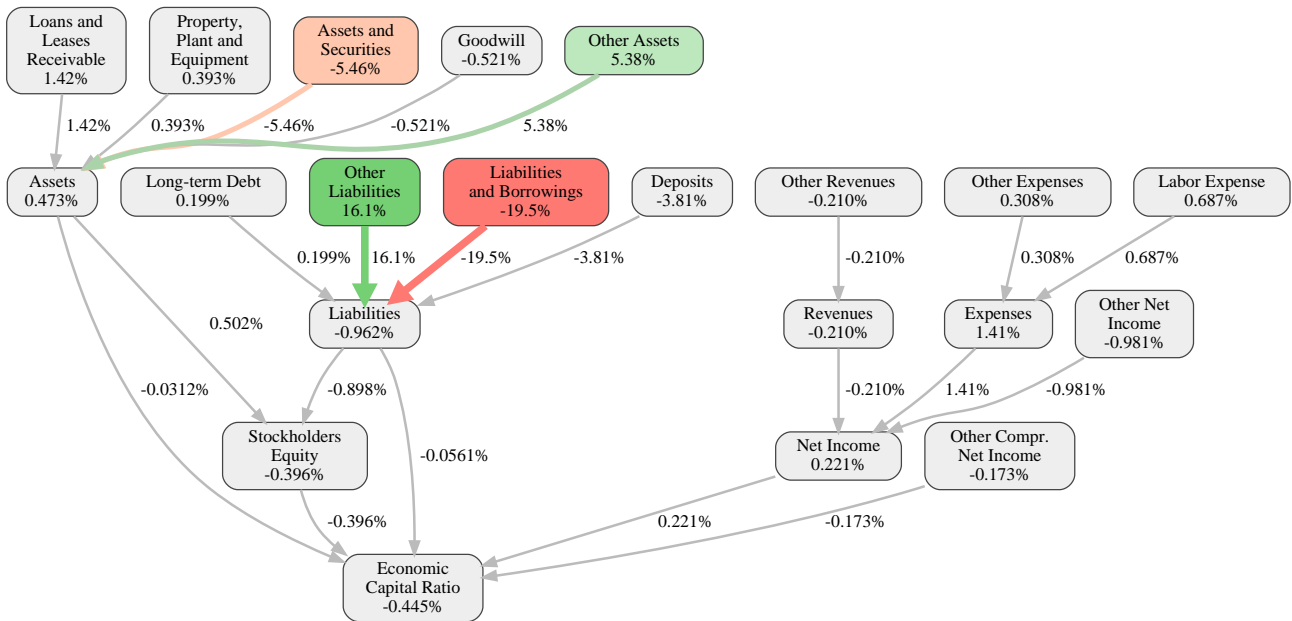




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RealRate

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The relative strengths and weaknesses of F&M; BANK CORP 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 F&M; BANK CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of F&M; BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.44% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	14,404
Cash Deposits and Cash Equivalents	78,408
Deposits	818,582
Fees	0
Goodwill	2,884
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	581,667
Loans and Leases Receivable	650,854
Long-term Debt	0
Occupancy	0
Other Assets	202,471
Other Compr. Net Income	194
Other Expenses	1,142
Other Liabilities	-528,948
Other Net Income	10,035
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,909

Output Variable	Value in 1000 USD
Liabilities	871,301
Assets	966,930
Expenses	1,142
Revenues	0
Stockholders Equity	95,629
Net Income	8,893
Comprehensive Net Income	9,087
Economic Capital Ratio	6.2%