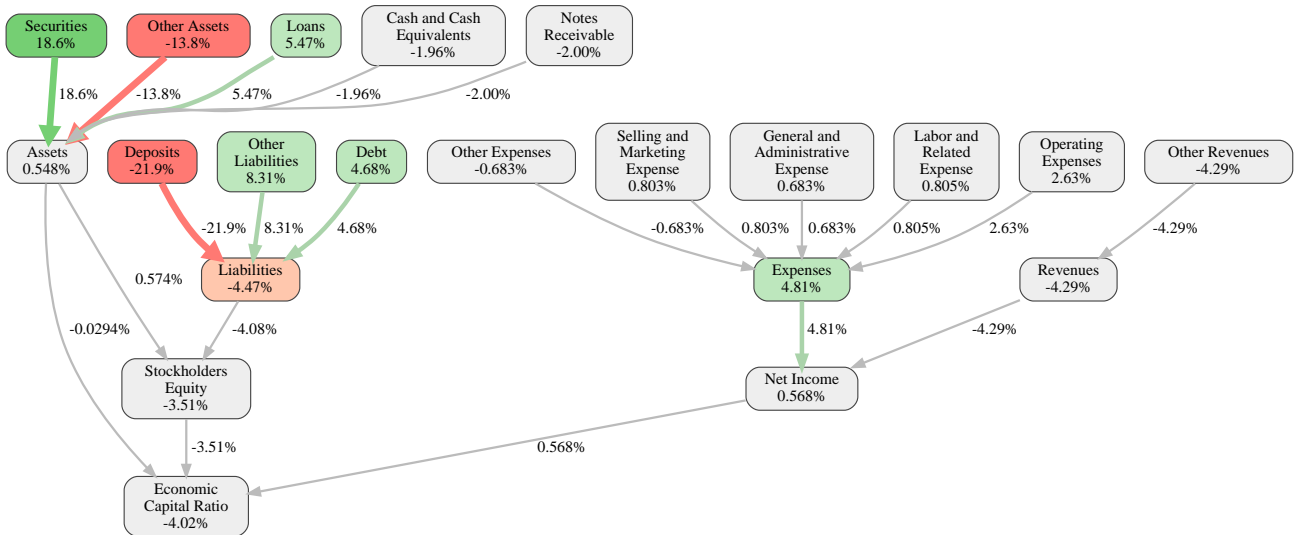




# SAVINGS & CREDIT 2017

First Guaranty Bancshares Inc.  
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RealRate

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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 19% points. The greatest weakness of First Guaranty Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 4.0% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,326,181
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,931
Labor and Related Expense	0
Loans	937,807
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	63,803
Other Compr. Net Income	-3,098
Other Expenses	7,164
Other Liabilities	48,485
Other Net Income	21,257
Other Revenues	0
Professional Fees	0
Securities	499,336
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,500,946
Liabilities	1,376,597
Expenses	7,164
Revenues	0
Stockholders Equity	124,349
Net Income	14,093
Comprehensive Net Income	10,995
Economic Capital Ratio	5.1%