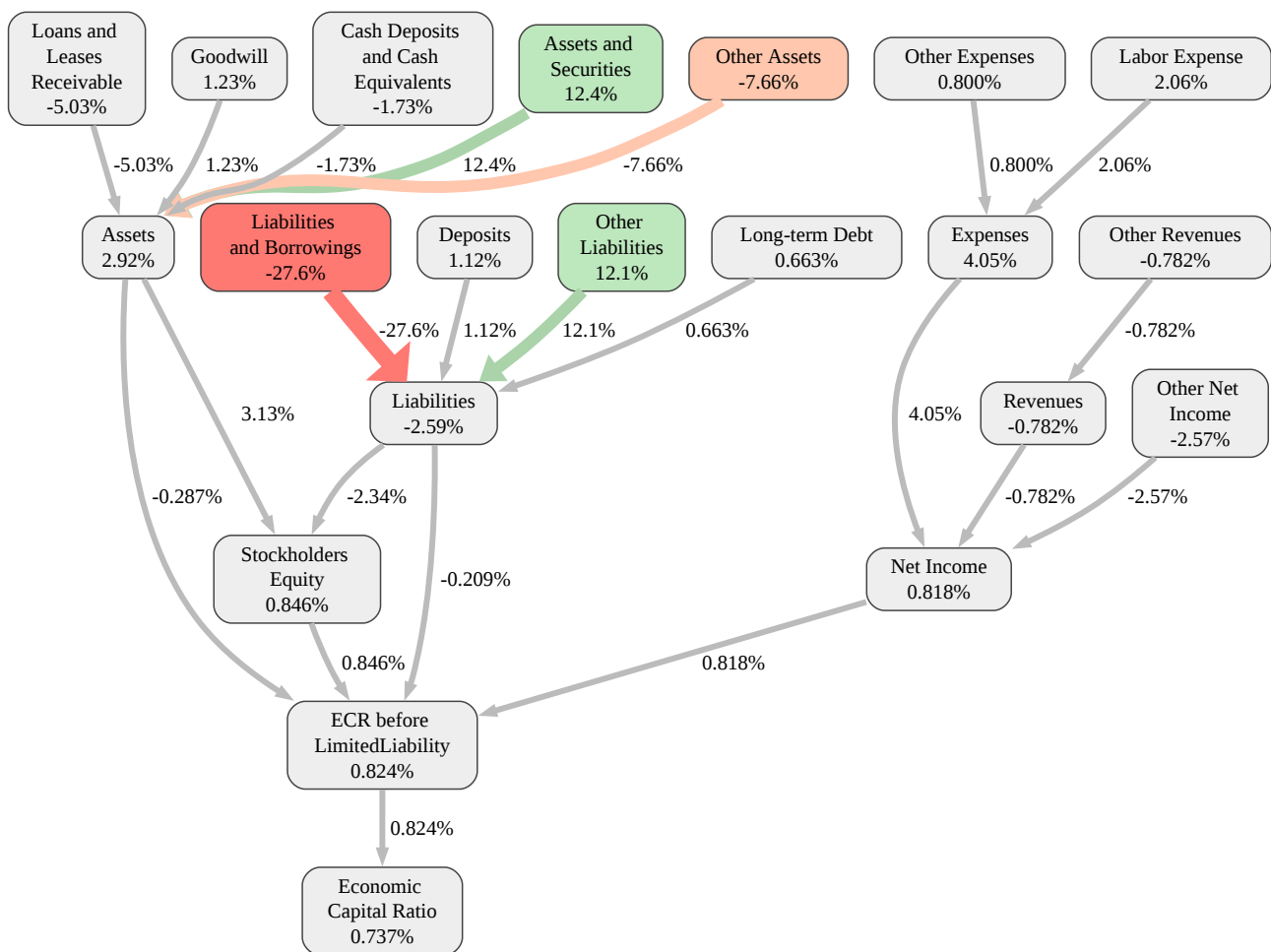




The relative strengths and weaknesses of Southside Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southside Bancshares INC compared to the market average is the variable Assets and Securities, 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 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.74% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	2,003,461	Liabilities	5,392,203
Cash Deposits and Cash Equivalents	120,719	Assets	6,123,494
Deposits	4,425,030	Expenses	10,163
Fees	0	Revenues	0
Goodwill	201,116	Stockholders Equity	731,291
IT and Equipment Expense	0	Net Income	74,138
Labor Expense	0	Comprehensive Net Income	60,208
Liabilities and Borrowings	3,513,427	BaseVar	5,954,584
Loans and Leases Receivable	3,285,780	ECR before Limited Liability	14%
Long-term Debt	0	Economic Capital Ratio	14%
Occupancy	0		
Other Assets	376,446		
Other Compr. Net Income	-13,930		
Other Expenses	10,163		
Other Liabilities	-2,546,254		
Other Net Income	84,301		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	135,972		