





RealRate

SAVINGS & CREDIT 2026

Farmers Merchants Bancshares Inc Rank 37 of 46



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 Notes Receivable, increasing the Economic Capital Ratio by 6.0% points. The greatest weakness of Farmers Merchants Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.1% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	12,036
Deposits	720,459
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,278
Labor and Related Expense	8,718
Loans	0
Notes Receivable	633,144
Occupancy	1,169
Operating Expenses	0
Other Assets	238,814
Other Compr. Net Income	3,779
Other Expenses	9,277
Other Liabilities	73,525
Other Net Income	24,101
Other Revenues	424
Professional Fees	738
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	871,958
Liabilities	807,298
Expenses	19,902
Revenues	424
Stockholders Equity	64,660
Net Income	4,623
Comprehensive Net Income	8,402
BaseVar	863,731
ECR before Limited Liability	4.9%
Economic Capital Ratio	13%