



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 20% points. The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.4% points above the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	2,793,310
Cash Deposits and Cash Equivalents	201,753
Deposits	5,722,327
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,146,344
Loans and Leases Receivable	3,609,889
Long-term Debt	0
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

Output Variable	Value in 1000 USD
Liabilities	6,347,430
Assets	7,259,602
Expenses	17,426
Revenues	0
Stockholders Equity	912,172
Net Income	113,401
Comprehensive Net Income	104,026
Economic Capital Ratio	12%