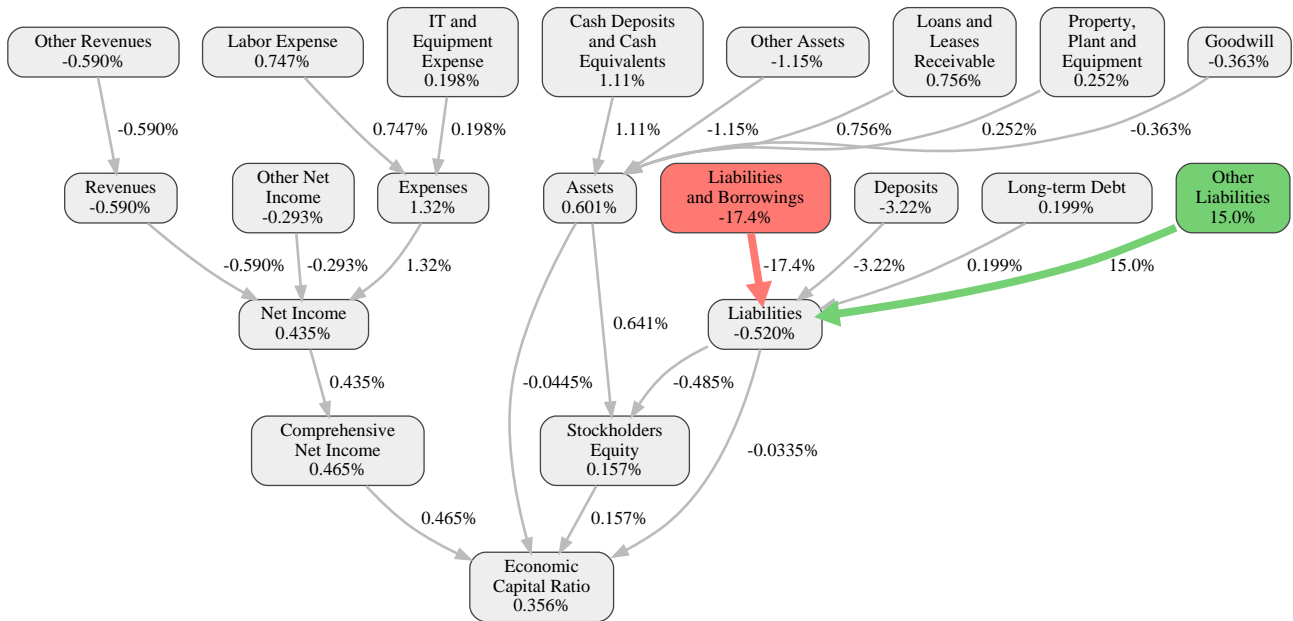




STATE BANKS 2022

SOUTH PLAINS FINANCIAL INC. Rank 50 of 174





RealRate

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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 Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of SOUTH PLAINS FINANCIAL INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.36% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	751,330
Cash Deposits and Cash Equivalents	486,821
Deposits	3,341,222
Fees	0
Goodwill	19,508
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,269,855
Loans and Leases Receivable	2,395,479
Long-term Debt	0
Occupancy	0
Other Assets	191,018
Other Compr. Net Income	-7,637
Other Expenses	14,507
Other Liabilities	-2,116,649
Other Net Income	73,121
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	57,699

Output Variable	Value in 1000 USD
Liabilities	3,494,428
Assets	3,901,855
Expenses	14,507
Revenues	0
Stockholders Equity	407,427
Net Income	58,614
Comprehensive Net Income	50,977
Economic Capital Ratio	6.9%