





STATE BANKS 2024

Southern States Bancshares Inc Rank 91 of 139



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 24% points. The greatest weakness of Southern States Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 0.83% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	208,616
Cash Deposits and Cash Equivalents	250,651
Deposits	2,018,189
Fees	0
Goodwill	16,862
IT and Equipment Expense	2,528
Labor Expense	25,665
Liabilities and Borrowings	1,635,542
Loans and Leases Receivable	1,860,130
Long-term Debt	0
Occupancy	0
Other Assets	83,978
Other Compr. Net Income	2,669
Other Expenses	13,042
Other Liabilities	-1,422,032
Other Net Income	76,145
Other Noninterest Expense	9,709
Other Revenues	6,751
Property, Plant and Equipment	26,426

Output Variable	Value in 1000 USD
Liabilities	2,231,699
Assets	2,446,663
Expenses	50,944
Revenues	6,751
Stockholders Equity	214,964
Net Income	31,952
Comprehensive Net Income	34,621
Economic Capital Ratio	8.6%