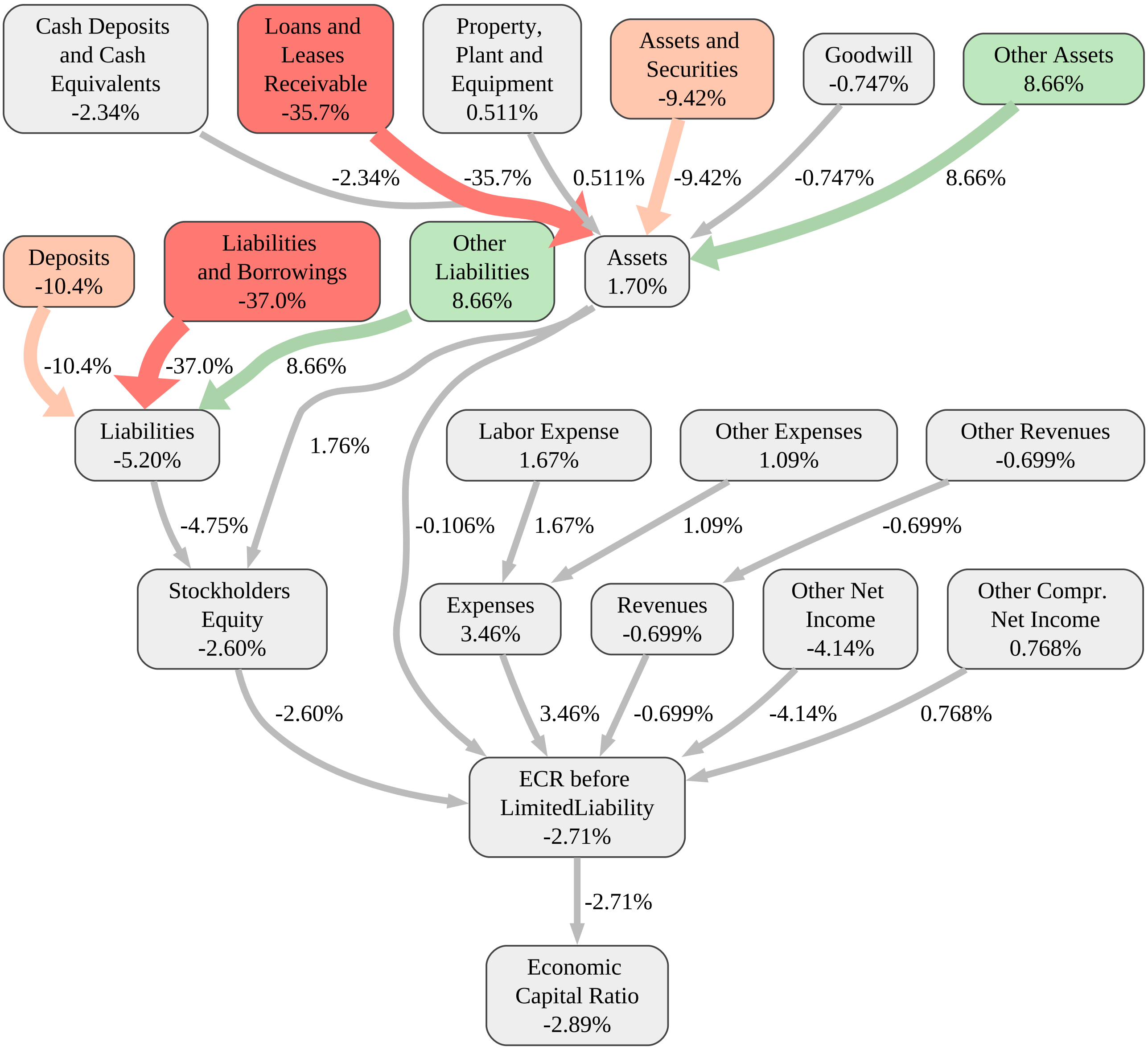
STATE BANKS 2025

F M BANK CORP
Rank 80 of 96



STATE BANKS 2025

F M BANK CORP
Rank 80 of 96

The relative strengths and weaknesses of F M BANK CORP 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 F M BANK CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 8.7% points.The greatest weakness of F M BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 2.9% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	16,690
Cash Deposits and Cash Equivalents	19,139
Deposits	1,195,105
Fees	0
Goodwill	3,082
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	948,597
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	1,240,908
Other Compr. Net Income	3,640
Other Expenses	638
Other Liabilities	-927,829
Other Net Income	7,923
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,192

Output Variable	Value in 1000 USD
Liabilities	1,215,873
Assets	1,302,011
Expenses	638
Revenues	0
Stockholders Equity	86,138
Net Income	7,285
Comprehensive Net Income	10,925
BaseVar	1,281,087
ECR before LimitedLiability	8.4%
Economic Capital Ratio	8.7%