

FIRST GUARANTY BANCSHARES, INC.

2021

GULF SOUTH BANK CONFERENCE

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Except as otherwise indicated, this presentation speaks as of the date hereof. The delivery of this presentation shall not, under any circumstances, create any implication there has been no change in the affairs of First Guaranty after the date hereof.

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This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Management uses these "non-GAAP" measures in its analysis of our performance. Management believes that these non-GAAP financial measures allows for better comparability with prior periods, as well as with peers in the industry who provide a similar presentation, and provide a greater understanding of our ongoing operations.

These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.

A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the press release dated April 26, 2021.

Financial information is based off unaudited financial statements as of March 31, 2021 unless otherwise noted.

First Guaranty Overview

Financial Highlights (March 31, 2021)	
Metric	**Value**
Total Assets	$2.6 billion
Total Cash & Securities	$511.7 million
Total Loans	$2.0 billion
Total Deposits	$2.3 billion
Total Equity	$176.3 million
2021 Earnings (YTD)	$5.0 million
EPS (YTD)	$0.52
Dividends Paid (YTD)	$0.16
Tangible Book Value and Book Value	$16.20 / $18.10
ROAA (YTD)	0.80%
Net Interest Margin (YTD)	3.25%



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