Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Catherine Williams
Name of the Holding Company Director and Official
Chairman of the Board
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Catherine Williams
Signature of Holding Company Director and Official

Date of Signature: 07/23/20

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☒ is not prepared

For Federal Reserve Bank Use Only

RSSD ID __________________________________________
C.I. __________________________________________

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019

Month / Day / Year

NONE

Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters' Name, Street, and Mailing Address

FarmMerc, Inc.
Legal Title of Holding Company

430 North Street
(Mailing Address of the Holding Company) Street / P.O. Box

Caldwell OH 43724
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cynthia F. Yunk
Treasurer

Name Title

740-732-5621 Ext. 133
Area Code / Phone Number / Extension

740-732-5675
Area Code / FAX Number
cyunk@farmersmerchants-bank.com
E-mail Address

https://thefarmersandmerchants.bank
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? (check only one)

☐ No

1=Yes

0

In accordance with the General Instructions for this report,

1. a letter justifying this request is being provided along with the report...

☐ 2. a letter justifying this request has been provided separately ...

☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (1700-0291), Washington, DC 20503.

12/2019
Report Item I: Annual reports to shareholders

None
Report Item 2a: Organizational Chart

FarmMerc, Inc. Caldwell, Ohio/Incorporated in Ohio
Legal Entity Identifier (LEI)- None

The Farmers and Merchants Bank Caldwell, Ohio/Incorporated in Ohio
Legal Entity Identifier (LEI)- None

Note: The one subsidiary is 100% owned.
Annual Report of Bank Holding Companies – FR Y – 6
12/31/19 – FarmMerc, Inc., Caldwell, Ohio

Report Item 2b: Domestic Branch Listing- See Attached PDF
Results: A list of branches for your depository institution FARMERS AND MERCHANTS BANK, THE (ID_RSSD 760210).
This depository institution is held by FARMMERC, INC. (1249909) of CALDWELL, OH.
The data are as of 12/31/2019. Data reflects information that was received and processed through 01/07/2020.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions
OK: If the branch information is correct, enter ‘OK’ in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter ‘Close’ in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter ‘Delete’ in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNIRMD, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIRMD*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>1/20/1912</td>
<td>Full Service (Head Office)</td>
<td>760210</td>
<td>FARMERS AND MERCHANTS BANK, THE</td>
<td>430 NORTH ST</td>
<td>CALDWELL</td>
<td>OH</td>
<td>43724</td>
<td>NOBLE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FARMERS AND MERCHANTS BANK, THE</td>
<td>760210</td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019</th>
<th>Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name &amp; Address (City, State, Country)</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
</tr>
<tr>
<td>Carl Lewis Baker, Jr. Caldwell, Ohio U.S.</td>
<td>United States</td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders (1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael R. Buckey</td>
<td>Buckey Disposal, Owner and Manager</td>
<td>Director</td>
<td>Director of The Farmers and Merchants Bank</td>
<td>Buckey Disposal, Owner and Manager</td>
<td>1.85%</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Noble County Chamber of Commerce, Director</td>
<td>Noble County Chamber of Commerce, Director</td>
<td></td>
<td>Buckey Disposal, 100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>First Church of the Nazarene, Director</td>
<td>First Church of the Nazarene, Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Noble County Community Foundation, Director</td>
<td>Noble County Community Foundation, Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>John H. Carter</td>
<td>Noble Excavating, Inc., President</td>
<td>Director</td>
<td>Director of The Farmers and Merchants Bank</td>
<td>Noble Excavating, Inc., President</td>
<td>1.60%</td>
<td>None</td>
</tr>
<tr>
<td>Caldwell, Ohio, U.S.</td>
<td></td>
<td></td>
<td>Noble Excavating, Inc., President</td>
<td>Noble Excavating, Inc., President</td>
<td></td>
<td>Noble Excavating, Inc., 100%</td>
</tr>
</tbody>
</table>

List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, U.S.</th>
<th>Position</th>
<th>Affiliations</th>
<th>% Ownership</th>
<th>Notes</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>John D. Cline</td>
<td>Summerfield, Ohio, U.S.</td>
<td>President, Director, Director of The Farmers and Merchants Bank, P.C. Systems, Inc., President, Marion Township, Fiscal Officer, Noble County Livestock Sale Committee, Treasurer, Clear Water Corp., Director, Caldwell Car Wash, Partner, Total Property Enterprises, LLC, Member, Mid-Ohio Valley Sports Hall of Fame, Audit Chair, Patrons Buckeye Insurance</td>
<td>2.17%</td>
<td>None</td>
<td>P.C. Systems, Inc., 100% Caldwell Car Wash, 50%</td>
<td></td>
</tr>
<tr>
<td>Dennis F. Gerst</td>
<td>Caldwell, Ohio, U.S.</td>
<td>Retired, Director, Director of The Farmers and Merchants Bank, Davis &amp; Gerst Rentals, Partner, S &amp; G Company, Partner, Noble County Metropolitan Housing, Chairman and Board Member</td>
<td>1.46%</td>
<td>None</td>
<td>Davis &amp; Gerst Rentals, 50% S &amp; G Company, 33%</td>
<td></td>
</tr>
<tr>
<td>R. Chad Moore</td>
<td>Caldwell, Ohio, U.S.</td>
<td>President, Director, Director of The Farmers and Merchants Bank, R.C. Moore Lumber, Inc., President</td>
<td>0.75%</td>
<td>None</td>
<td>R.C. Moore Lumber, Inc., 51%</td>
<td></td>
</tr>
<tr>
<td>F. Ward Murrey</td>
<td>Caldwell, Ohio, U.S.</td>
<td>Farm/Land Development, Director, Director of The Farmers and Merchants Bank, Farm/Land Development</td>
<td>2.97%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Title</td>
<td>Organization</td>
<td>Ownership</td>
<td>Compensation</td>
<td>Notes</td>
<td></td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>Robert M. Parks</td>
<td>Director, President, and Chief Executive Officer of The Farmers and Merchants Bank</td>
<td>The Farmers and Merchants Bank</td>
<td>1.48%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Catherine L. Williams</td>
<td>Director, Chairman of the Board</td>
<td>Noble Greene Investment Company, Inc., Director and President</td>
<td>0.24%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Lucien C. Young, III</td>
<td>Director</td>
<td>Noble County Judge</td>
<td>0.24%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Cynthia F. Yunk</td>
<td>Treasurer</td>
<td>The Farmers and Merchants Bank</td>
<td>0.32%</td>
<td>None</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>