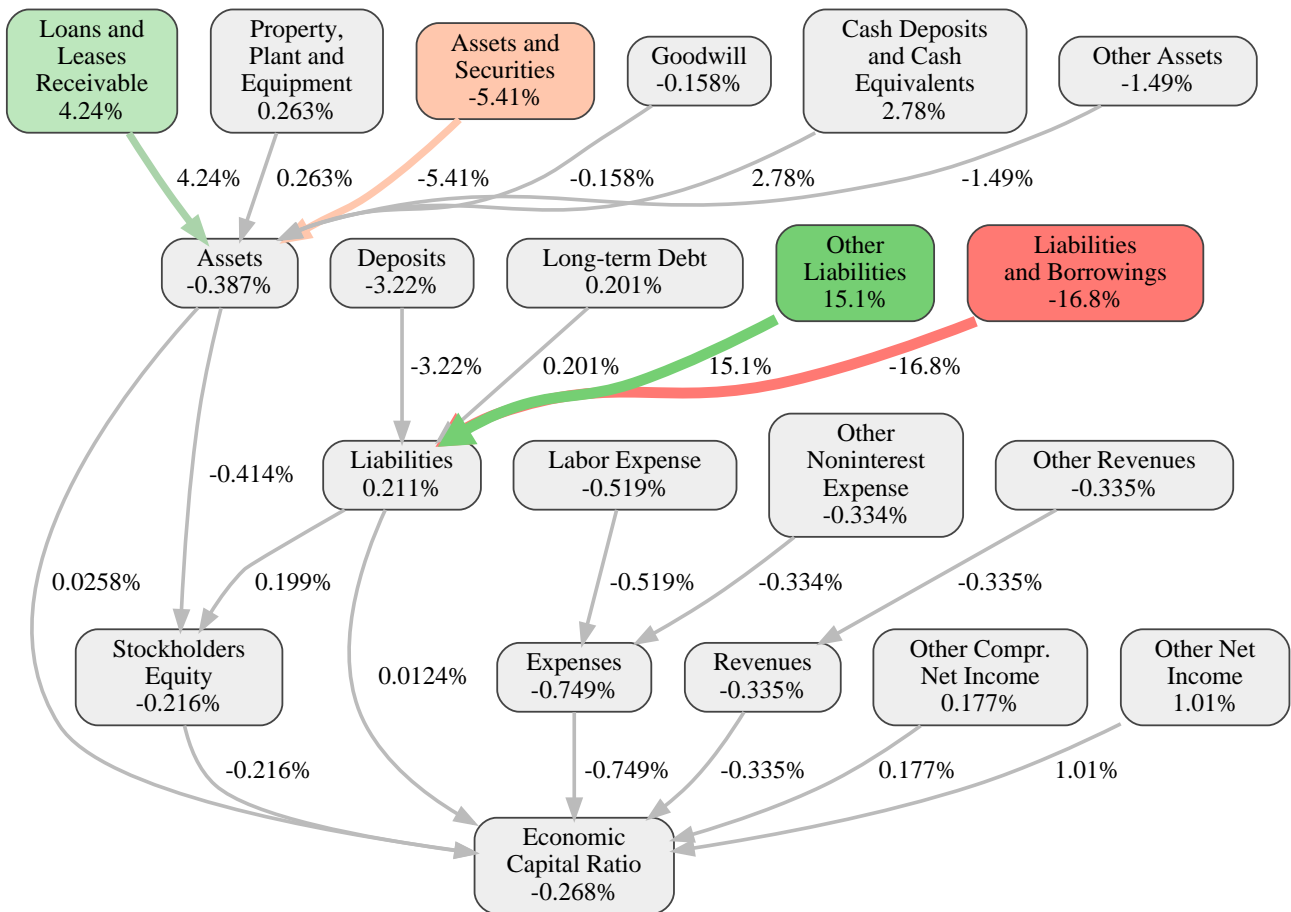




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RealRate

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The relative strengths and weaknesses of Southern States Bancshares 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 Southern States Bancshares Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Southern States Bancshares 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 6.3%, being 0.27% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	141,681
Cash Deposits and Cash Equivalents	283,956
Deposits	1,556,451
Fees	0
Goodwill	16,862
IT and Equipment Expense	2,128
Labor Expense	21,667
Liabilities and Borrowings	1,037,766
Loans and Leases Receivable	1,235,456
Long-term Debt	0
Occupancy	0
Other Assets	77,593
Other Compr. Net Income	-1,081
Other Expenses	10,324
Other Liabilities	-988,823
Other Net Income	56,238
Other Noninterest Expense	8,048
Other Revenues	4,496
Property, Plant and Equipment	27,044

Output Variable	Value in 1000 USD
Liabilities	1,605,394
Assets	1,782,592
Expenses	42,167
Revenues	4,496
Stockholders Equity	177,198
Net Income	18,567
Comprehensive Net Income	17,486
Economic Capital Ratio	6.3%