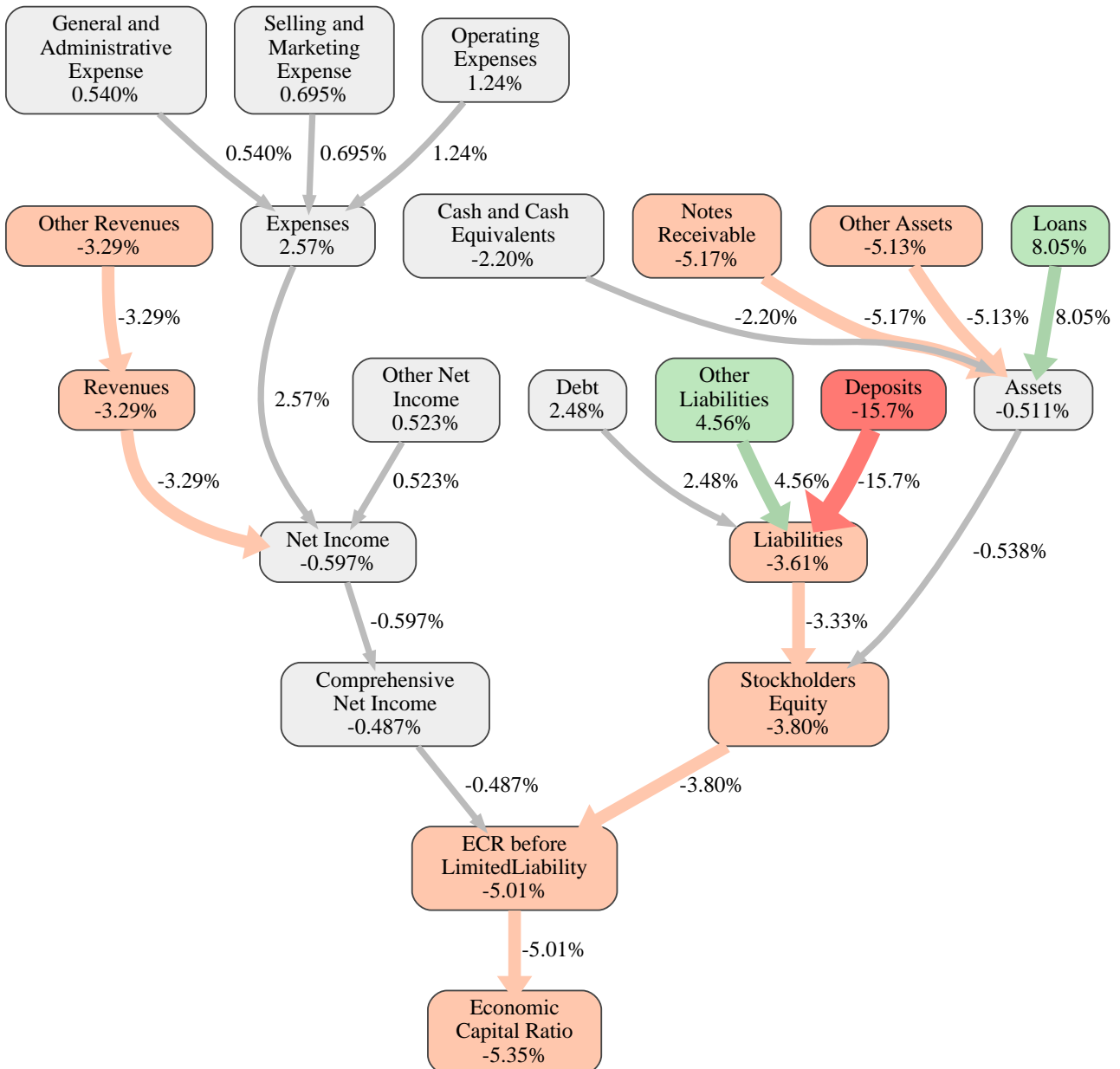




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The relative strengths and weaknesses of Farmers Merchants Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Farmers Merchants Bancshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 8.1% points. The greatest weakness of Farmers Merchants Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 5.4% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	16,973
Deposits	573,402
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	410
Labor and Related Expense	6,137
Loans	521,691
Notes Receivable	0
Occupancy	758
Operating Expenses	0
Other Assets	155,627
Other Compr. Net Income	664
Other Expenses	9,174
Other Liabilities	34,803
Other Net Income	17,840
Other Revenues	188
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	677,317
Liabilities	625,588
Expenses	16,070
Revenues	188
Stockholders Equity	51,729
Net Income	1,959
Comprehensive Net Income	2,623
BaseVar	668,833
ECR before Limited Liability	4.4%
Economic Capital Ratio	12%