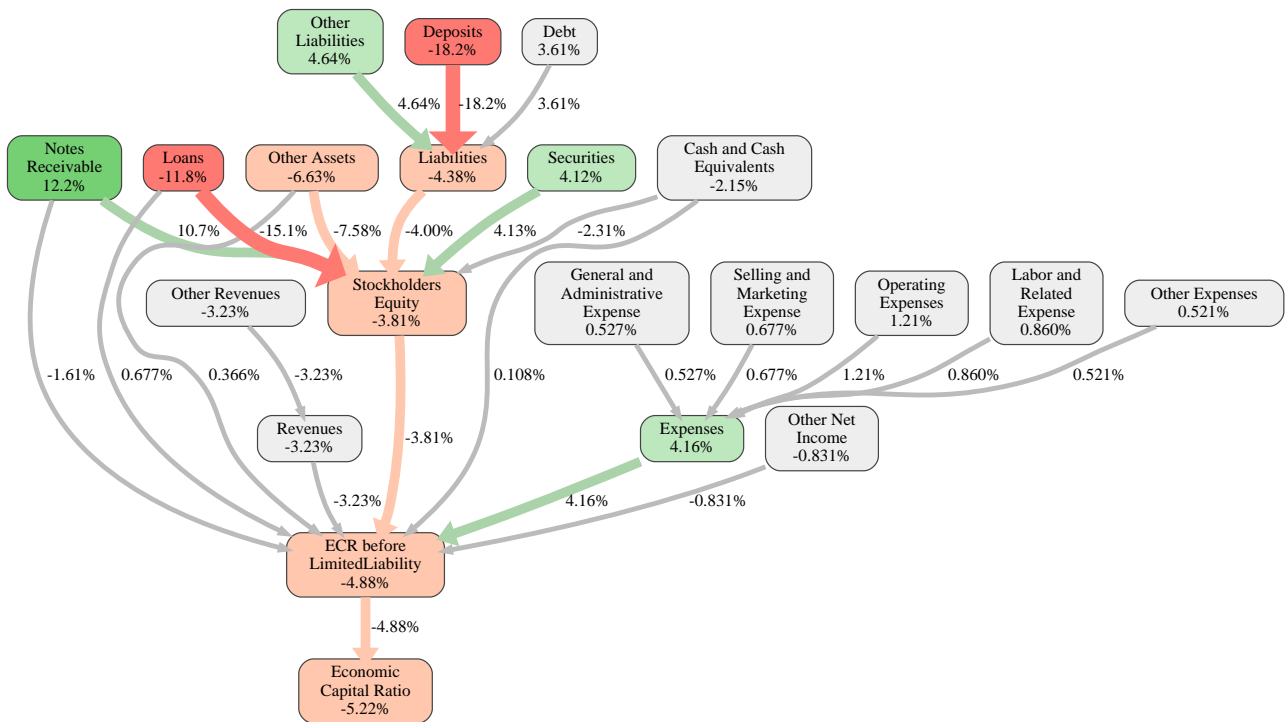




# SAVINGS & CREDIT 2021

First Guaranty Bancshares Inc  
Rank 80 of 92





RealRate

# SAVINGS & CREDIT 2021

First Guaranty Bancshares Inc  
Rank 80 of 92



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 Notes Receivable, increasing the Economic Capital Ratio by 12% points. The greatest weakness of First Guaranty Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 5.2% points below the market average of 18%.

| Input Variable                     | Value in 1000 USD |
|------------------------------------|-------------------|
| Cash and Cash Equivalents          | 0                 |
| Debt                               | 0                 |
| Deposits                           | 2,166,318         |
| Depreciation and Amortization      | 0                 |
| General and Administrative Expense | 0                 |
| Interest Expense                   | 0                 |
| Interest Payable                   | 5,292             |
| Labor and Related Expense          | 0                 |
| Loans                              | 0                 |
| Notes Receivable                   | 1,819,617         |
| Occupancy                          | 0                 |
| Operating Expenses                 | 0                 |
| Other Assets                       | 414,913           |
| Other Compr. Net Income            | -1,528            |
| Other Expenses                     | 5,219             |
| Other Liabilities                  | 122,877           |
| Other Net Income                   | 25,537            |
| Other Revenues                     | 0                 |
| Professional Fees                  | 0                 |
| Securities                         | 238,548           |
| Selling and Marketing Expense      | 0                 |

| Output Variable             | Value in 1000 USD |
|-----------------------------|-------------------|
| Assets                      | 2,473,078         |
| Liabilities                 | 2,294,487         |
| Expenses                    | 5,219             |
| Revenues                    | 0                 |
| Stockholders Equity         | 178,591           |
| Net Income                  | 20,318            |
| Comprehensive Net Income    | 18,790            |
| BaseVar                     | 2,399,924         |
| ECR before LimitedLiability | 4.5%              |
| Economic Capital Ratio      | 13%               |