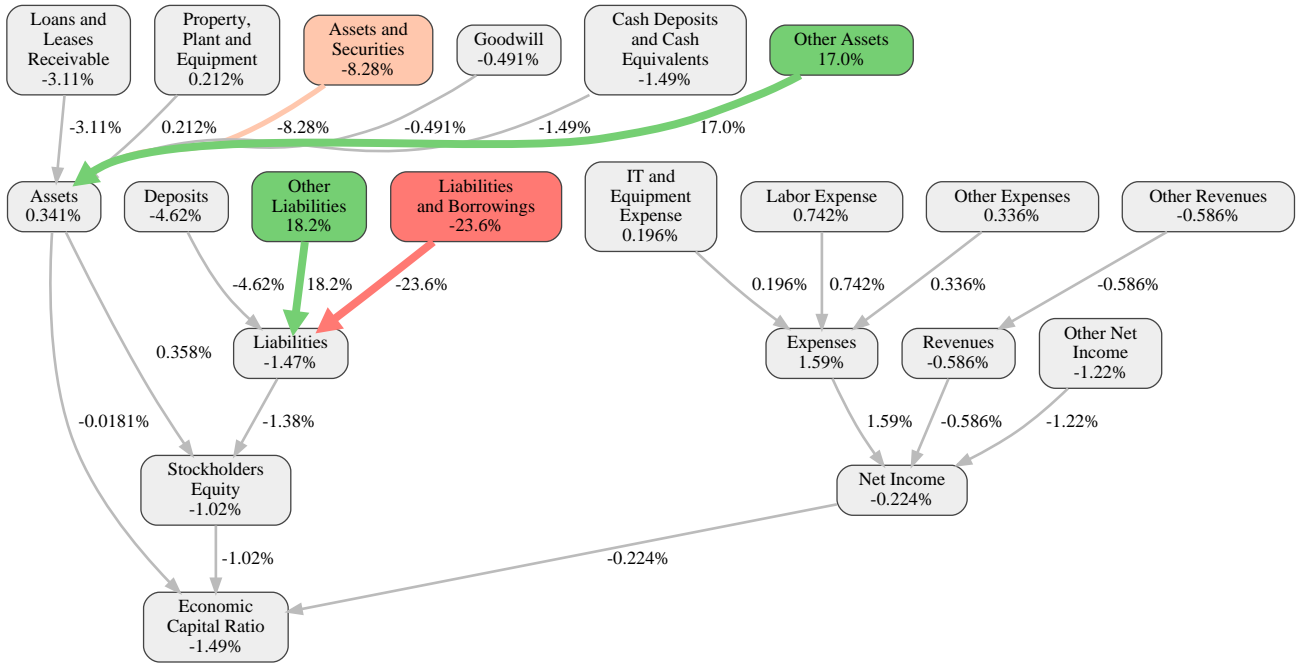




# STATE BANKS 2022

F&M; BANK CORP  
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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 18% points. The greatest weakness of F&M; BANK CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 1.5% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	12,004
Cash Deposits and Cash Equivalents	88,121
Deposits	1,080,295
Fees	0
Goodwill	3,082
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	816,121
Loans and Leases Receivable	654,673
Long-term Debt	0
Occupancy	0
Other Assets	444,399
Other Compr. Net Income	-2,075
Other Expenses	1,323
Other Liabilities	-777,530
Other Net Income	12,061
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,063

Output Variable	Value in 1000 USD
Liabilities	1,118,886
Assets	1,219,342
Expenses	1,323
Revenues	0
Stockholders Equity	100,456
Net Income	10,738
Comprehensive Net Income	8,663
Economic Capital Ratio	5.0%