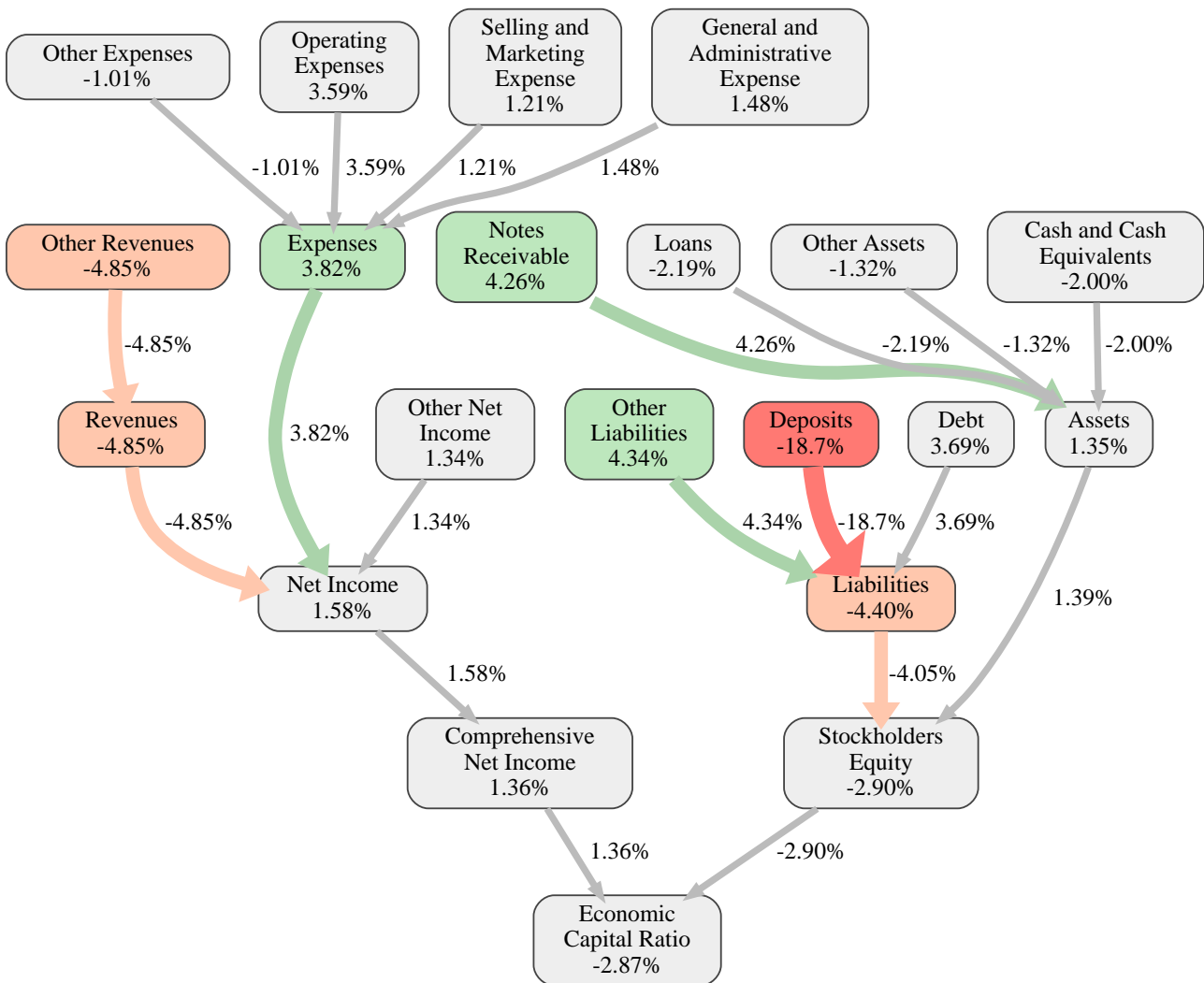




# SAVINGS & CREDIT 2024

Farmers Merchants Bancshares Inc  
Rank 62 of 76





RealRate

# SAVINGS & CREDIT 2024

## Farmers Merchants Bancshares Inc Rank 62 of 76



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 Other Liabilities, increasing the Economic Capital Ratio by 4.3% points. The greatest weakness of Farmers Merchants Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.9% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	13,212
Deposits	680,963
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,483
Labor and Related Expense	7,545
Loans	0
Notes Receivable	523,308
Occupancy	875
Operating Expenses	0
Other Assets	276,633
Other Compr. Net Income	-578
Other Expenses	8,097
Other Liabilities	52,105
Other Net Income	22,112
Other Revenues	345
Professional Fees	642
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	799,941
Liabilities	747,763
Expenses	17,159
Revenues	345
Stockholders Equity	52,178
Net Income	5,298
Comprehensive Net Income	4,720
BaseVar	793,949
ECR before Limited Liability	4.0%
Economic Capital Ratio	12%