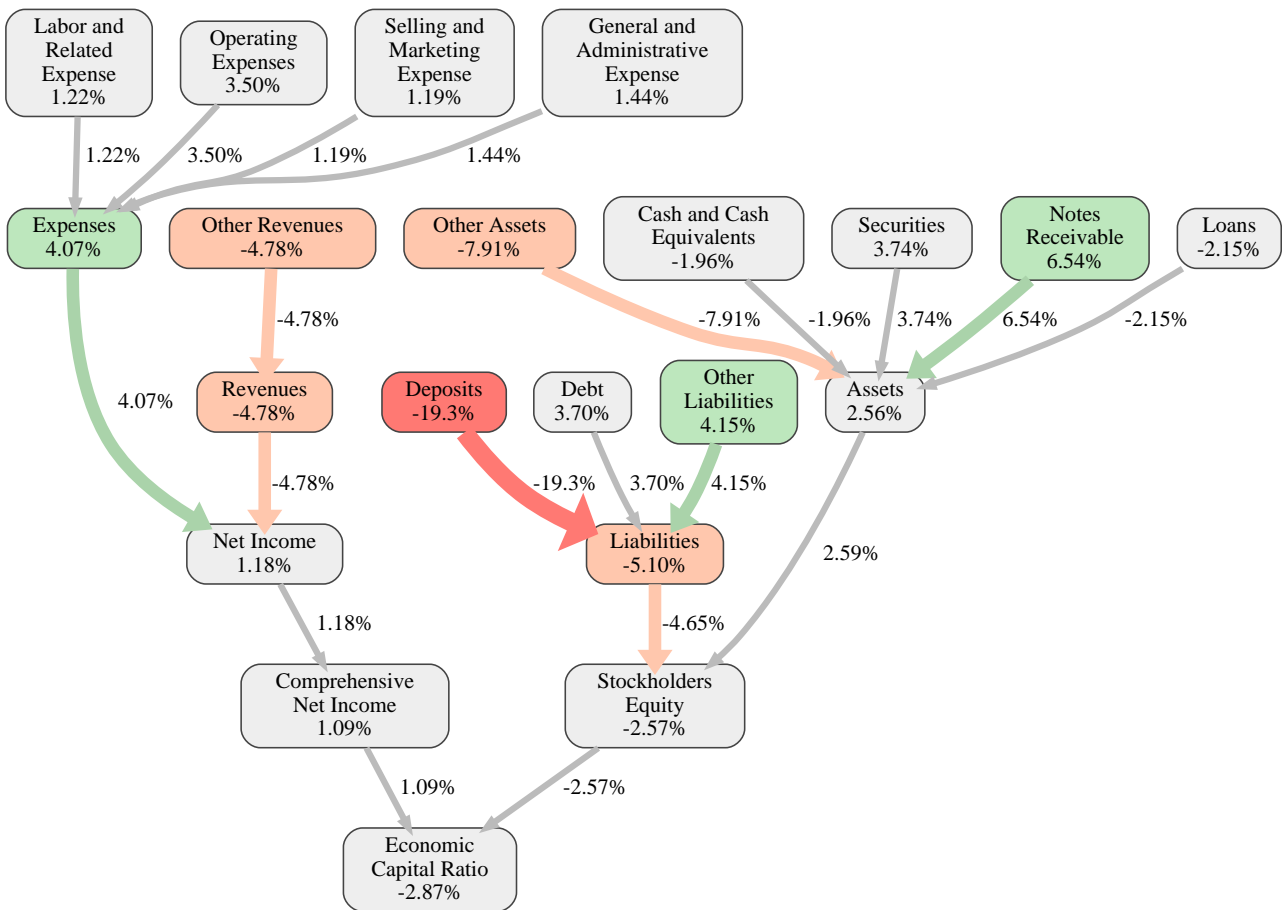




SAVINGS & CREDIT 2024

First Guaranty Bancshares Inc
Rank 63 of 76





RealRate

SAVINGS & CREDIT 2024

First Guaranty Bancshares Inc
Rank 63 of 76



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 6.5% points. The greatest weakness of First Guaranty Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.9% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	3,009,094
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	11,807
Labor and Related Expense	0
Loans	0
Notes Receivable	2,717,782
Occupancy	0
Operating Expenses	0
Other Assets	430,867
Other Compr. Net Income	2,269
Other Expenses	2,677
Other Liabilities	282,240
Other Net Income	11,896
Other Revenues	0
Professional Fees	0
Securities	404,123
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,552,772
Liabilities	3,303,141
Expenses	2,677
Revenues	0
Stockholders Equity	249,631
Net Income	9,219
Comprehensive Net Income	11,488
BaseVar	3,436,378
ECR before LimitedLiability	4.0%
Economic Capital Ratio	12%