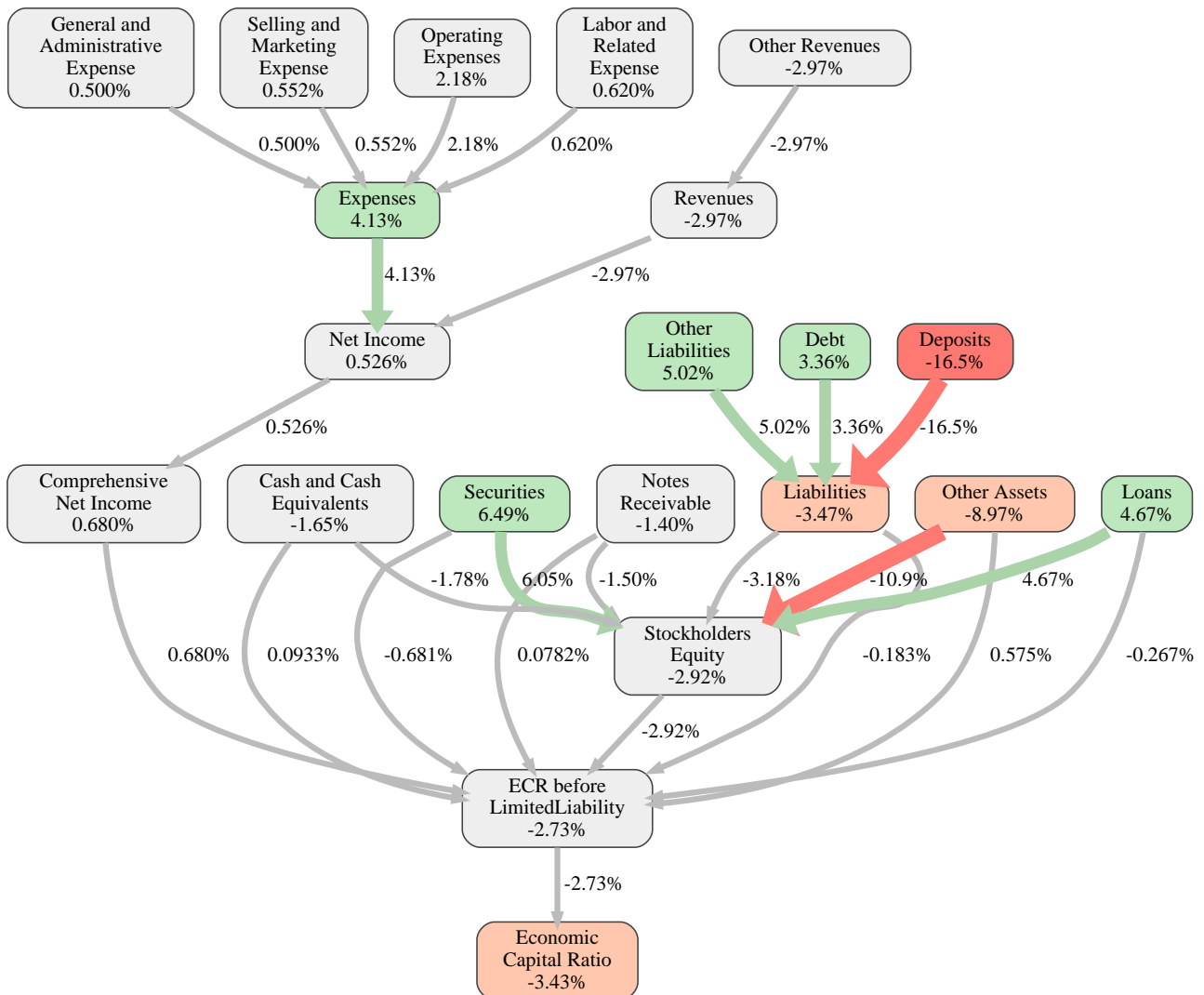




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First Guaranty Bancshares Inc
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The relative strengths and weaknesses of First Guaranty Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Guaranty Bancshares Inc compared to the market average is the variable Securities, increasing the Economic Capital Ratio by 6.5% points. The greatest weakness of First Guaranty Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.4% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,549,286
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	2,488
Labor and Related Expense	0
Loans	1,139,789
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	108,985
Other Compr. Net Income	2,443
Other Expenses	7,399
Other Liabilities	54,673
Other Net Income	19,150
Other Revenues	0
Professional Fees	0
Securities	501,656
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,750,430
Liabilities	1,606,447
Expenses	7,399
Revenues	0
Stockholders Equity	143,983
Net Income	11,751
Comprehensive Net Income	14,194
BaseVar	1,692,934
ECR before LimitedLiability	5.1%
Economic Capital Ratio	13%