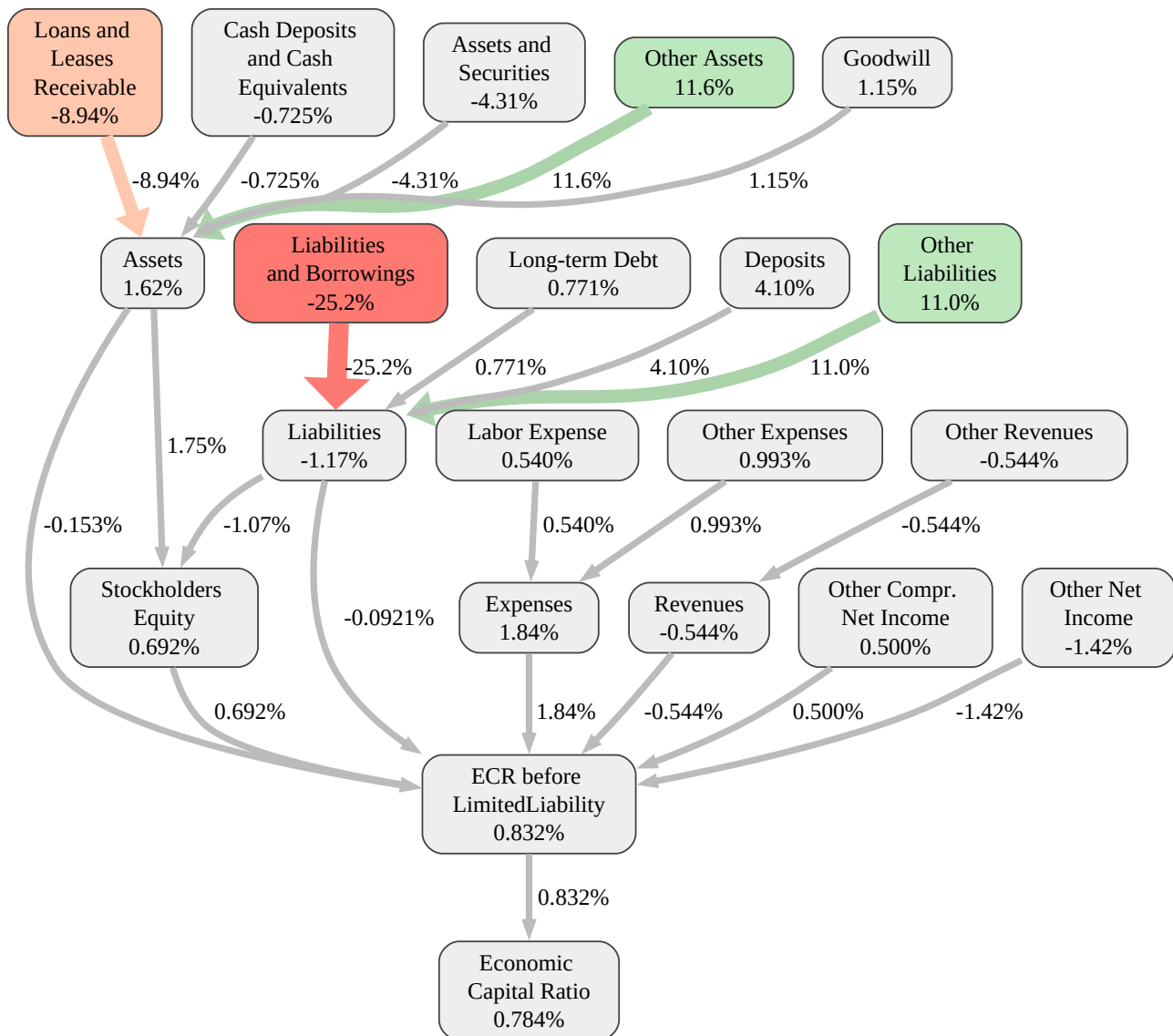




RealRate

STATE BANKS 2018

Southside Bancshares INC
Rank 45 of 116



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 12% 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 13%, being 0.78% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	15,076
Cash Deposits and Cash Equivalents	198,692
Deposits	4,515,447
Fees	0
Goodwill	201,246
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,530,706
Loans and Leases Receivable	3,273,575
Long-term Debt	0
Occupancy	0
Other Assets	2,675,868
Other Compr. Net Income	7,898
Other Expenses	16,121
Other Liabilities	-2,302,196
Other Net Income	70,433
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	133,640

Output Variable	Value in 1000 USD
Liabilities	5,743,957
Assets	6,498,097
Expenses	16,121
Revenues	0
Stockholders Equity	754,140
Net Income	54,312
Comprehensive Net Income	62,210
BaseVar	6,292,457
ECR before Limited Liability	13%
Economic Capital Ratio	13%