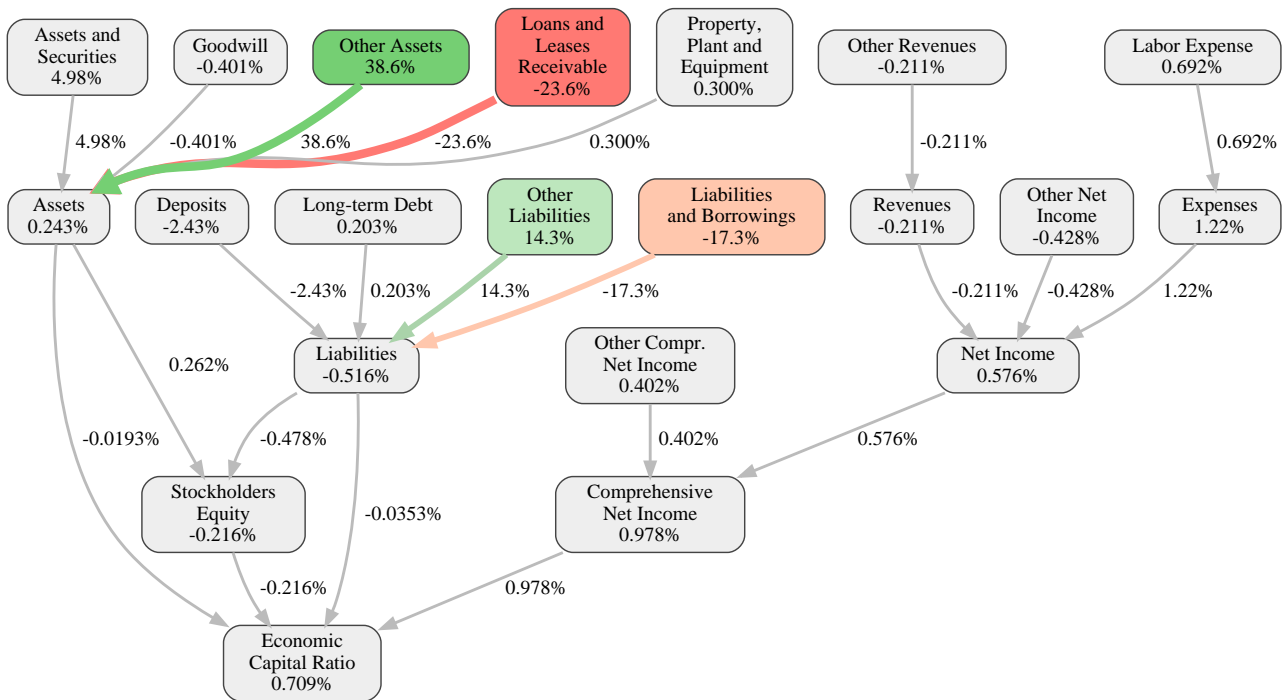




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SOUTH PLAINS FINANCIAL INC. Rank 60 of 180





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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 7.3%, being 0.71% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	826,471
Cash Deposits and Cash Equivalents	300,307
Deposits	2,974,351
Fees	0
Goodwill	19,508
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,057,029
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	2,392,543
Other Compr. Net Income	20,381
Other Expenses	11,250
Other Liabilities	-1,802,268
Other Net Income	56,603
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	60,331

Output Variable	Value in 1000 USD
Liabilities	3,229,112
Assets	3,599,160
Expenses	11,250
Revenues	0
Stockholders Equity	370,048
Net Income	45,353
Comprehensive Net Income	65,734
Economic Capital Ratio	7.3%