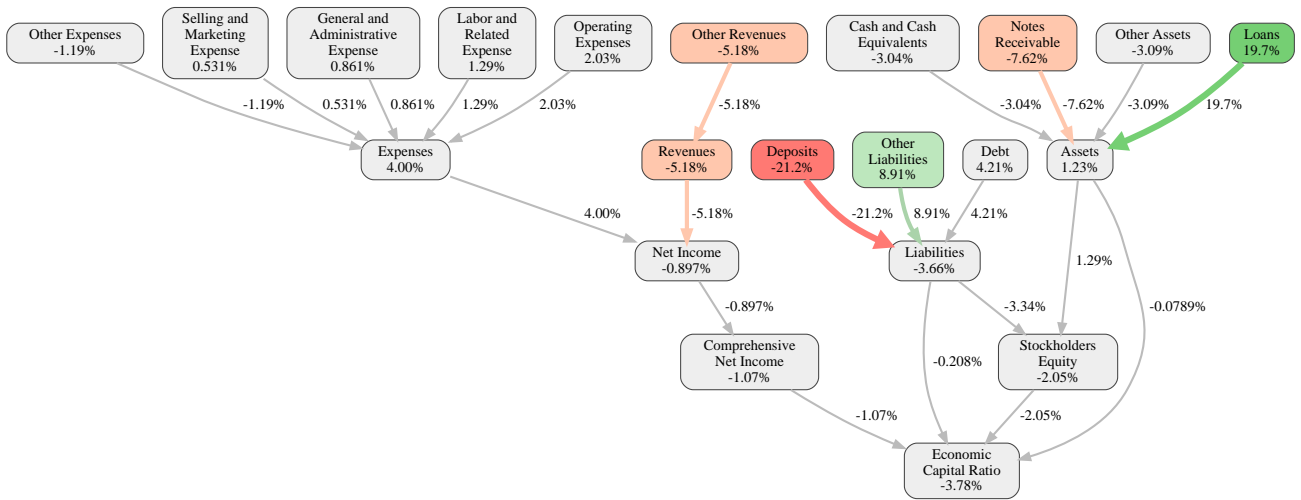




# SAVINGS & CREDIT 2022

FARMERS & MERCHANTS  
BANCORP INC  
Rank 76 of 104





# SAVINGS & CREDIT 2022

## FARMERS & MERCHANTS BANCORP INC Rank 76 of 104



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 20% points. The greatest weakness of FARMERS & MERCHANTS BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 3.8% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,193,462
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,841,177
Notes Receivable	0
Occupancy	2,184
Operating Expenses	0
Other Assets	797,123
Other Compr. Net Income	-8,881
Other Expenses	48,175
Other Liabilities	147,671
Other Net Income	70,244
Other Revenues	0
Professional Fees	1,634
Securities	0
Selling and Marketing Expense	8,175

Output Variable	Value in 1000 USD
Assets	2,638,300
Liabilities	2,341,133
Expenses	60,168
Revenues	0
Stockholders Equity	297,167
Net Income	10,076
Comprehensive Net Income	1,195
Economic Capital Ratio	6.0%