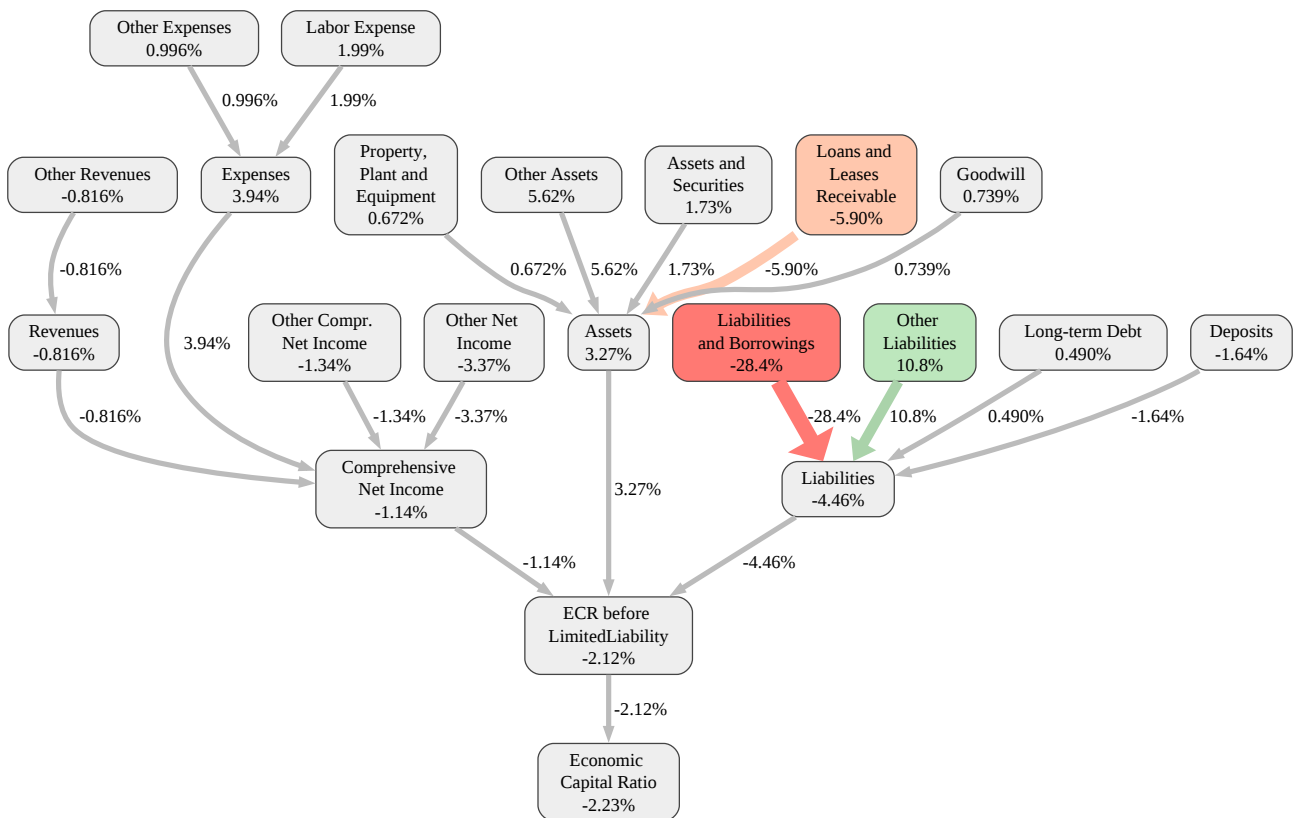




The relative strengths and weaknesses of Southside Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Southside Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% 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 11%, being 2.2% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	1,498,656	Liabilities	7,666,975
Cash Deposits and Cash Equivalents	389,786	Assets	8,514,590
Deposits	6,865,159	Expenses	13,410
Fees	0	Revenues	0
Goodwill	201,116	Stockholders Equity	847,615
IT and Equipment Expense	0	Net Income	69,220
Labor Expense	0	Comprehensive Net Income	69,220
Liabilities and Borrowings	5,708,418	BaseVar	8,265,095
Loans and Leases Receivable	4,772,891	ECR before LimitedLiability	11%
Long-term Debt	0	Economic Capital Ratio	11%
Occupancy	0		
Other Assets	1,499,848		
Other Compr. Net Income	0		
Other Expenses	13,410		
Other Liabilities	-4,906,602		
Other Net Income	82,630		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	152,293		