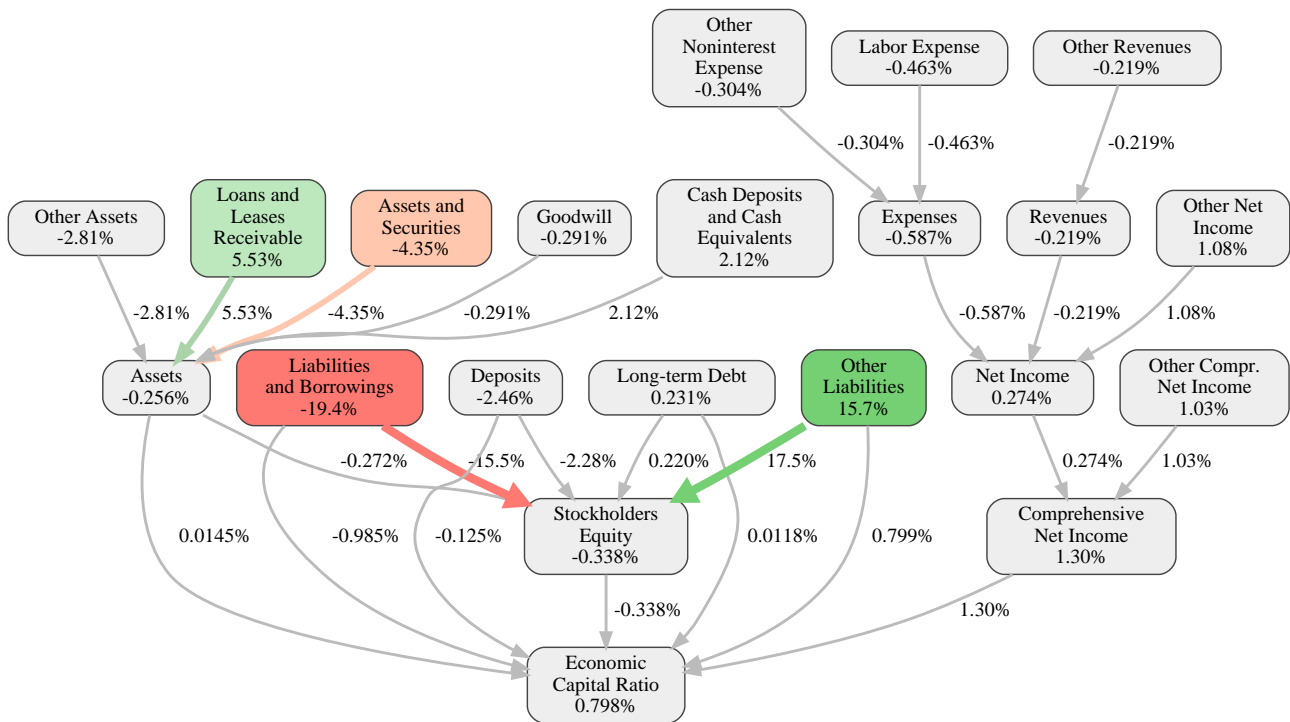




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STATE BANKS 2023

Southern States Bancshares Inc. Rank 49 of 165





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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 16% points. The greatest weakness of Southern States Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 0.80% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	181,430
Cash Deposits and Cash Equivalents	168,499
Deposits	1,720,743
Fees	0
Goodwill	16,862
IT and Equipment Expense	2,444
Labor Expense	24,597
Liabilities and Borrowings	1,284,610
Loans and Leases Receivable	1,567,008
Long-term Debt	0
Occupancy	0
Other Assets	84,060
Other Compr. Net Income	-13,161
Other Expenses	11,568
Other Liabilities	-1,141,868
Other Net Income	66,611
Other Noninterest Expense	8,730
Other Revenues	7,799
Property, Plant and Equipment	27,345

Output Variable	Value in 1000 USD
Liabilities	1,863,485
Assets	2,045,204
Expenses	47,339
Revenues	7,799
Stockholders Equity	181,719
Net Income	27,071
Comprehensive Net Income	13,910
Economic Capital Ratio	5.4%