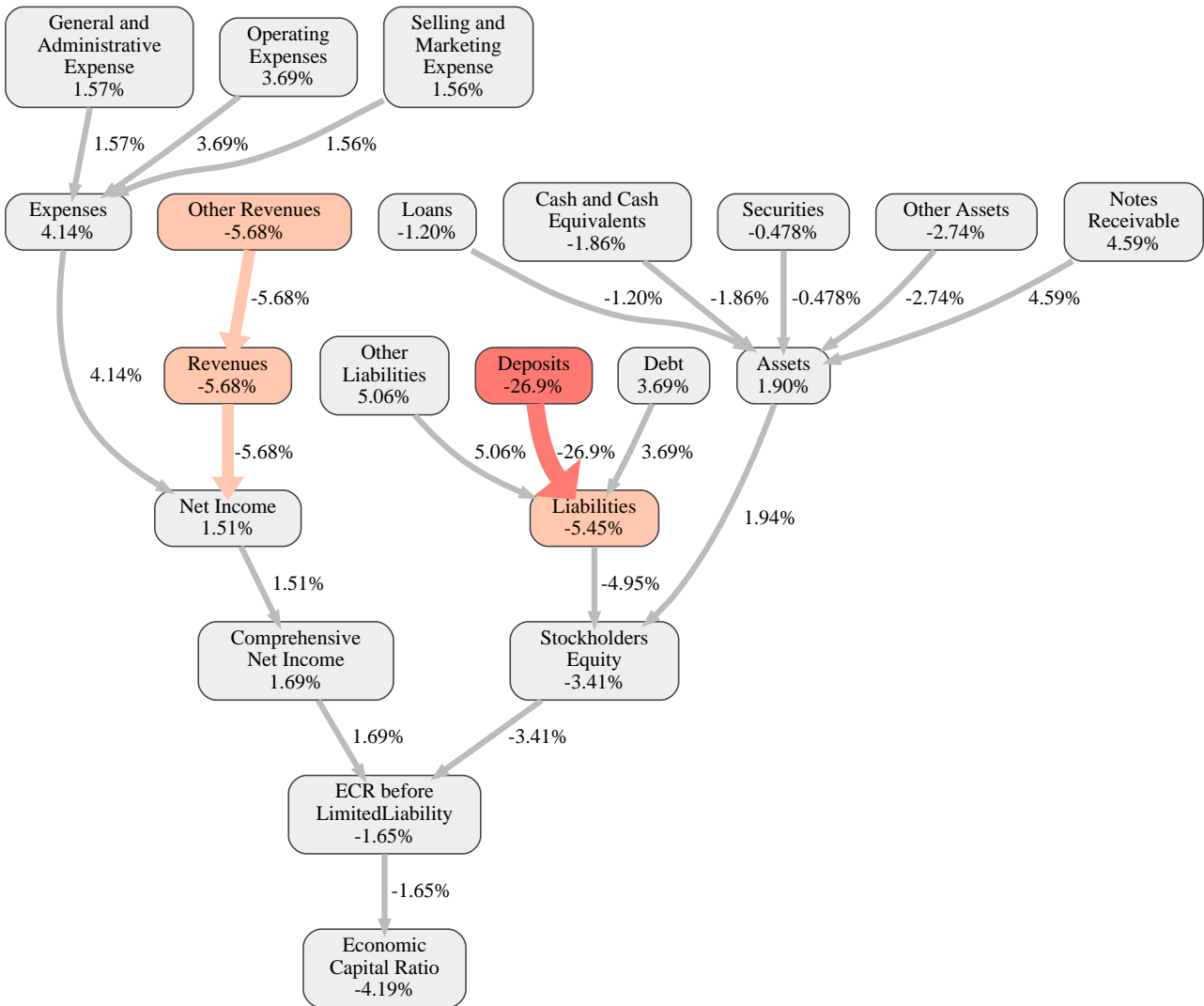




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Farmers Merchants Bancshares Inc Rank 53 of 64





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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 5.1% points. The greatest weakness of Farmers Merchants Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.2% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	11,329
Deposits	758,806
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,003
Labor and Related Expense	7,854
Loans	0
Notes Receivable	582,993
Occupancy	1,070
Operating Expenses	0
Other Assets	261,650
Other Compr. Net Income	1,175
Other Expenses	8,371
Other Liabilities	17,233
Other Net Income	20,914
Other Revenues	394
Professional Fees	865
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	844,643
Liabilities	788,371
Expenses	18,160
Revenues	394
Stockholders Equity	56,272
Net Income	3,148
Comprehensive Net Income	4,323
BaseVar	836,828
ECR before Limited Liability	4.0%
Economic Capital Ratio	12%