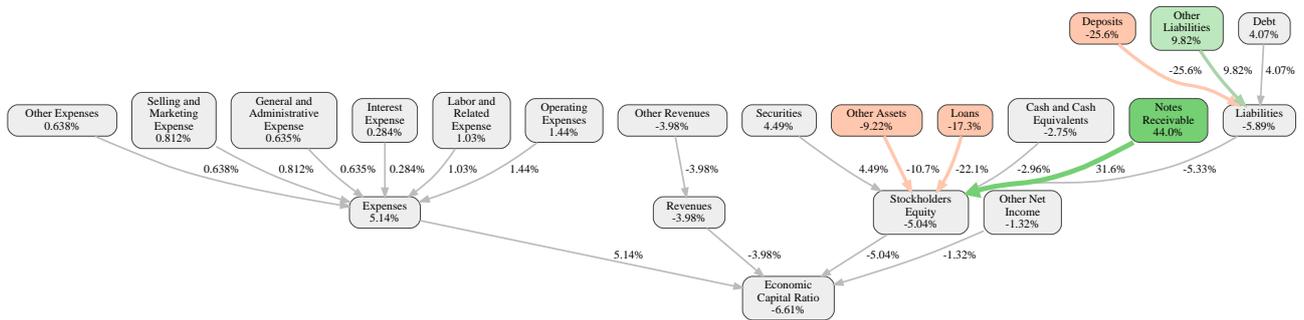




# SAVINGS & CREDIT 2021

First Guaranty Bancshares Inc.  
Rank 78 of 90





RealRate

# SAVINGS & CREDIT 2021

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 Notes Receivable, increasing the Economic Capital Ratio by 44% points. The greatest weakness of First Guaranty Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 6.6% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,166,318
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	5,292
Labor and Related Expense	0
Loans	0
Notes Receivable	1,819,617
Occupancy	0
Operating Expenses	0
Other Assets	414,913
Other Compr. Net Income	-1,528
Other Expenses	5,219
Other Liabilities	122,877
Other Net Income	25,537
Other Revenues	0
Professional Fees	0
Securities	238,548
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,473,078
Liabilities	2,294,487
Expenses	5,219
Revenues	0
Stockholders Equity	178,591
Net Income	20,318
Comprehensive Net Income	18,790
Economic Capital Ratio	4.5%