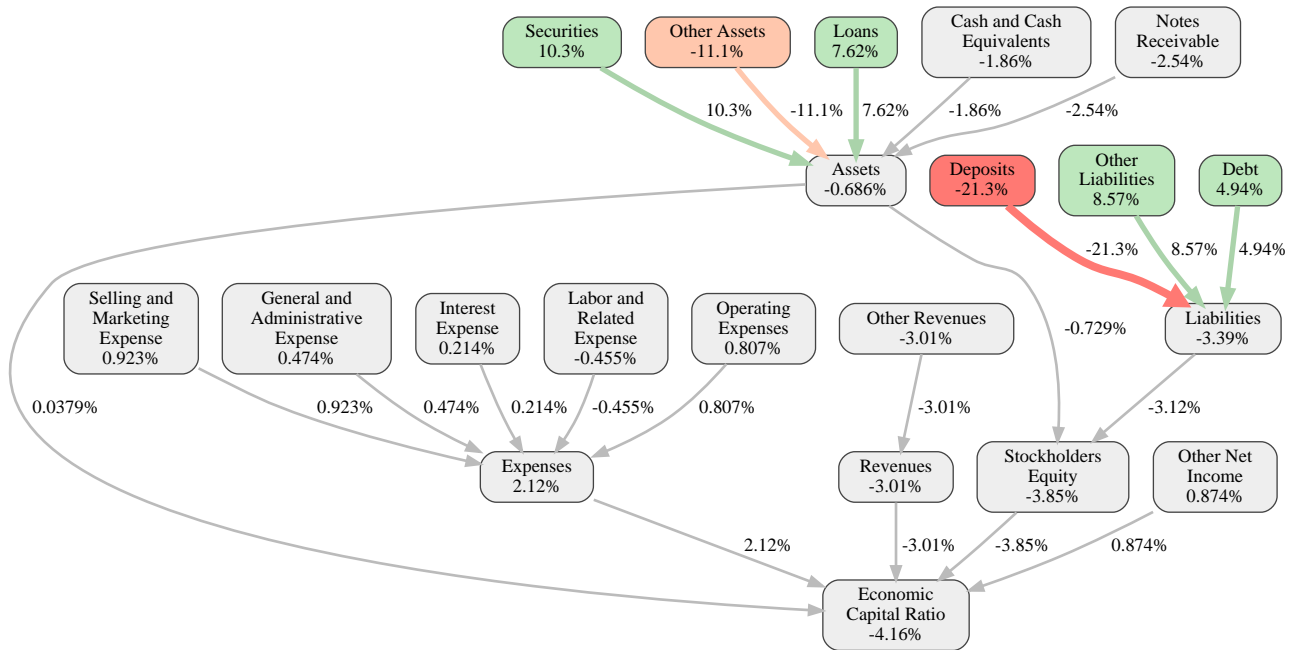




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First Guaranty Bancshares Inc.
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The relative strengths and weaknesses of First Guaranty Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed 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 10% points. The greatest weakness of First Guaranty Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 4.2% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,853,013
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	6,047
Labor and Related Expense	25,019
Loans	1,514,561
Notes Receivable	0
Occupancy	6,096
Operating Expenses	0
Other Assets	175,642
Other Compr. Net Income	5,657
Other Expenses	16,104
Other Liabilities	92,121
Other Net Income	56,817
Other Revenues	8,299
Professional Fees	0
Securities	427,013
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,117,216
Liabilities	1,951,181
Expenses	47,219
Revenues	8,299
Stockholders Equity	166,035
Net Income	17,897
Comprehensive Net Income	23,554
Economic Capital Ratio	5.2%