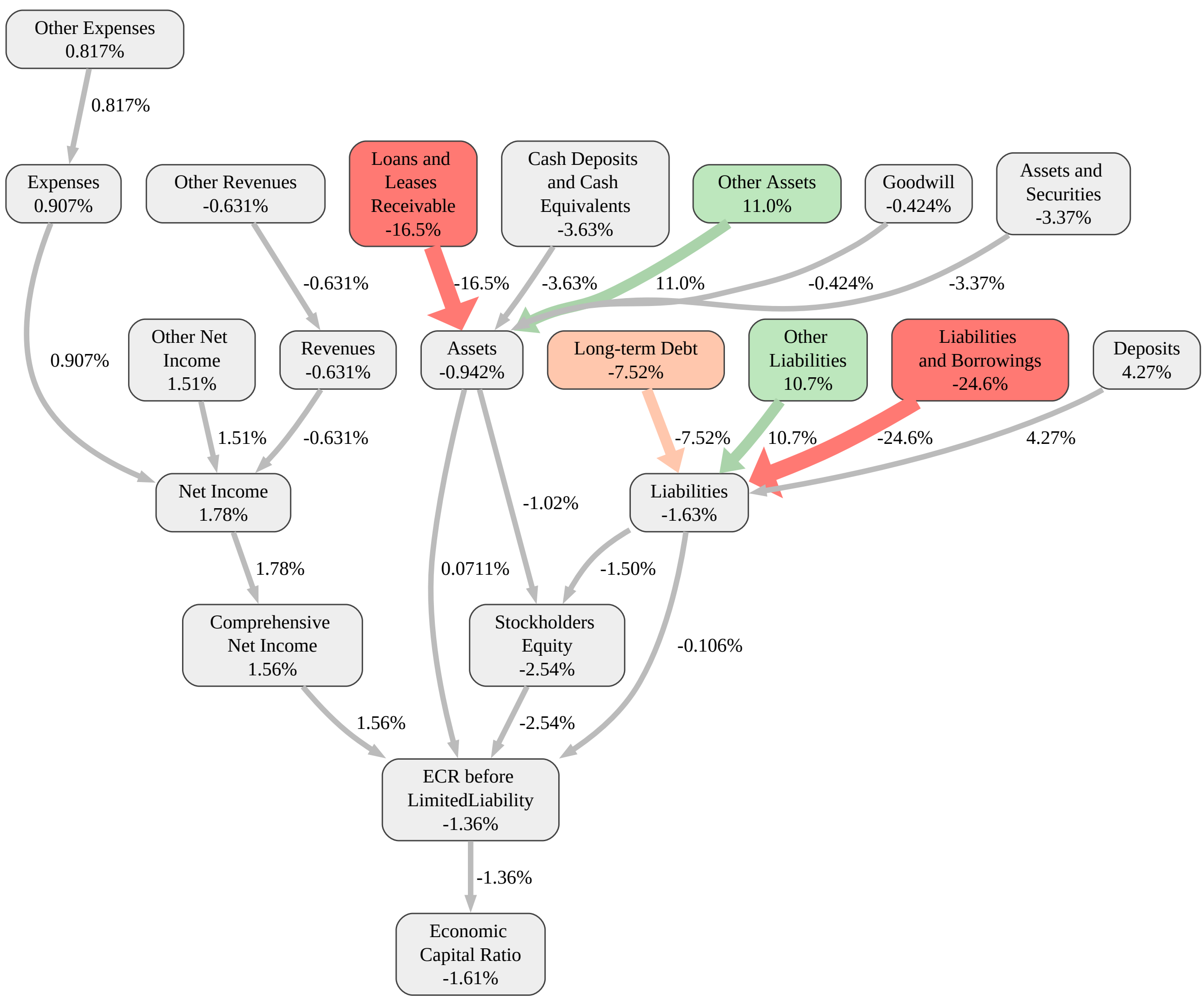
STATE BANKS 2012

Southside Bancshares INC
Rank 48 of 78



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The relative strengths and weaknesses of Southside 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 Southside Bancshares INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 11% points.The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.6% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	45,859
Cash Deposits and Cash Equivalents	43,238
Deposits	2,321,671
Fees	0
Goodwill	22,034
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,852,773
Loans and Leases Receivable	1,068,690
Long-term Debt	321,035
Occupancy	0
Other Assets	2,073,401
Other Compr. Net Income	0
Other Expenses	10,394
Other Liabilities	-1,450,589
Other Net Income	50,885
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	50,595

Output Variable	Value in 1000 USD
Liabilities	3,044,890
Assets	3,303,817
Expenses	10,394
Revenues	0
Stockholders Equity	258,927
Net Income	40,491
Comprehensive Net Income	40,491
BaseVar	3,285,575
ECR before LimitedLiability	11%
Economic Capital Ratio	11%