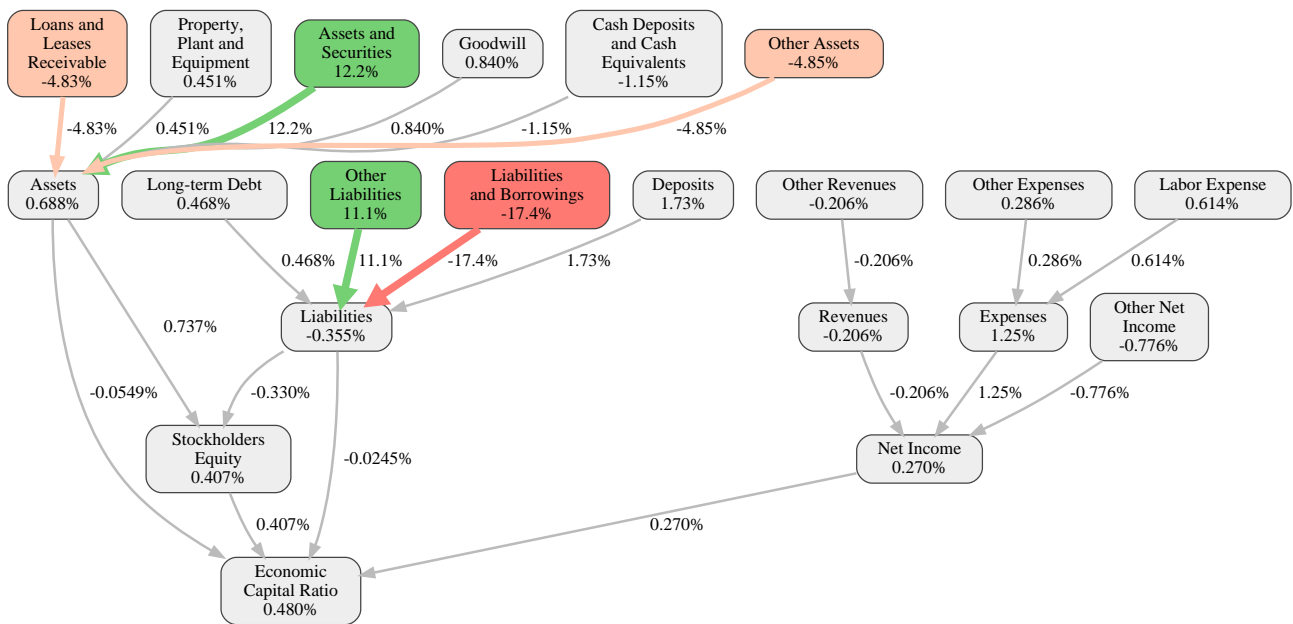




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The relative strengths and weaknesses of SOUTHSIDE BANCSHARES INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SOUTHSIDE BANCSHARES INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of SOUTHSIDE BANCSHARES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 0.48% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	2,003,461
Cash Deposits and Cash Equivalents	120,719
Deposits	4,425,030
Fees	0
Goodwill	201,116
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,513,427
Loans and Leases Receivable	3,285,780
Long-term Debt	0
Occupancy	0
Other Assets	376,446
Other Compr. Net Income	-13,930
Other Expenses	10,163
Other Liabilities	-2,546,254
Other Net Income	84,301
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	135,972

Output Variable	Value in 1000 USD
Liabilities	5,392,203
Assets	6,123,494
Expenses	10,163
Revenues	0
Stockholders Equity	731,291
Net Income	74,138
Comprehensive Net Income	60,208
Economic Capital Ratio	7.4%