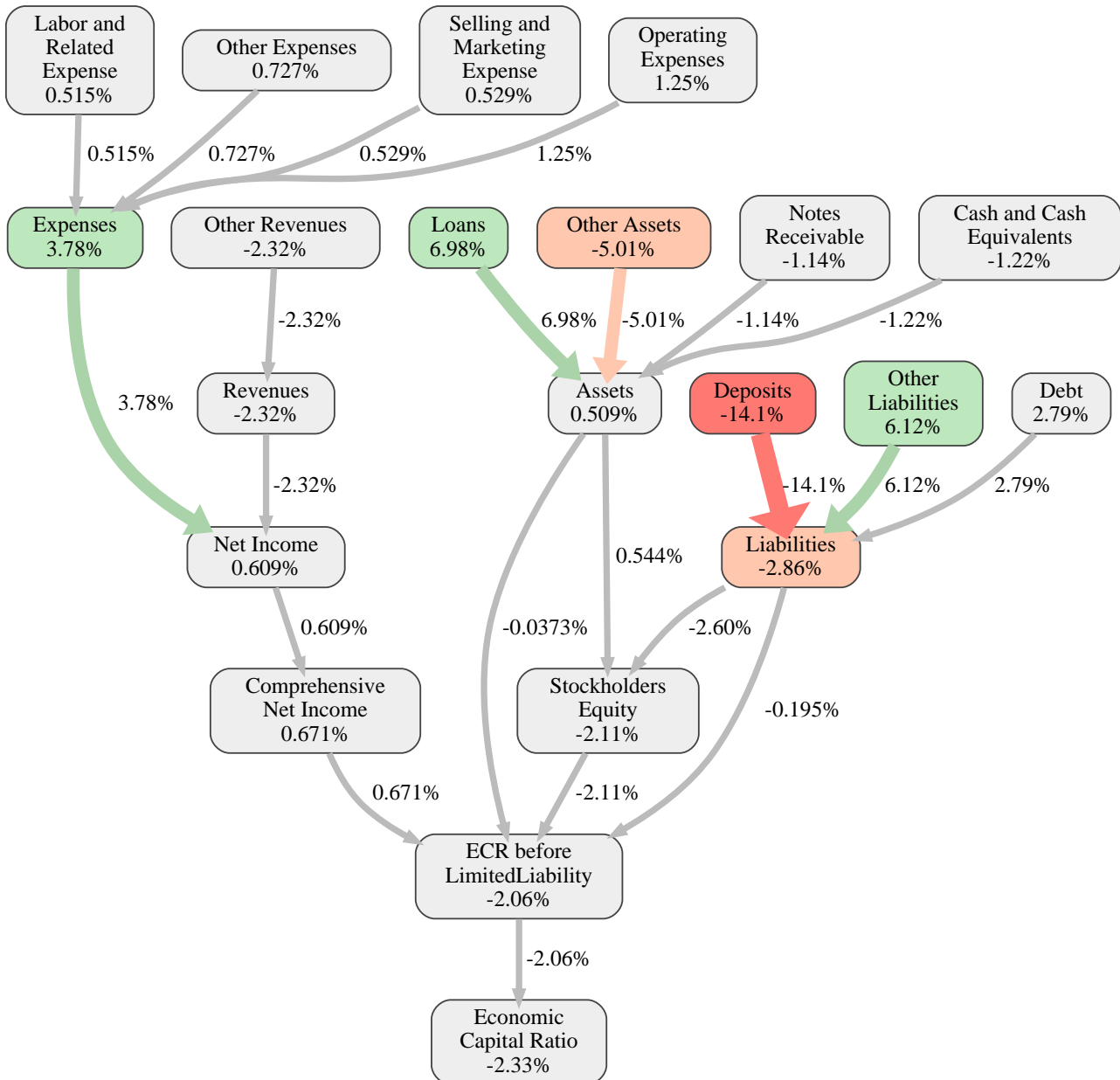




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The relative strengths and weaknesses of Farmers Merchants Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Farmers Merchants Bancshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 7.0% points. The greatest weakness of Farmers Merchants Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.3% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	354,713
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	311
Labor and Related Expense	0
Loans	340,901
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	76,257
Other Compr. Net Income	-185
Other Expenses	1,106
Other Liabilities	16,739
Other Net Income	5,819
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	417,158
Liabilities	371,763
Expenses	1,106
Revenues	0
Stockholders Equity	45,395
Net Income	4,713
Comprehensive Net Income	4,528
BaseVar	398,015
ECR before LimitedLiability	6.9%
Economic Capital Ratio	15%