

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

| | | |
|--|--|--|
| 1. Name and Address of Reporting Person* | 2. Issuer Name and Ticker or Trading Symbol <u>SOUTH PLAINS FINANCIAL, INC. [SPFI]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) |
| <u>Griffith Curtis C</u> | | <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Chairman and CEO</u> |
| (Last) (First) (Middle) <u>5219 CITY BANK PARKWAY</u> | 3. Date of Earliest Transaction (Month/Day/Year) <u>02/11/2026</u> | 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person |
| (Street) <u>LUBBOCK TX 79407-3544</u> | 4. If Amendment, Date of Original Filed (Month/Day/Year) | |
| (City) (State) (Zip) | | |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--------|---|--|---|
| | | | | Code | V | Amount | | | |
| Common Stock | 02/11/2026 | | G | | | 4,000 | D | \$0 | 457,119 ⁽¹⁾ |
| Common Stock | | | | | | | | | 45,360 ⁽²⁾ |
| Common Stock | | | | | | | | | 435,000 ⁽³⁾ |
| Common Stock | | | | | | | | | 64,000 ⁽⁴⁾ |
| Common Stock | | | | | | | | | 87,000 ⁽⁵⁾ |
| Common Stock | | | | | | | | | 87,000 ⁽⁶⁾ |
| Common Stock | | | | | | | | | 87,000 ⁽⁷⁾ |
| Common Stock | | | | | | | | | 87,000 ⁽⁸⁾ |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
|--|--|--------------------------------------|--|--------------------------------|--|--|---|---|--|--|---|--|-----------------|-------|
| | | | | | | Code | V | | | (A) | (D) | Date Exercisable | Expiration Date | Title |
| | | | | | | | | | | | | | | |

Explanation of Responses:

- The shares reported include restricted stock units that may be settled only by delivery of an equal number of shares of common stock and which are subject to vesting and forfeiture conditions.
- Shares owned by the Reporting Person's spouse. The Reporting Person disclaims beneficial ownership of these shares except to the extent of his pecuniary interest, and the filing of this report is not an admission that the Reporting Person is the beneficial owner of these shares for purposes of Section 16 or for any other purpose.
- Shares held in the Curtis C. Griffith 2021 Irrevocable Trust ("CCG Trust"), over which the Reporting Person's spouse, who shares the Reporting Person's household, serves as trustee. The members of the Reporting Person's immediate family are the beneficiaries of this trust. The Reporting Person disclaims beneficial ownership of these shares except to the extent of his pecuniary interest, and the filing of this report is not an admission that the Reporting Person is the beneficial owner of these shares for purposes of Section 16 or for any other purpose.
- Shares held in the Richard Thomas White 2021 Trust ("RTW Trust"), over which the Reporting Person serves as trustee. A member of the Reporting Person's immediate family is the beneficiary of this trust.
- Shares held in the Birdie Lucille White 2021 Trust ("BLW Trust"), over which the Reporting Person serves as trustee. A member of the Reporting Person's immediate family is the beneficiary of this trust.
- Shares held in the William Hogan White 2021 Trust ("WHW Trust"), over which the Reporting Person serves as trustee. A member of the Reporting Person's immediate family is the beneficiary of this trust.

trust.

7. Shares held in the Sydney Suzanne Griffith 2021 Trust ("SSG Trust"), over which the Reporting Person serves as trustee. A member of the Reporting Person's immediate family is the beneficiary of this trust.

8. Shares held in the Johnathan Brockway Griffith 2021 Trust ("JBG Trust"), over which the Reporting Person serves as trustee. A member of the Reporting Person's immediate family is the beneficiary of this trust.

/s/ By Mikella D. Newsom as
Attorney-in-Fact for Curtis C. 02/13/2026
Griffith

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.