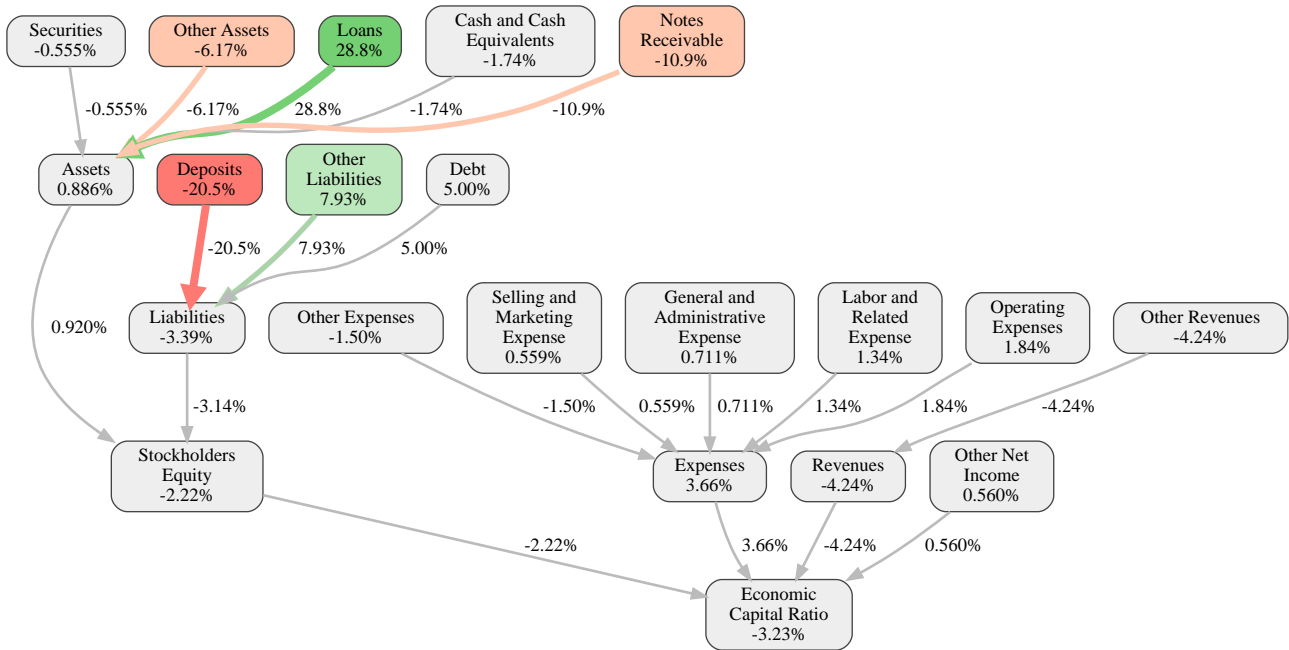




SAVINGS & CREDIT 2023

FARMERS & MERCHANTS
BANCORP INC
Rank 67 of 96





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FARMERS & MERCHANTS BANCORP INC Rank 67 of 96



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 29% 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 4.6%, being 3.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,468,864
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,336,074
Notes Receivable	0
Occupancy	2,566
Operating Expenses	0
Other Assets	679,277
Other Compr. Net Income	-35,049
Other Expenses	51,764
Other Liabilities	248,347
Other Net Income	83,540
Other Revenues	0
Professional Fees	1,302
Securities	0
Selling and Marketing Expense	9,577

Output Variable	Value in 1000 USD
Assets	3,015,351
Liabilities	2,717,211
Expenses	65,209
Revenues	0
Stockholders Equity	298,140
Net Income	18,331
Comprehensive Net Income	-16,718
Economic Capital Ratio	4.6%