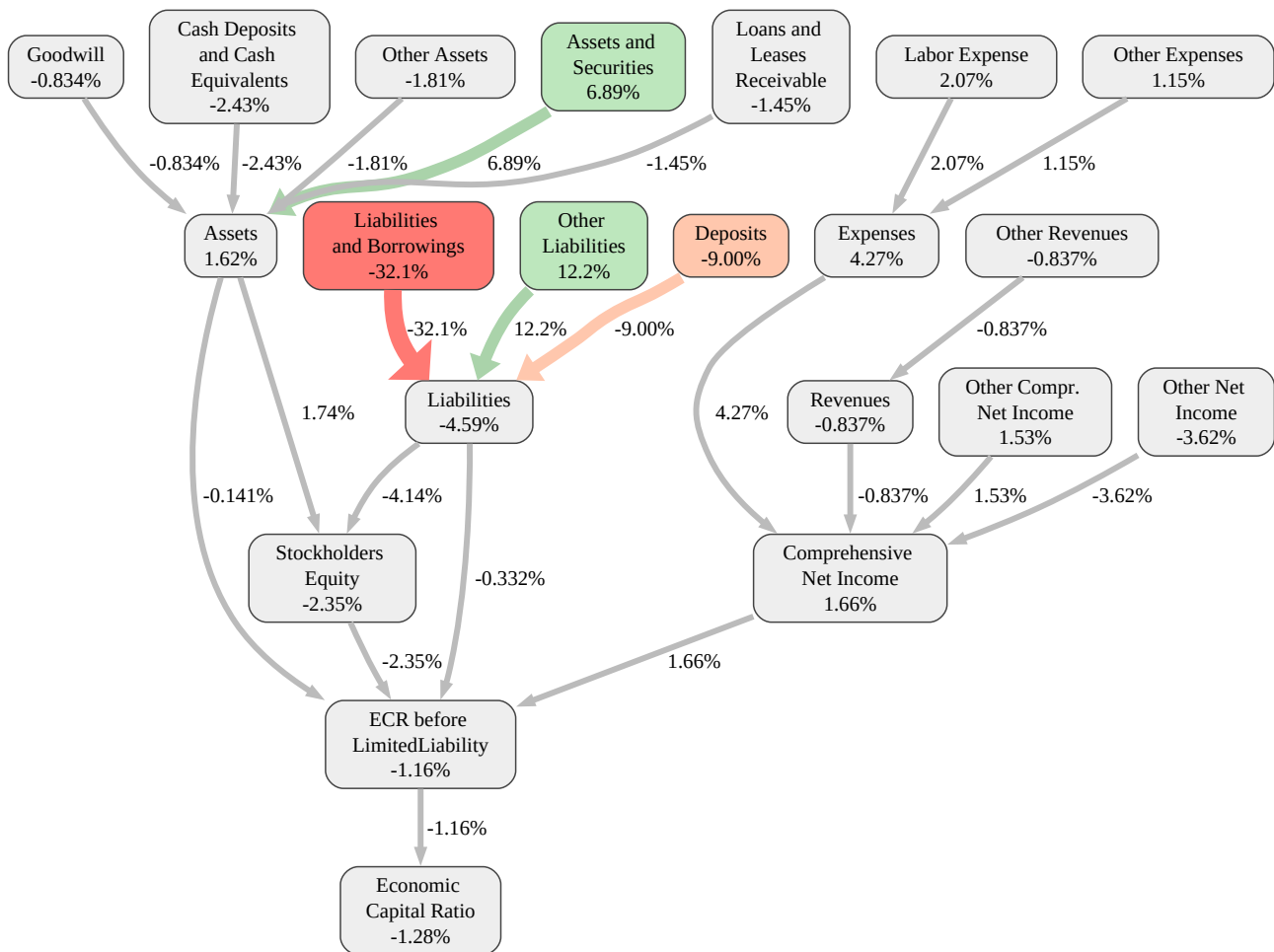




The relative strengths and weaknesses of F M BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of F M BANK CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of F M BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	359,821
Cash Deposits and Cash Equivalents	19,311
Deposits	1,245,212
Fees	0
Goodwill	3,082
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	979,654
Loans and Leases Receivable	878,435
Long-term Debt	9,917
Occupancy	0
Other Assets	91,479
Other Compr. Net Income	10,773
Other Expenses	1,748
Other Liabilities	-965,814
Other Net Income	12,977
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,629

Output Variable	Value in 1000 USD
Liabilities	1,268,969
Assets	1,373,757
Expenses	1,748
Revenues	0
Stockholders Equity	104,788
Net Income	11,229
Comprehensive Net Income	22,002
BaseVar	1,367,642
ECR before Limited Liability	12%
Economic Capital Ratio	12%