





RealRate

# STATE BANKS 2023

## F&M; BANK CORP Rank 156 of 165



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 15% 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 0.73%, being 3.8% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	20,153
Cash Deposits and Cash Equivalents	34,953
Deposits	1,083,377
Fees	0
Goodwill	3,082
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	804,624
Loans and Leases Receivable	735,668
Long-term Debt	0
Occupancy	0
Other Assets	432,459
Other Compr. Net Income	-34,920
Other Expenses	480
Other Liabilities	-712,891
Other Net Income	8,798
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,587

Output Variable	Value in 1000 USD
Liabilities	1,175,110
Assets	1,245,902
Expenses	480
Revenues	0
Stockholders Equity	70,792
Net Income	8,318
Comprehensive Net Income	-26,602
Economic Capital Ratio	0.73%