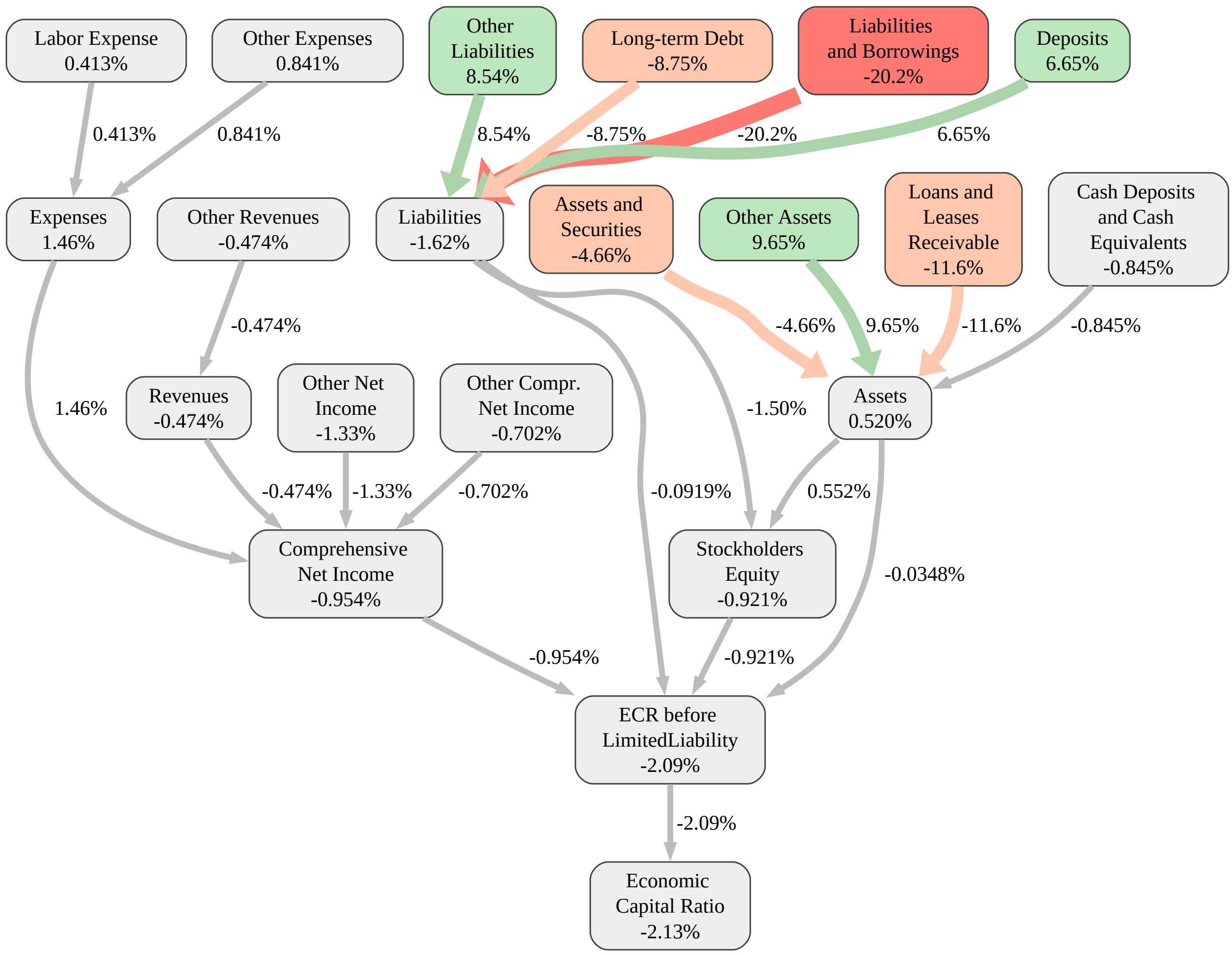
STATE BANKS 2017

Southside Bancshares INC
Rank 88 of 108



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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 Assets, increasing the Economic Capital Ratio by 9.6% points.The greatest weakness of Southside Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 2.1% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,187
Cash Deposits and Cash Equivalents	169,654
Deposits	3,533,076
Fees	0
Goodwill	91,520
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,873,338
Loans and Leases Receivable	2,538,626
Long-term Debt	601,464
Occupancy	0
Other Assets	2,647,777
Other Compr. Net Income	-19,810
Other Expenses	10,325
Other Liabilities	-1,962,385
Other Net Income	59,674
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	106,003

Output Variable	Value in 1000 USD
Liabilities	5,045,493
Assets	5,563,767
Expenses	10,325
Revenues	0
Stockholders Equity	518,274
Net Income	49,349
Comprehensive Net Income	29,539
BaseVar	5,467,633
ECR before LimitedLiability	9.5%
Economic Capital Ratio	9.7%