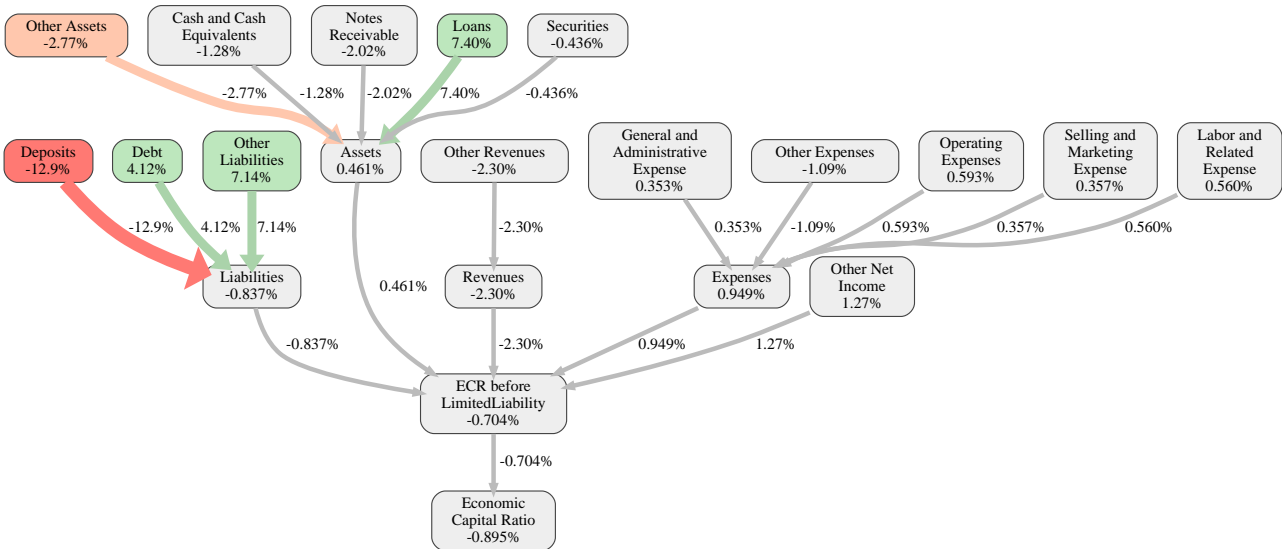




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Farmers Merchants Bancorp INC Rank 32 of 95





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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 7.4% 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 16%, being 0.89% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,288,347
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,211,771
Notes Receivable	0
Occupancy	2,317
Operating Expenses	0
Other Assets	395,559
Other Compr. Net Income	4,112
Other Expenses	36,463
Other Liabilities	88,725
Other Net Income	53,060
Other Revenues	0
Professional Fees	668
Securities	0
Selling and Marketing Expense	6,379

Output Variable	Value in 1000 USD
Assets	1,607,330
Liabilities	1,377,072
Expenses	45,827
Revenues	0
Stockholders Equity	230,258
Net Income	7,233
Comprehensive Net Income	11,345
BaseVar	1,543,700
ECR before LimitedLiability	8.5%
Economic Capital Ratio	16%