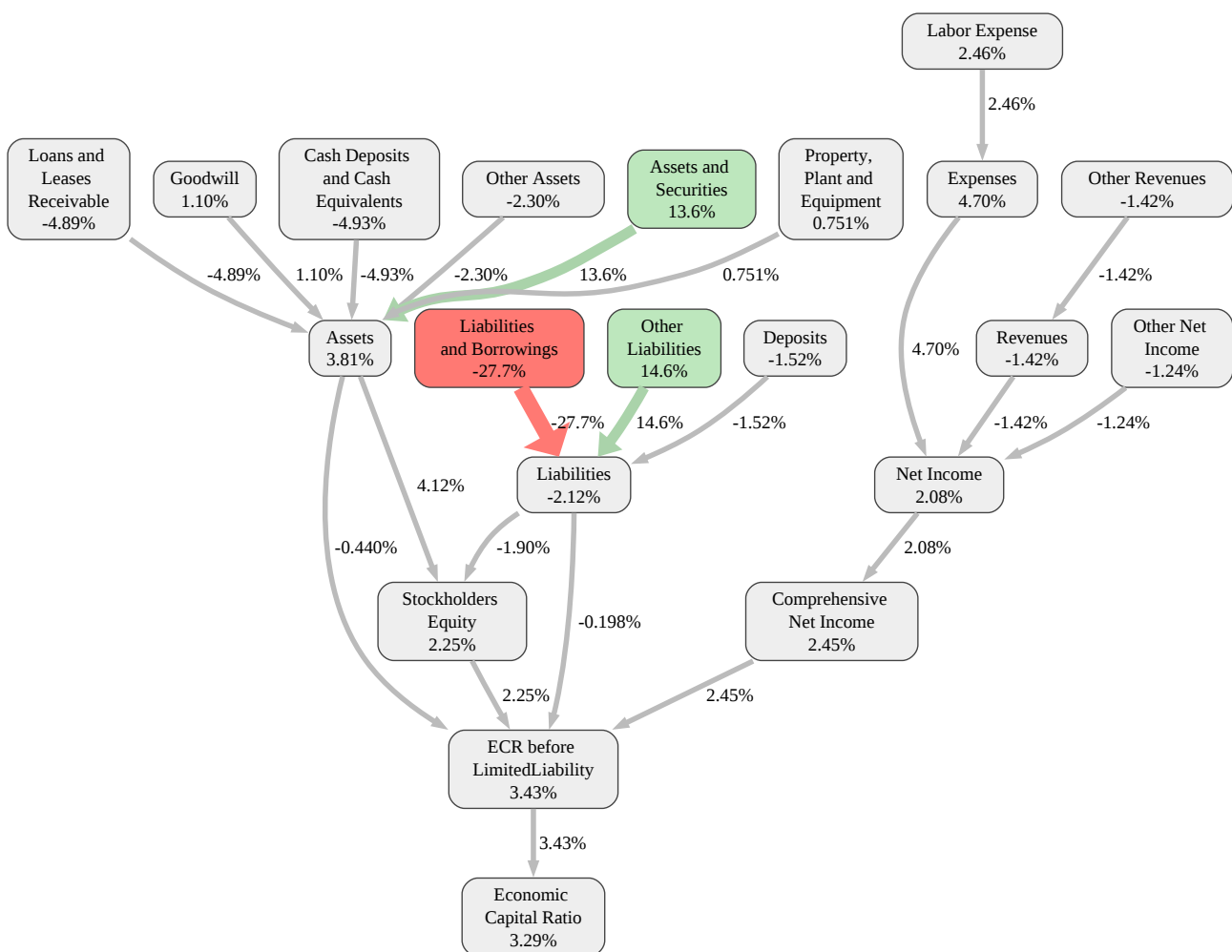




The relative strengths and weaknesses of Southside Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southside Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% 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 16%, being 3.3% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	2,793,310	Liabilities	6,347,430
Cash Deposits and Cash Equivalents	201,753	Assets	7,259,602
Deposits	5,722,327	Expenses	17,426
Fees	0	Revenues	0
Goodwill	201,116	Stockholders Equity	912,172
IT and Equipment Expense	0	Net Income	113,401
Labor Expense	0	Comprehensive Net Income	104,026
Liabilities and Borrowings	4,146,344	BaseVar	7,089,611
Loans and Leases Receivable	3,609,889	ECR before Limited Liability	16%
Long-term Debt	0	Economic Capital Ratio	16%
Occupancy	0		
Other Assets	311,025		
Other Compr. Net Income	-9,375		
Other Expenses	17,426		
Other Liabilities	-3,521,241		
Other Net Income	130,827		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	142,509		