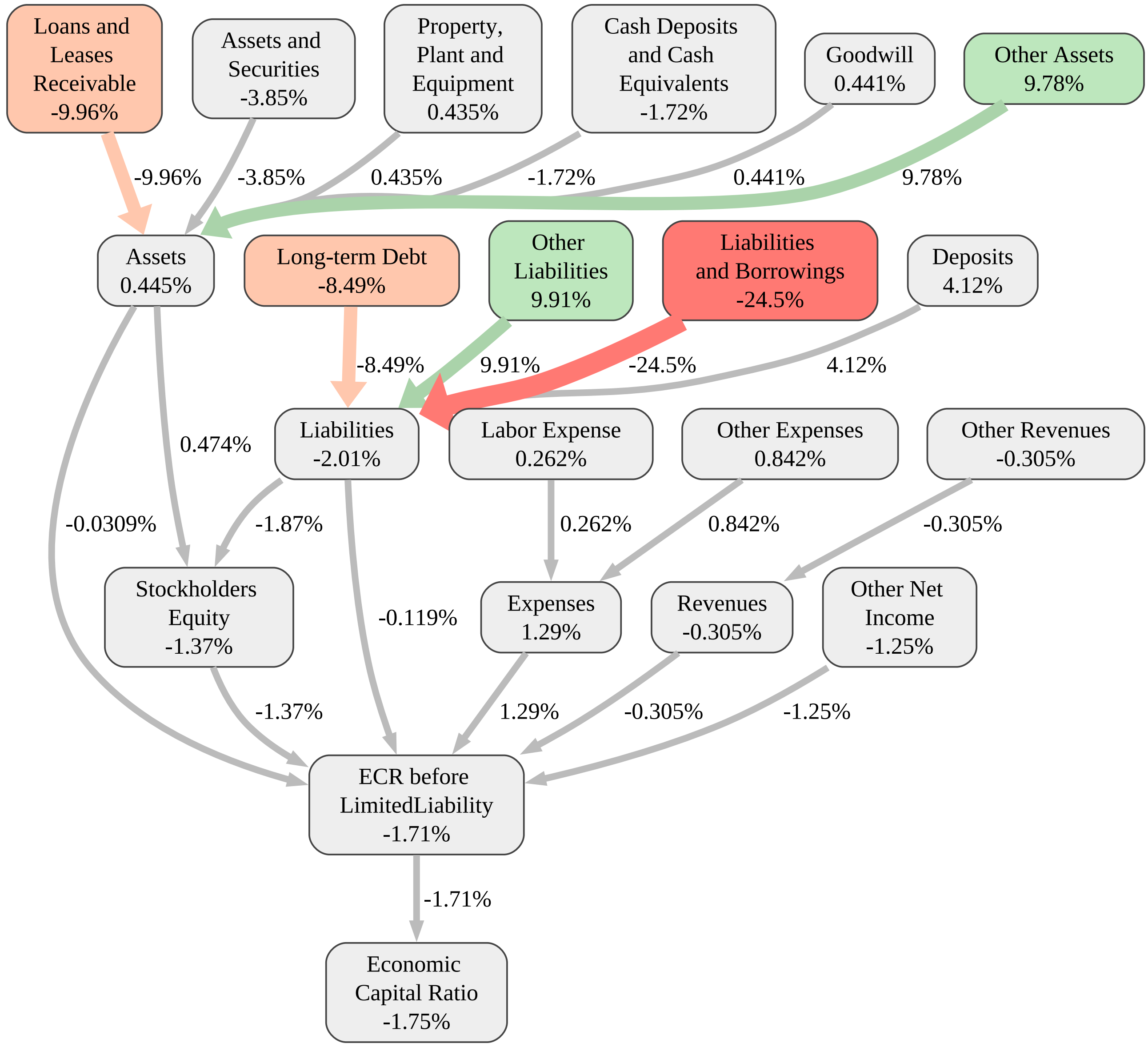
STATE BANKS 2016

Southside Bancshares INC
Rank 78 of 101



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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 9.9% 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 10%, being 1.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,953
Cash Deposits and Cash Equivalents	80,975
Deposits	3,455,407
Fees	0
Goodwill	91,520
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,818,195
Loans and Leases Receivable	2,412,017
Long-term Debt	562,592
Occupancy	0
Other Assets	2,458,682
Other Compr. Net Income	-3,113
Other Expenses	7,279
Other Liabilities	-2,118,180
Other Net Income	51,276
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	107,929

Output Variable	Value in 1000 USD
Liabilities	4,718,014
Assets	5,162,076
Expenses	7,279
Revenues	0
Stockholders Equity	444,062
Net Income	43,997
Comprehensive Net Income	40,884
BaseVar	5,051,972
ECR before LimitedLiability	9.9%
Economic Capital Ratio	10%