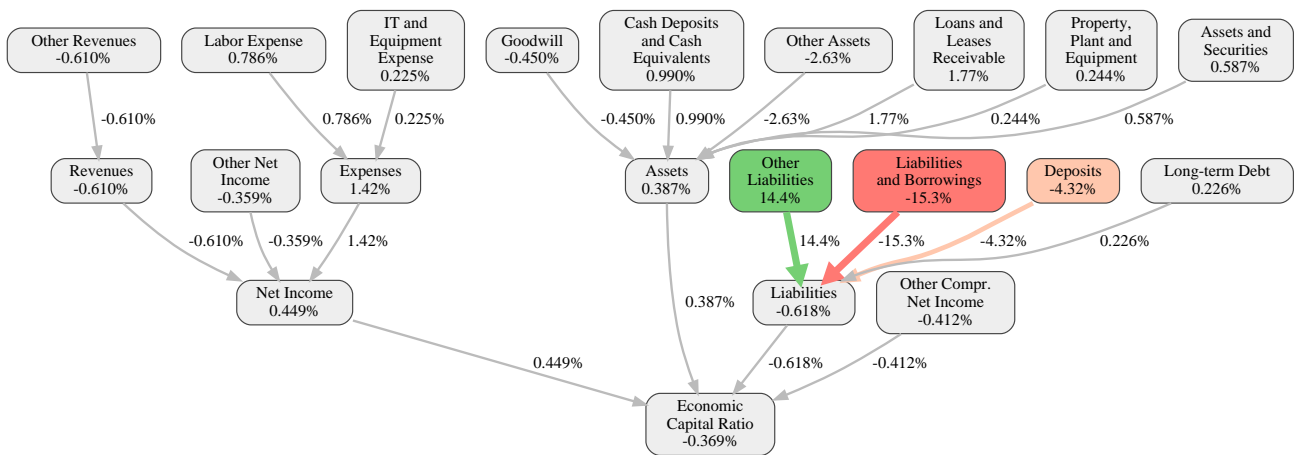




RealRate

STATE BANKS 2023

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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 14% points. The greatest weakness of SOUTH PLAINS FINANCIAL INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 0.37% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	749,892
Cash Deposits and Cash Equivalents	234,883
Deposits	3,406,430
Fees	0
Goodwill	19,508
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,255,942
Loans and Leases Receivable	2,708,793
Long-term Debt	0
Occupancy	0
Other Assets	174,650
Other Compr. Net Income	-78,810
Other Expenses	14,911
Other Liabilities	-2,075,323
Other Net Income	73,151
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	56,337

Output Variable	Value in 1000 USD
Liabilities	3,587,049
Assets	3,944,063
Expenses	14,911
Revenues	0
Stockholders Equity	357,014
Net Income	58,240
Comprehensive Net Income	-20,570
Economic Capital Ratio	4.2%