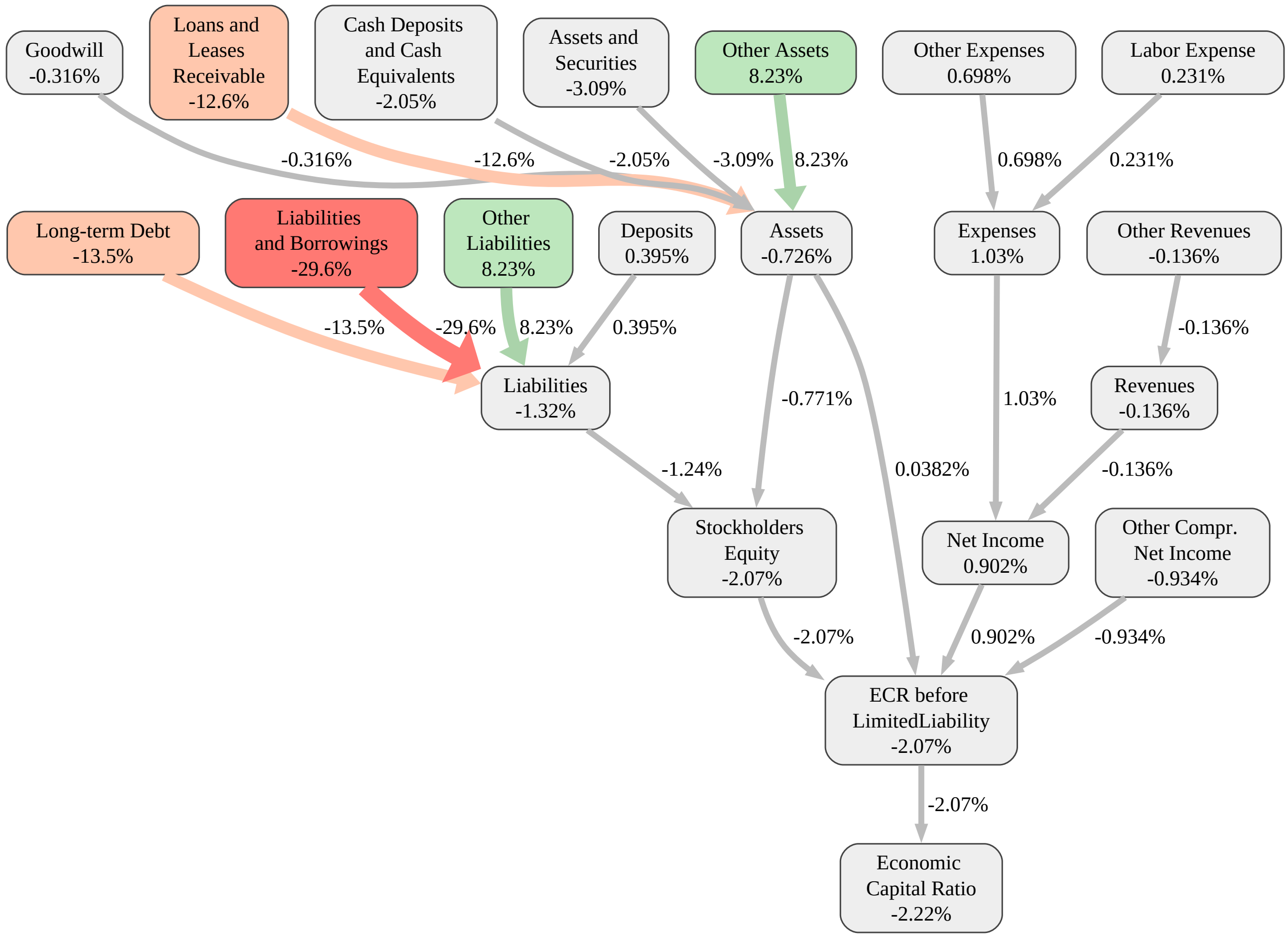
STATE BANKS 2014

Southside Bancshares INC
Rank 69 of 87



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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 8.2% points.The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 2.2% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	59,154
Cash Deposits and Cash Equivalents	54,431
Deposits	2,527,808
Fees	0
Goodwill	22,034
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,022,170
Loans and Leases Receivable	1,332,396
Long-term Debt	559,660
Occupancy	0
Other Assets	1,925,588
Other Compr. Net Income	-23,975
Other Expenses	5,097
Other Liabilities	-1,923,493
Other Net Income	46,287
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	52,060

Output Variable	Value in 1000 USD
Liabilities	3,186,145
Assets	3,445,663
Expenses	5,097
Revenues	0
Stockholders Equity	259,518
Net Income	41,190
Comprehensive Net Income	17,215
BaseVar	3,452,681
ECR before LimitedLiability	7.9%
Economic Capital Ratio	8.2%