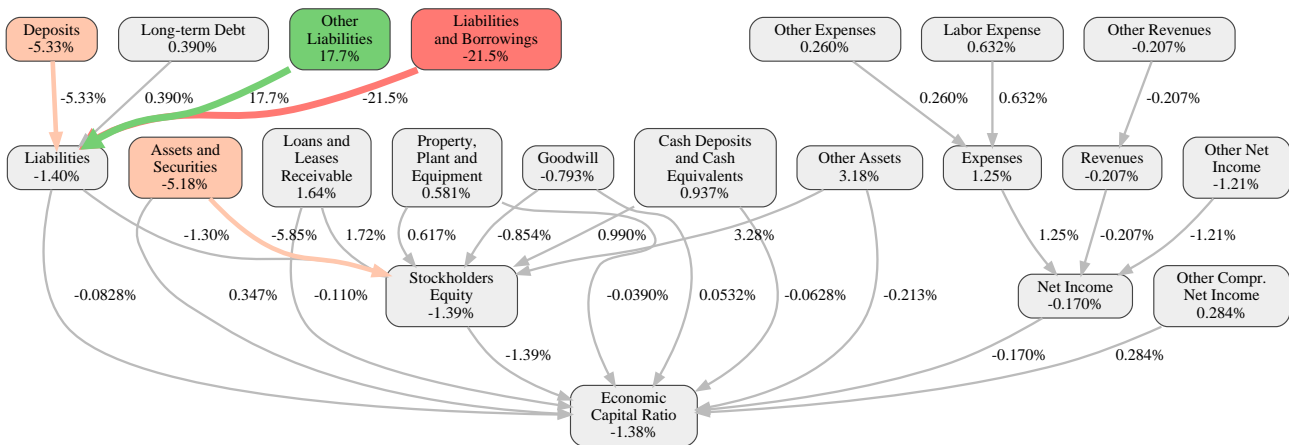




# STATE BANKS 2020

SOUTHWEST GEORGIA FINANCIAL  
CORP  
Rank 149 of 190





# STATE BANKS 2020

## SOUTHWEST GEORGIA FINANCIAL CORP Rank 149 of 190



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 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 1.4% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,253
Cash Deposits and Cash Equivalents	37,631
Deposits	473,434
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	362,270
Loans and Leases Receivable	394,461
Long-term Debt	0
Occupancy	0
Other Assets	104,944
Other Compr. Net Income	2,741
Other Expenses	1,147
Other Liabilities	-331,059
Other Net Income	6,437
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,847

Output Variable	Value in 1000 USD
Liabilities	504,645
Assets	555,136
Expenses	1,147
Revenues	0
Stockholders Equity	50,491
Net Income	5,290
Comprehensive Net Income	8,031
Economic Capital Ratio	6.3%