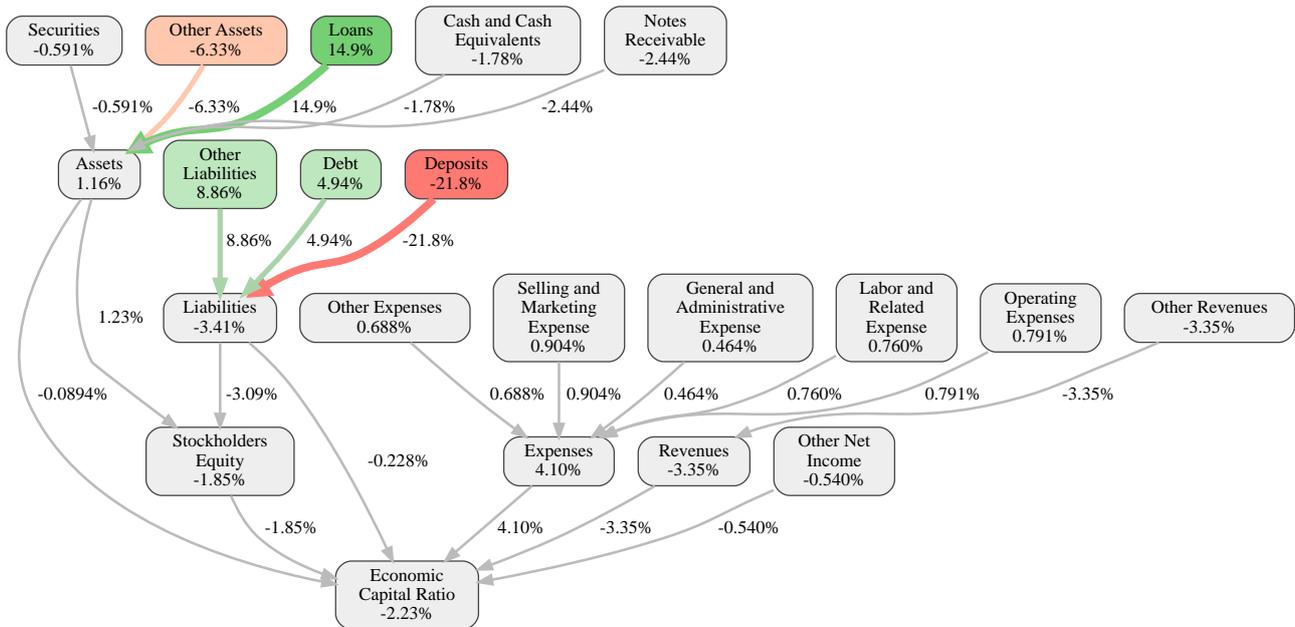




# SAVINGS & CREDIT 2020

Farmers & Merchants Bancshares Inc.  
Rank 49 of 96





RealRate

# SAVINGS & CREDIT 2020

## Farmers & Merchants Bancshares Inc. Rank 49 of 96



The relative strengths and weaknesses of Farmers & Merchants 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 Farmers & Merchants Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Farmers & Merchants Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 2.2% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	376,613
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	346
Labor and Related Expense	0
Loans	359,383
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	82,832
Other Compr. Net Income	611
Other Expenses	1,039
Other Liabilities	15,802
Other Net Income	5,600
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	442,215
Liabilities	392,762
Expenses	1,039
Revenues	0
Stockholders Equity	49,454
Net Income	4,561
Comprehensive Net Income	5,172
Economic Capital Ratio	7.2%