



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
Assets and Securities	670,158
Cash Deposits and Cash Equivalents	330,158
Deposits	3,626,153
Fees	0
Goodwill	19,315
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,651,952
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

Output Variable	Value in 1000 USD
Liabilities	3,797,679
Assets	4,204,793
Expenses	16,672
Revenues	0
Stockholders Equity	407,114
Net Income	62,745
Comprehensive Net Income	76,179
Economic Capital Ratio	9.8%