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SOUTHSIDE BANCSHARES INC

Form 8-K

October 31, 2003

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UNITED STATES

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED): OCTOBER 30, 2003

SOUTHSIDE BANCSHARES, INC.
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

TEXAS
(STATE OR OTHER JURISDICTION OF INCORPORATION OR ORGANIZATION)

0-12247
(COMMISSION FILE NUMBER)

75-1848732
(I.R.S. EMPLOYER IDENTIFICATION NO.)

1201 S. BECKHAM
TYLER, TEXAS
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES)

75701
(ZIP CODE)

(903) 531-7111
(REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE)

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ITEM 5. OTHER EVENTS.

On October 30, 2003 Southside Bancshares, Inc. issued a press release regarding the redemption of Southside Capital Trust II. A copy of the press release is

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attached hereto as exhibit 99.1 and the press release is incorporated by reference into this Item 5. The foregoing description of the press release is qualified in its entirety by reference to the exhibit.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) EXHIBITS.

The following exhibit is filed herewith:

| EXHIBIT NO. | DESCRIPTION OF EXHIBIT |
|-------------|---|
| 99.1 | Press Release dated October 30, 2003 with respect to the Registrant's redemption of Southside Capital Trust II. |

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SOUTHSIDE BANCSHARES, INC.

Date: October 30, 2003

By: /s/ Lee R. Gibson

Lee R. Gibson
Executive Vice President and
Chief Financial Officer

EXHIBIT INDEX

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