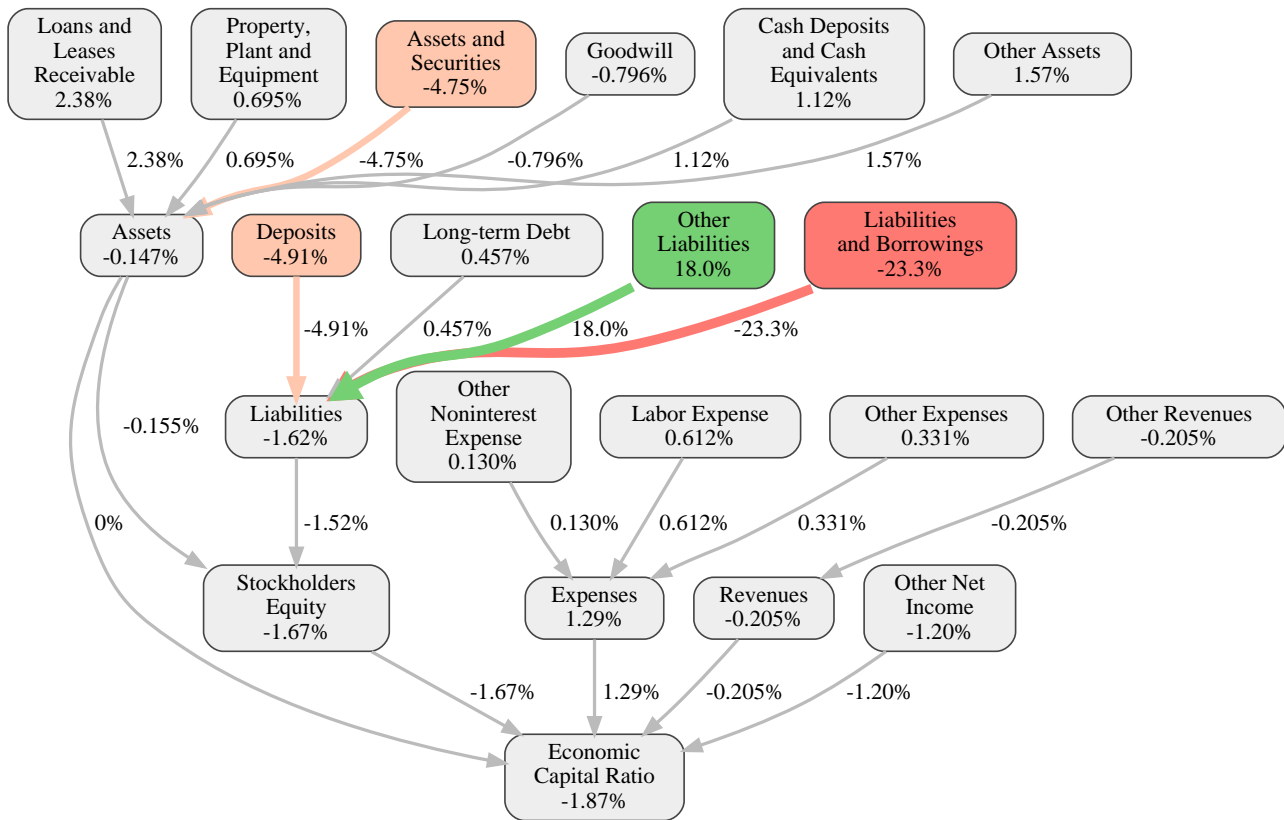




STATE BANKS 2019

SOUTHWEST GEORGIA FINANCIAL
CORP
Rank 152 of 172





STATE BANKS 2019

SOUTHWEST GEORGIA FINANCIAL CORP Rank 152 of 172



The relative strengths and weaknesses of SOUTHWEST GEORGIA FINANCIAL CORP 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 SOUTHWEST GEORGIA FINANCIAL CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of SOUTHWEST GEORGIA FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 1.9% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	4,835
Cash Deposits and Cash Equivalents	35,499
Deposits	455,640
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	355,891
Loans and Leases Receivable	373,321
Long-term Debt	0
Occupancy	0
Other Assets	106,604
Other Compr. Net Income	-558
Other Expenses	668
Other Liabilities	-320,316
Other Net Income	5,316
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,574

Output Variable	Value in 1000 USD
Liabilities	491,214
Assets	534,833
Expenses	668
Revenues	0
Stockholders Equity	43,619
Net Income	4,647
Comprehensive Net Income	4,089
Economic Capital Ratio	5.0%