



The relative strengths and weaknesses of South Plains Financial 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 South Plains Financial INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of South Plains Financial 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 9.8%, being 0.36% points above the market average of 9.5%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	670,158	Liabilities	3,797,679
Cash Deposits and Cash Equivalents	330,158	Assets	4,204,793
Deposits	3,626,153	Expenses	16,672
Fees	0	Revenues	0
Goodwill	19,315	Stockholders Equity	407,114
IT and Equipment Expense	0	Net Income	62,745
Labor Expense	0	Comprehensive Net Income	76,179
Liabilities and Borrowings	2,651,952	Economic Capital Ratio	9.8%
Loans and Leases Receivable	2,971,797		
Long-term Debt	0		
Occupancy	0		
Other Assets	158,295		
Other Compr. Net Income	13,434		
Other Expenses	16,672		
Other Liabilities	-2,480,426		
Other Net Income	79,417		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	55,070		