ABSTRACT. We show that for any real-analytic submanifold M in  $\mathbb{C}^N$  there is a proper real-analytic subvariety  $V \subset M$  such that for any  $p \in M \setminus V$ , any real-analytic submanifold M' in  $\mathbb{C}^N$ . and any  $p' \in M'$ , the germs (M, p) and (M', p') of the submanifolds M and M' at p and p' respectively are formally equivalent if and only if they are biholomorphically equivalent. As an application, for  $p \in M \setminus V$ , the problem of biholomorphic equivalence of the germs (M, p) and (M', p') is reduced to that of solving a system of polynomial equations. More general results for k-equivalences are also stated and proved.