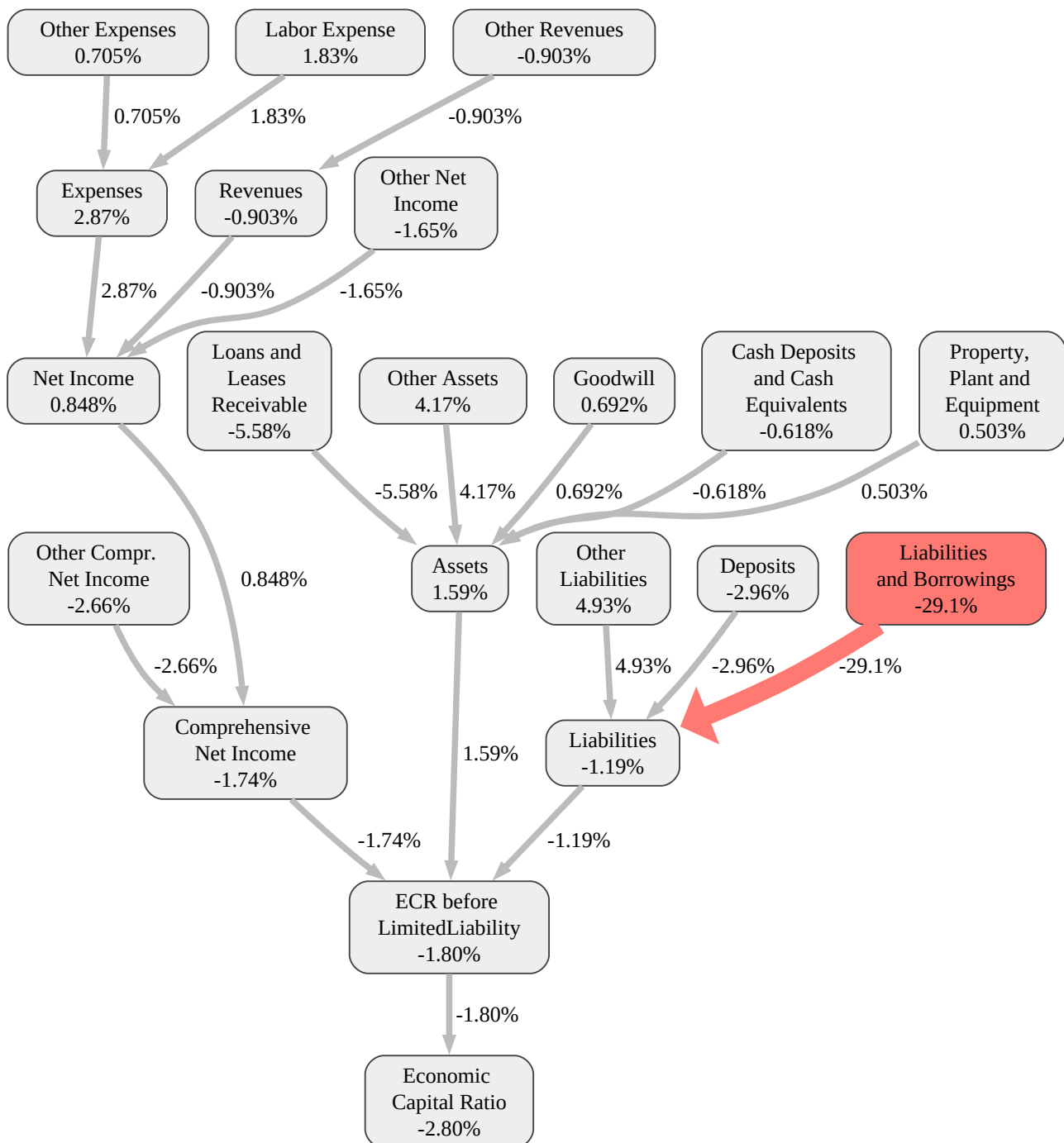




The relative strengths and weaknesses of Southside Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southside Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 4.9% points. The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 2.8% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,320,177
Cash Deposits and Cash Equivalents	199,252
Deposits	6,198,019
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,811,710
Loans and Leases Receivable	4,111,176
Long-term Debt	0
Occupancy	0
Other Assets	1,585,659
Other Compr. Net Income	-197,161
Other Expenses	14,611
Other Liabilities	-4,197,090
Other Net Income	119,631
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	141,256

Output Variable	Value in 1000 USD
Liabilities	6,812,639
Assets	7,558,636
Expenses	14,611
Revenues	0
Stockholders Equity	745,997
Net Income	105,020
Comprehensive Net Income	-92,141
BaseVar	7,787,134
ECR before Limited Liability	3.3%
Economic Capital Ratio	4.9%