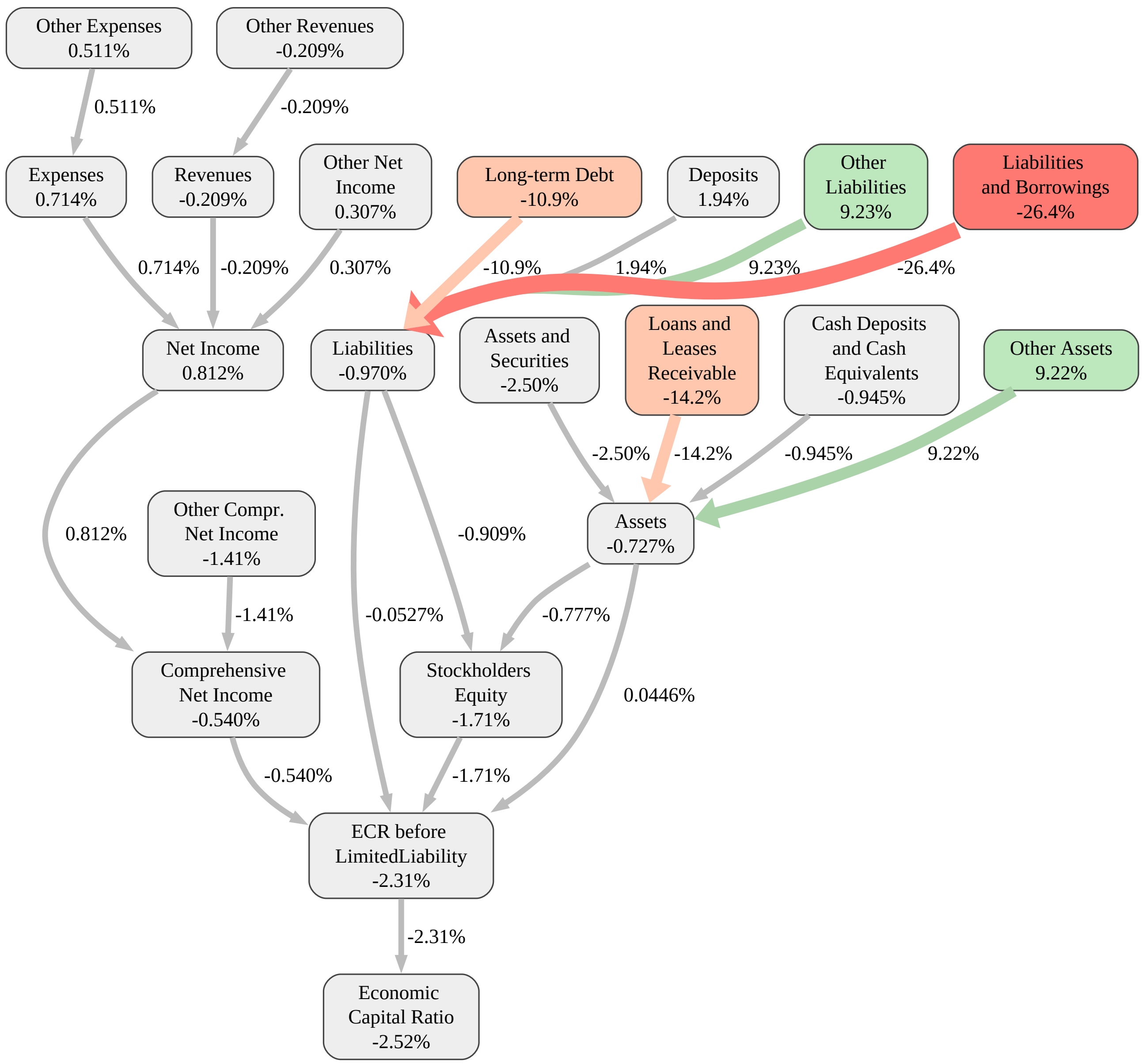
STATE BANKS 2013

Southside Bancshares INC
Rank 74 of 85



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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 Liabilities, increasing the Economic Capital Ratio by 9.2% points.The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 2.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	44,724
Cash Deposits and Cash Equivalents	150,630
Deposits	2,351,897
Fees	0
Goodwill	22,034
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,793,888
Loans and Leases Receivable	1,242,392
Long-term Debt	429,408
Occupancy	0
Other Assets	1,727,548
Other Compr. Net Income	-11,783
Other Expenses	7,608
Other Liabilities	-1,595,553
Other Net Income	42,303
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	50,075

Output Variable	Value in 1000 USD
Liabilities	2,979,640
Assets	3,237,403
Expenses	7,608
Revenues	0
Stockholders Equity	257,763
Net Income	34,695
Comprehensive Net Income	22,912
BaseVar	3,220,496
ECR before LimitedLiability	9.1%
Economic Capital Ratio	9.2%