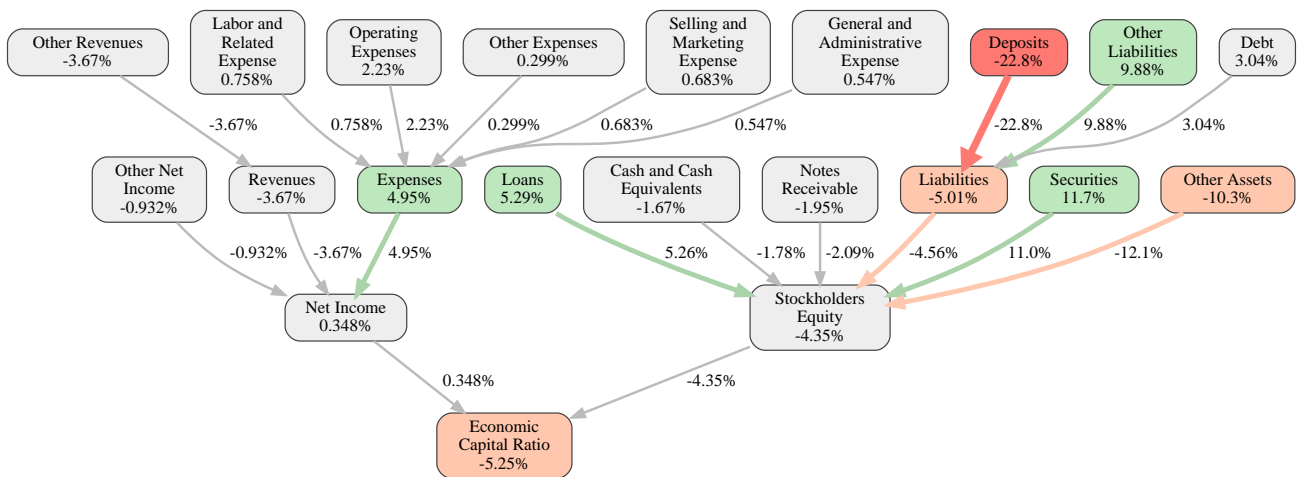




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First Guaranty Bancshares Inc.
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The relative strengths and weaknesses of First Guaranty Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed 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 12% points. The greatest weakness of First Guaranty Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 5.3% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,629,622
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	3,952
Labor and Related Expense	0
Loans	1,214,492
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	197,416
Other Compr. Net Income	-5,276
Other Expenses	3,462
Other Liabilities	36,353
Other Net Income	17,675
Other Revenues	0
Professional Fees	0
Securities	405,303
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,817,211
Liabilities	1,669,927
Expenses	3,462
Revenues	0
Stockholders Equity	147,284
Net Income	14,213
Comprehensive Net Income	8,937
Economic Capital Ratio	4.7%