



South Plains Financial, Inc.

BROADRIDGE CORPORATE ISSUER SOLUTIONS
CIO SOUTH PLAINS FINANCIAL, INC.
P.O. BOX 1342
BRENTWOOD, NY 11717



SCAN TO VIEW MATERIALS & VOTE



VOTE BY INTERNET

Before The Meeting - Go to www.proxyvote.com or scan the QR Barcode above

Use the Internet to transmit your voting instructions and for electronic delivery of information up until 11:59 p.m., Eastern Time, on May 19, 2025. Have your proxy card in hand when you access the web site and follow the instructions to obtain your records and to create an electronic voting instruction form.

During The Meeting - Go to www.virtualshareholdermeeting.com/SPFI2025

You may attend the meeting via the internet and vote during the meeting. Please have your sixteen-digit control number included with this proxy and follow the instructions.

VOTE BY PHONE - 1-800-690-6903

Use any touch-tone telephone to transmit your voting instructions up until 11:59 p.m., Eastern Time, on May 19, 2025. Have your proxy card in hand when you call and then follow the instructions.

VOTE BY MAIL

Mark, sign and date your proxy card and return it in the postage-paid envelope we have provided or return it to Vote Processing, c/o Broadridge, 51 Mercedes Way, Edgewood, NY 11717.

ELECTRONIC DELIVERY OF FUTURE PROXY MATERIALS

If you would like to reduce the costs incurred by our company in mailing proxy materials, you can consent to receiving all future proxy statements, proxy cards and annual reports electronically via e-mail or the Internet. To sign up for electronic delivery, please follow the instructions above to vote using the Internet and, when prompted, indicate that you agree to receive or access proxy materials electronically in future years.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK AS FOLLOWS:

V69302-P25975

KEEP THIS PORTION FOR YOUR RECORDS
DETACH AND RETURN THIS PORTION ONLY

THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED.

SOUTH PLAINS FINANCIAL, INC. (THE "COMPANY")

The Board of Directors of the Company recommends you vote "FOR" the following:

- To elect the following two (2) Class III directors to serve on the Company's board of directors until the Company's 2028 annual meeting of shareholders or until their respective successor or successors are duly elected and qualified or until their earlier death, resignation or removal from office.

Nominees:

- Curtis C. Griffith
- Kyle R. Wargo

For Against Abstain

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Board of Directors of the Company recommends you vote "1 Year" on the following:

1 Year 2 Years 3 Years Abstain

- To approve the frequency of advisory votes on the Company's compensation for named executive officers - advisory (non-binding) vote.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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The Board of Directors of the Company recommends you vote "FOR" the following:

- To ratify the appointment of Forvis Mazars, LLP as the independent registered public accounting firm of the Company for the year ending December 31, 2025.

For Against Abstain

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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For Against Abstain

- To transact such other business as may properly come before the annual meeting or any adjournment(s) or postponement(s) thereof.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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The Board of Directors of the Company recommends you vote "FOR" the following:

- To approve the Company's compensation for named executive officers - advisory (non-binding) vote.

For Against Abstain

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Please sign exactly as your name(s) appear(s) hereon. When signing as attorney, executor, administrator, or other fiduciary, please give full title as such. Joint owners should each sign personally. All holders must sign. If a corporation or partnership, please sign in full corporate or partnership name by authorized officer.

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Signature [PLEASE SIGN WITHIN BOX]

Date

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Signature (Joint Owners)

Date

**Important Notice Regarding the Availability of Proxy Materials for the
2025 Annual Meeting of Shareholders of South Plains Financial, Inc.
to be held on Tuesday, May 20, 2025:**

Copies of the Notice of 2025 Annual Meeting of Shareholders, the Proxy Statement for the 2025 Annual Meeting of Shareholders, the 2024 Annual Report to Shareholders and our Annual Report on Form 10-K for the year ended December 31, 2024 are available at www.proxyvote.com.

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SOUTH PLAINS FINANCIAL, INC.

**THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS
IN CONNECTION WITH THE 2025 ANNUAL MEETING OF SHAREHOLDERS
to be held on May 20, 2025**

The undersigned shareholder(s) hereby appoint(s) Curtis C. Griffith and Cory T. Newsom, or either of them, as proxies, each with the power to appoint his substitute, and hereby authorizes them to represent and to vote, as designated on the reverse side of this proxy, all of the shares of common stock of South Plains Financial, Inc. that the undersigned shareholder(s) is/are entitled to vote at the 2025 Annual Meeting of Shareholders to be held solely by means of remote communications at 2:00 p.m., Central Time, on Tuesday, May 20, 2025, and any adjournment(s) or postponement(s) thereof.

THIS PROXY, WHEN PROPERLY EXECUTED, WILL BE VOTED AS DIRECTED BY THE UNDERSIGNED SHAREHOLDER(S). IF NO SUCH DIRECTIONS ARE MADE, THIS PROXY WILL BE VOTED "FOR" THE PROPOSALS 1, 2, 3 AND 5 AND "1 YEAR" ON THE PROPOSAL 4 LISTED ON THE REVERSE SIDE OF THIS PROXY.

PLEASE MARK, SIGN, DATE AND RETURN THIS PROXY CARD PROMPTLY USING THE ENCLOSED REPLY ENVELOPE.

CONTINUED AND TO BE SIGNED ON REVERSE SIDE