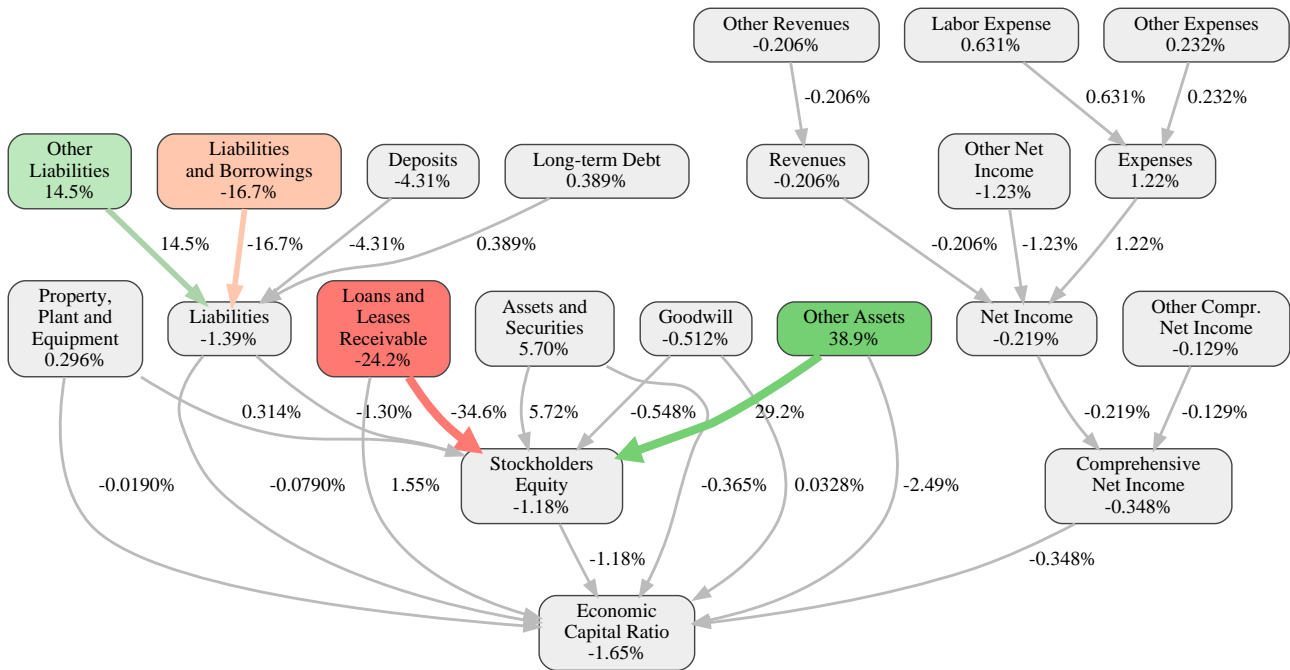




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The relative strengths and weaknesses of SOUTH PLAINS FINANCIAL INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SOUTH PLAINS FINANCIAL INC. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 39% points. The greatest weakness of SOUTH PLAINS FINANCIAL INC. is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 1.6% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	738,024
Cash Deposits and Cash Equivalents	158,099
Deposits	2,696,857
Fees	0
Goodwill	18,757
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,905,936
Loans and Leases Receivable	49,035
Long-term Debt	0
Occupancy	0
Other Assets	2,211,379
Other Compr. Net Income	3,201
Other Expenses	7,481
Other Liabilities	-1,671,808
Other Net Income	36,701
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	61,873

Output Variable	Value in 1000 USD
Liabilities	2,930,985
Assets	3,237,167
Expenses	7,481
Revenues	0
Stockholders Equity	306,182
Net Income	29,220
Comprehensive Net Income	32,421
Economic Capital Ratio	6.0%