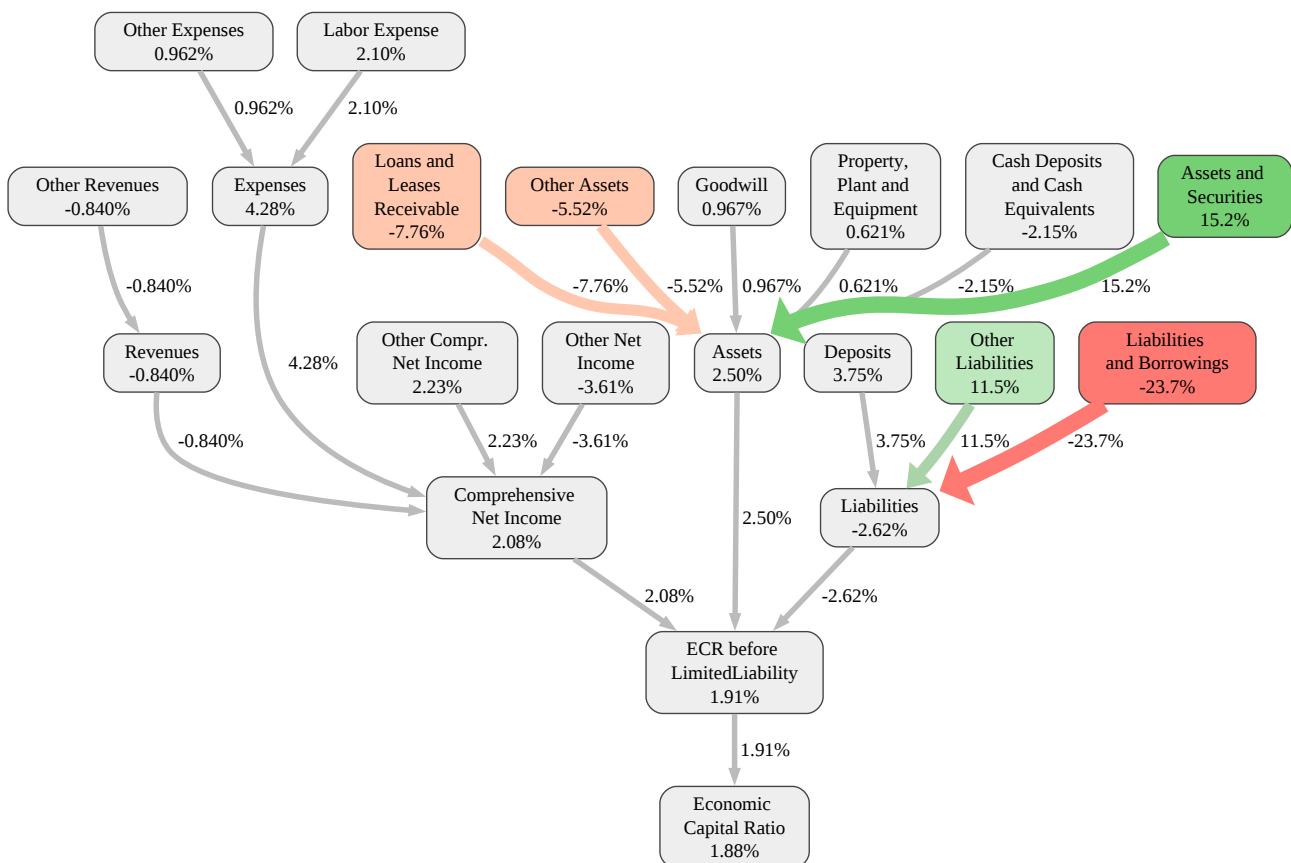






STATE BANKS 2020

Southside Bancshares INC Rank 39 of 143



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 15% points. The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 1.9% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	2,380,051
Cash Deposits and Cash Equivalents	110,697
Deposits	4,702,769
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,740,116
Loans and Leases Receivable	3,543,407
Long-term Debt	0
Occupancy	0
Other Assets	369,730
Other Compr. Net Income	54,464
Other Expenses	13,221
Other Liabilities	-2,498,552
Other Net Income	87,775
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	143,912

Output Variable	Value in 1000 USD
Liabilities	5,944,333
Assets	6,748,913
Expenses	13,221
Revenues	0
Stockholders Equity	804,580
Net Income	74,554
Comprehensive Net Income	129,018
BaseVar	6,628,783
ECR before LimitedLiability	17%
Economic Capital Ratio	17%