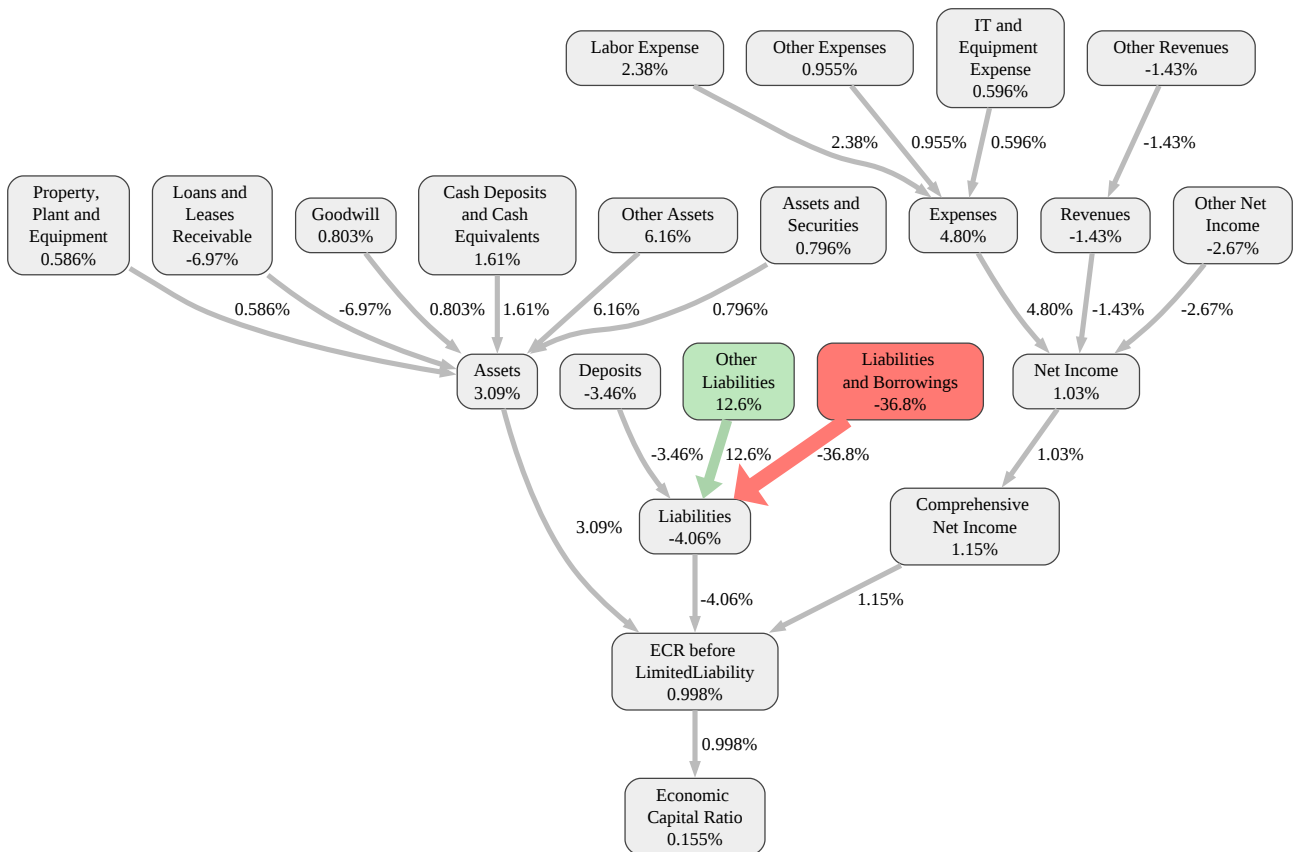




The relative strengths and weaknesses of Southside Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southside Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.16% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,327,921
Cash Deposits and Cash Equivalents	560,510
Deposits	6,549,681
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,737,720
Loans and Leases Receivable	4,481,836
Long-term Debt	0
Occupancy	0
Other Assets	1,574,581
Other Compr. Net Income	23,994
Other Expenses	14,437
Other Liabilities	-4,775,775
Other Net Income	101,129
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	138,950

Output Variable	Value in 1000 USD
Liabilities	7,511,626
Assets	8,284,914
Expenses	14,437
Revenues	0
Stockholders Equity	773,288
Net Income	86,692
Comprehensive Net Income	110,686
BaseVar	8,151,571
ECR before Limited Liability	13%
Economic Capital Ratio	13%