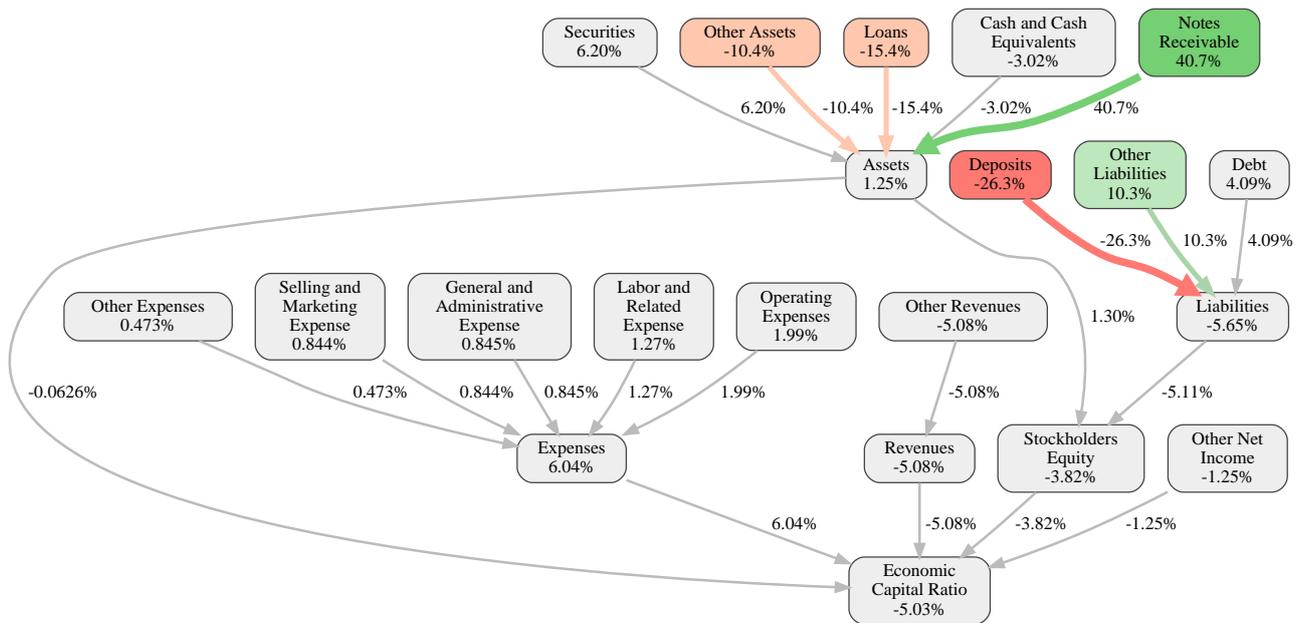




# SAVINGS & CREDIT 2022

First Guaranty Bancshares Inc.  
Rank 94 of 104





RealRate

# SAVINGS & CREDIT 2022

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 41% 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 4.8%, being 5.0% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,596,492
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	4,480
Labor and Related Expense	0
Loans	0
Notes Receivable	2,135,330
Occupancy	0
Operating Expenses	0
Other Assets	378,634
Other Compr. Net Income	-7,280
Other Expenses	7,158
Other Liabilities	53,259
Other Net Income	34,455
Other Revenues	0
Professional Fees	0
Securities	364,156
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,878,120
Liabilities	2,654,231
Expenses	7,158
Revenues	0
Stockholders Equity	223,889
Net Income	27,297
Comprehensive Net Income	20,017
Economic Capital Ratio	4.8%