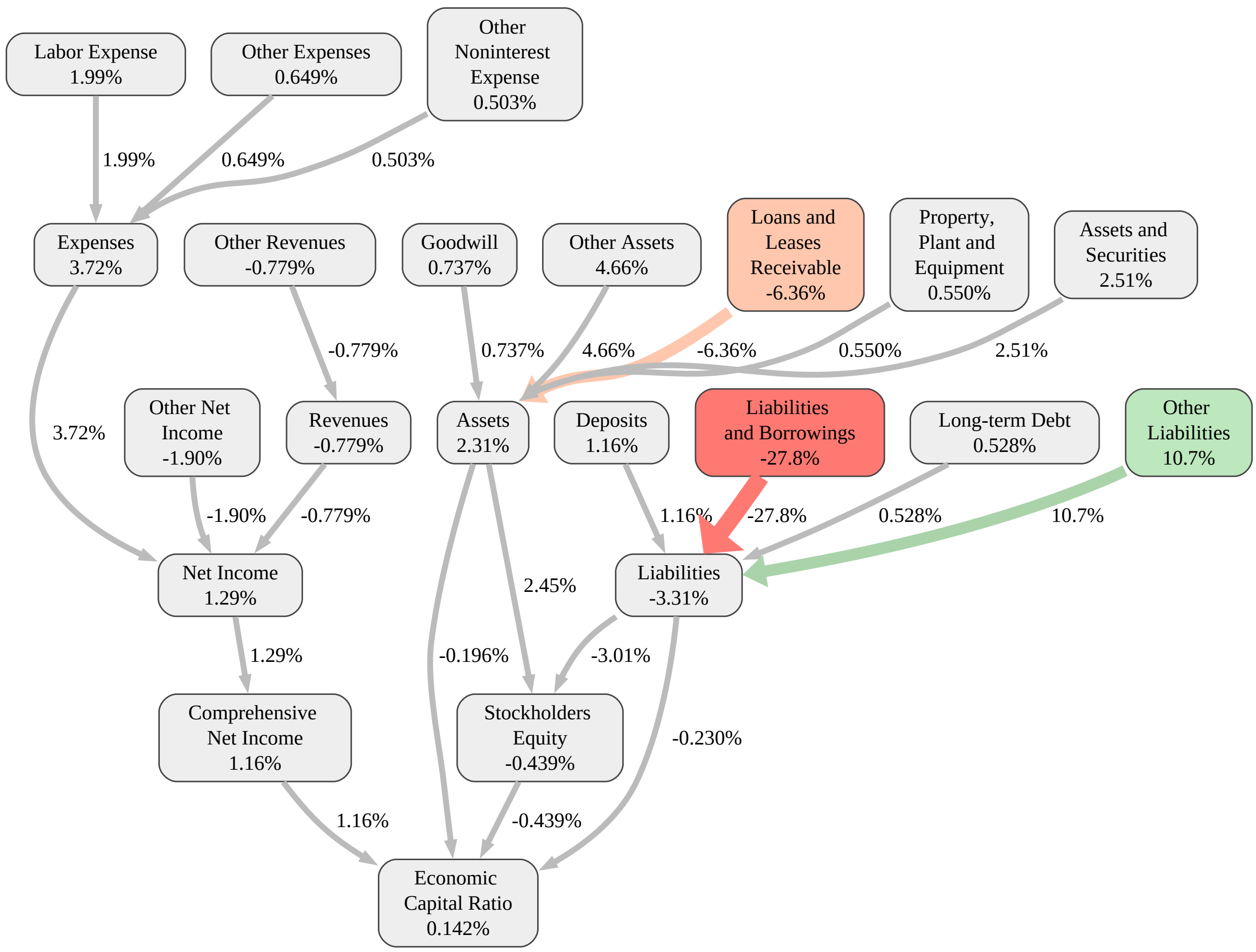
STATE BANKS 2025

Southside Bancshares INC
Rank 45 of 96



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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 12%, being 0.14% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,572,202
Cash Deposits and Cash Equivalents	426,161
Deposits	6,654,248
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,448,350
Loans and Leases Receivable	4,616,713
Long-term Debt	0
Occupancy	0
Other Assets	1,559,608
Other Compr. Net Income	0
Other Expenses	18,883
Other Liabilities	-4,397,092
Other Net Income	107,377
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	141,648

Output Variable	Value in 1000 USD
Liabilities	7,705,506
Assets	8,517,448
Expenses	18,883
Revenues	0
Stockholders Equity	811,942
Net Income	88,494
Comprehensive Net Income	88,494
BaseVar	8,340,639
ECR before LimitedLiability	12%
Economic Capital Ratio	12%