





RealRate

SAVINGS & CREDIT 2025

First Guaranty Bancshares Inc Rank 54 of 64



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 Other Liabilities, increasing the Economic Capital Ratio by 4.4% points. The greatest weakness of First Guaranty Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.5% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	3,476,260
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	20,437
Labor and Related Expense	0
Loans	0
Notes Receivable	2,658,969
Occupancy	0
Operating Expenses	0
Other Assets	711,040
Other Compr. Net Income	91
Other Expenses	3,558
Other Liabilities	220,982
Other Net Income	16,006
Other Revenues	0
Professional Fees	0
Securities	602,719
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,972,728
Liabilities	3,717,679
Expenses	3,558
Revenues	0
Stockholders Equity	255,049
Net Income	12,448
Comprehensive Net Income	12,539
BaseVar	3,855,031
ECR before LimitedLiability	3.6%
Economic Capital Ratio	12%