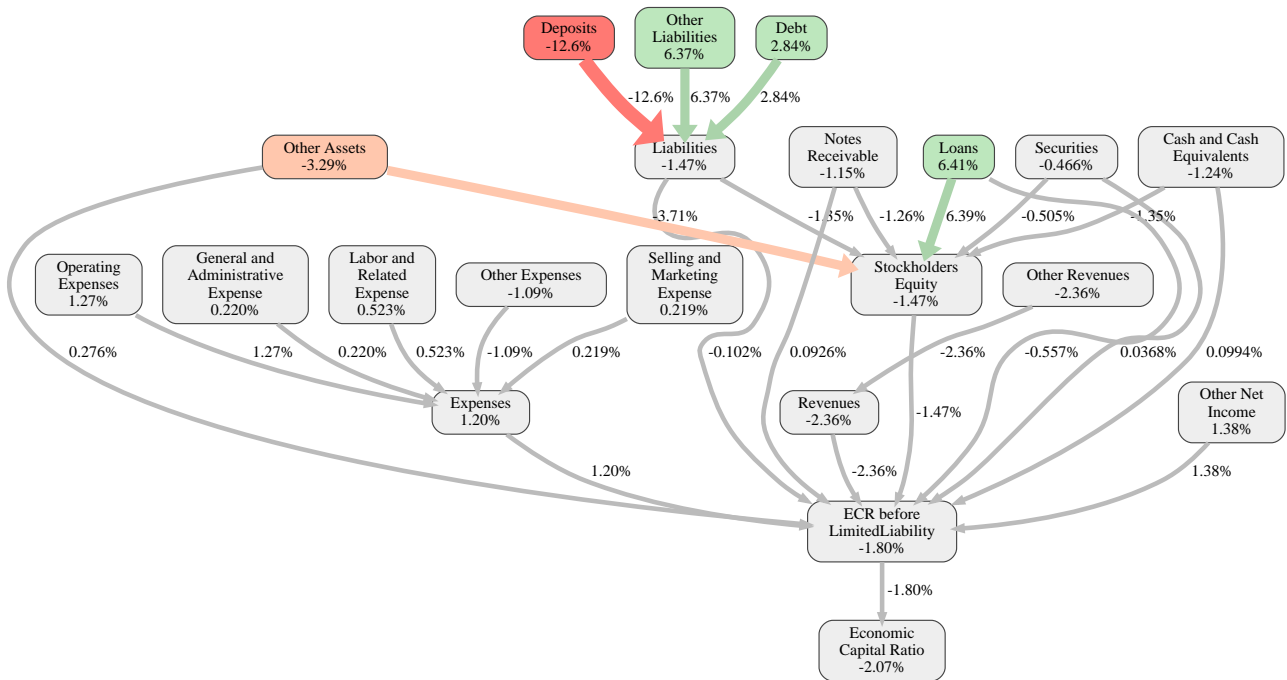




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The relative strengths and weaknesses of Farmers Merchants Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Farmers Merchants Bancorp INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 6.4% points. The greatest weakness of Farmers Merchants Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.1% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	928,790
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	839,599
Notes Receivable	0
Occupancy	1,757
Operating Expenses	0
Other Assets	276,564
Other Compr. Net Income	-829
Other Expenses	28,445
Other Liabilities	44,086
Other Net Income	40,281
Other Revenues	0
Professional Fees	928
Securities	0
Selling and Marketing Expense	4,318

Output Variable	Value in 1000 USD
Assets	1,116,163
Liabilities	972,876
Expenses	35,448
Revenues	0
Stockholders Equity	143,287
Net Income	4,833
Comprehensive Net Income	4,004
BaseVar	1,082,798
ECR before LimitedLiability	7.2%
Economic Capital Ratio	15%