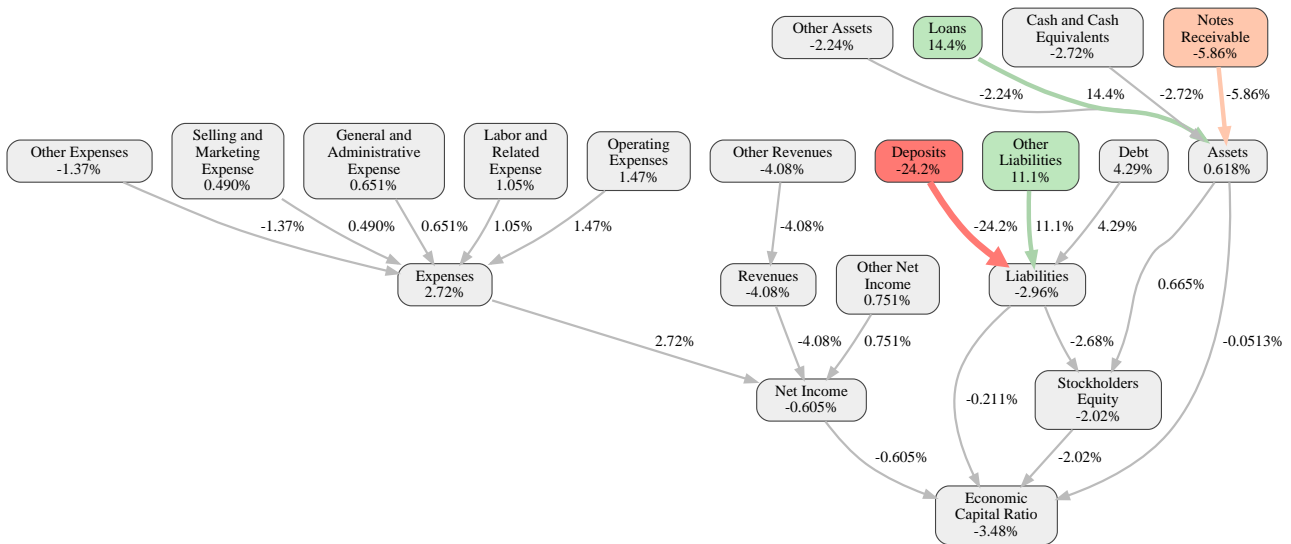




SAVINGS & CREDIT 2021

FARMERS & MERCHANTS
BANCORP INC
Rank 33 of 90





SAVINGS & CREDIT 2021

FARMERS & MERCHANTS BANCORP INC Rank 33 of 90



The relative strengths and weaknesses of FARMERS & MERCHANTS BANCORP 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 BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 14% points. The greatest weakness of FARMERS & MERCHANTS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 3.5% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,596,162
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,289,318
Notes Receivable	0
Occupancy	2,271
Operating Expenses	0
Other Assets	620,226
Other Compr. Net Income	4,599
Other Expenses	40,150
Other Liabilities	64,222
Other Net Income	57,087
Other Revenues	0
Professional Fees	968
Securities	0
Selling and Marketing Expense	6,098

Output Variable	Value in 1000 USD
Assets	1,909,544
Liabilities	1,660,384
Expenses	49,487
Revenues	0
Stockholders Equity	249,160
Net Income	7,600
Comprehensive Net Income	12,199
Economic Capital Ratio	7.7%