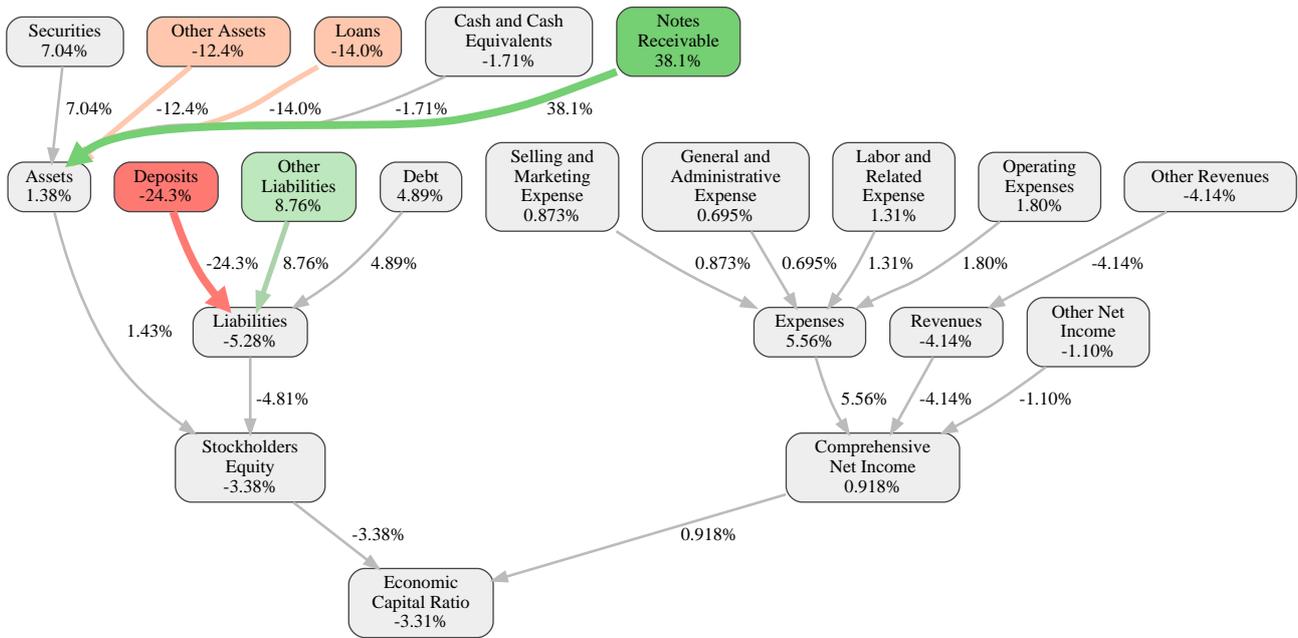




SAVINGS & CREDIT 2023

First Guaranty Bancshares Inc.
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RealRate

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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 38% points. The greatest weakness of First Guaranty Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 3.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,723,792
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	4,289
Labor and Related Expense	0
Loans	0
Notes Receivable	2,495,559
Occupancy	0
Operating Expenses	0
Other Assets	204,262
Other Compr. Net Income	-8,595
Other Expenses	7,506
Other Liabilities	188,275
Other Net Income	36,390
Other Revenues	0
Professional Fees	0
Securities	451,526
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,151,347
Liabilities	2,916,356
Expenses	7,506
Revenues	0
Stockholders Equity	234,991
Net Income	28,884
Comprehensive Net Income	20,289
Economic Capital Ratio	4.5%