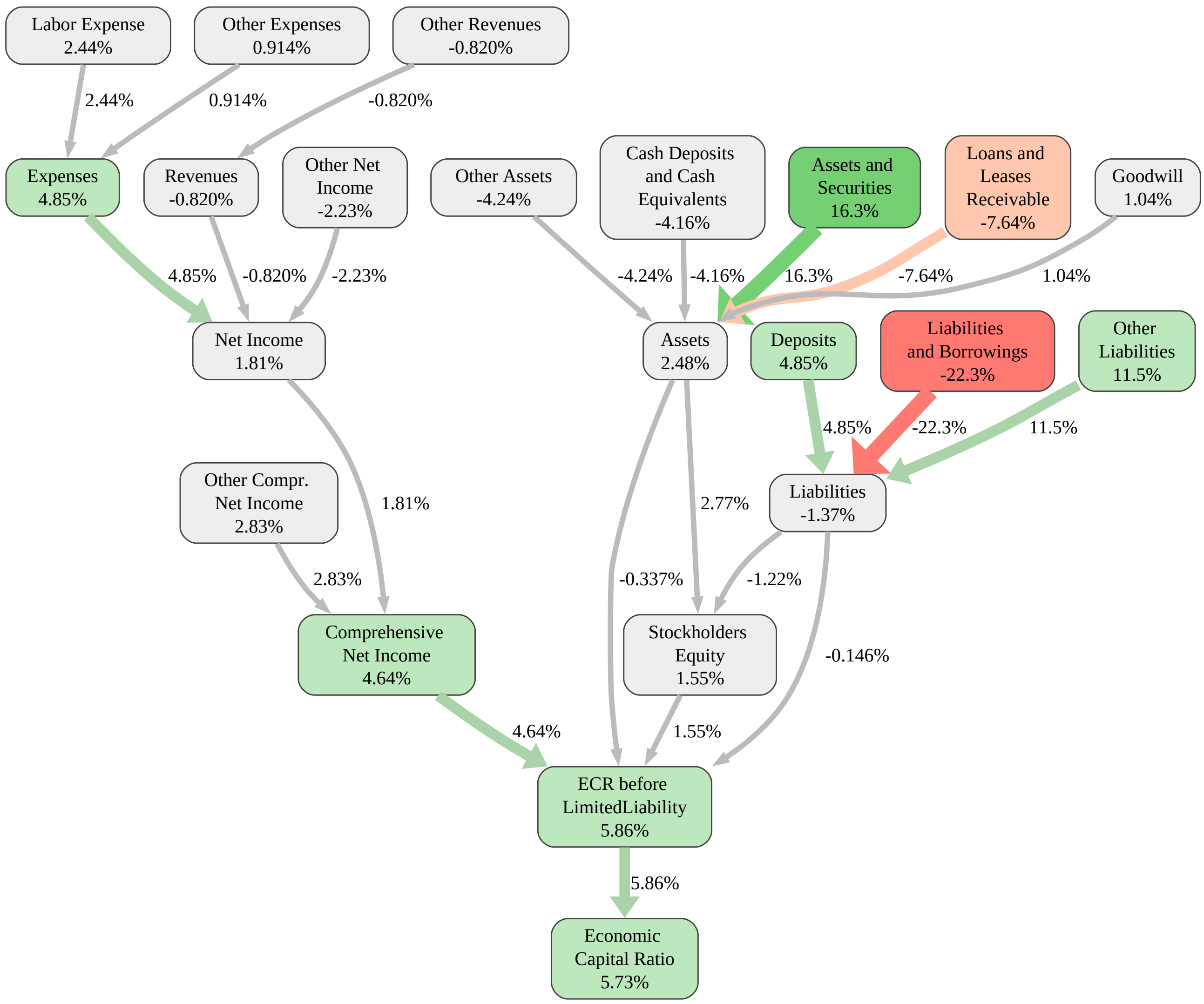
STATE BANKS 2021

Southside Bancshares INC
Rank 7 of 144



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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 Assets and Securities, increasing the Economic Capital Ratio by 16% points.The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,616,399
Cash Deposits and Cash Equivalents	108,408
Deposits	4,932,322
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,655,799
Loans and Leases Receivable	3,608,773
Long-term Debt	0
Occupancy	0
Other Assets	328,955
Other Compr. Net Income	64,844
Other Expenses	11,336
Other Liabilities	-2,455,191
Other Net Income	93,489
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	144,576

Output Variable	Value in 1000 USD
Liabilities	6,132,930
Assets	7,008,227
Expenses	11,336
Revenues	0
Stockholders Equity	875,297
Net Income	82,153
Comprehensive Net Income	146,997
BaseVar	6,878,528
ECR before LimitedLiability	18%
Economic Capital Ratio	18%