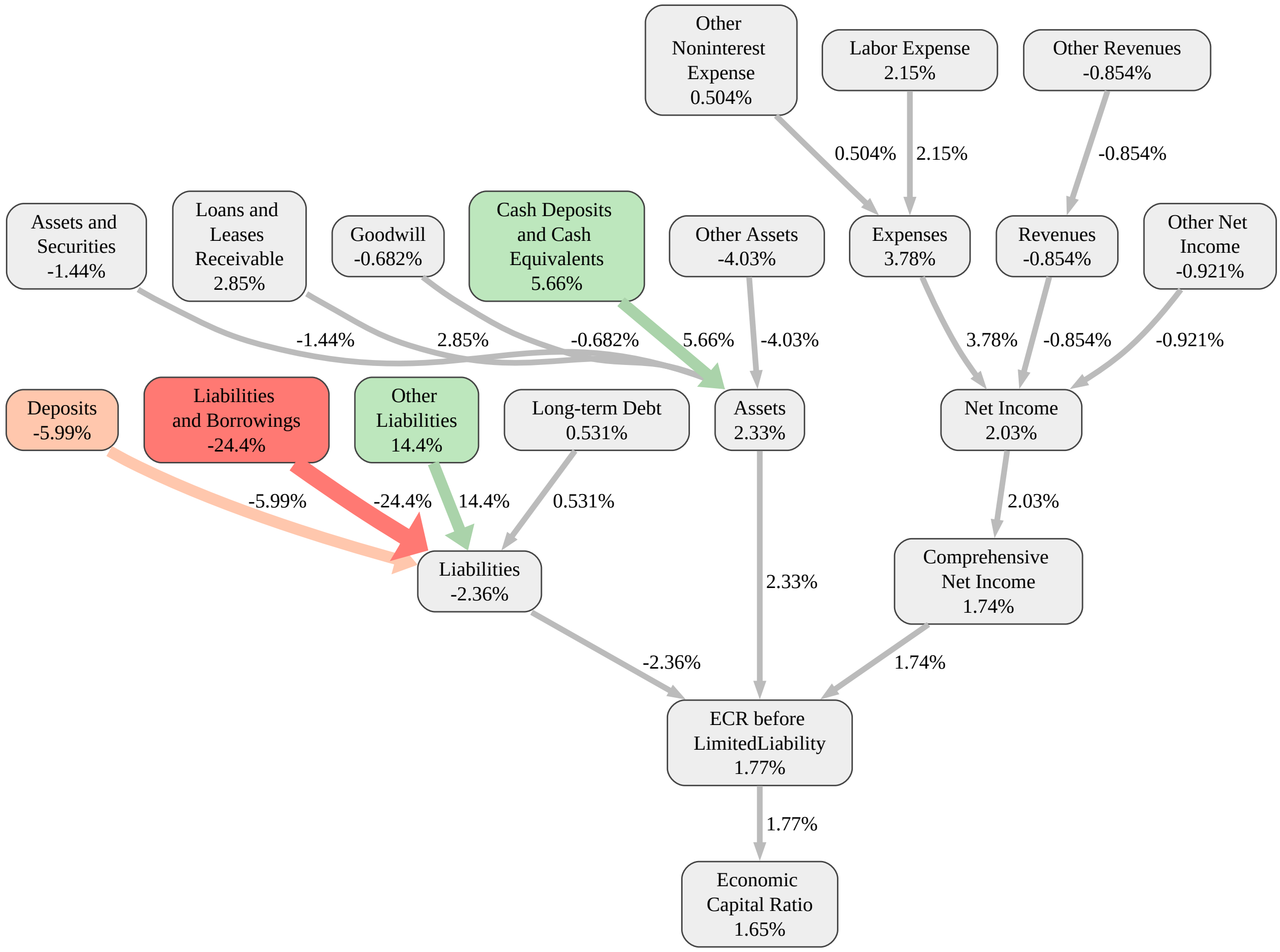
STATE BANKS 2026

South Plains Financial INC
Rank 27 of 87



RealRate

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South Plains Financial, Inc.

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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	603,587
Cash Deposits and Cash Equivalents	552,439
Deposits	3,874,077
Fees	0
Goodwill	19,315
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,850,560
Loans and Leases Receivable	3,099,371
Long-term Debt	0
Occupancy	0
Other Assets	154,225
Other Compr. Net Income	12,902
Other Expenses	15,602
Other Liabilities	-2,737,974
Other Net Income	74,073
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,563

Output Variable	Value in 1000 USD
Liabilities	3,986,663
Assets	4,480,500
Expenses	15,602
Revenues	0
Stockholders Equity	493,837
Net Income	58,471
Comprehensive Net Income	71,373
BaseVar	4,419,759
ECR before LimitedLiability	15%
Economic Capital Ratio	15%