

Board of Governors of the Federal Reserve System



# 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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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.

**Date of Report** (top-tier holding company's fiscal year-end):  
**December 31, 2020**

Month / Day / Year  
 NONE

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, Catherine Williams

FarmMerc, Inc.

Name of the Holding Company Director and Official  
 Chairman of the Board

Legal Title of Holding Company

Title of the Holding Company Director and Official

430 North Street

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.

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

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.

Caldwell OH 43724  
 City State Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Ashley J. Rich Assistant Vice President  
 Name Title

740-732-5621 Ext. 130  
 Area Code / Phone Number / Extension

740-732-5675  
 Area Code / FAX Number

arich@farmersmerchants-bank.com  
 E-mail Address

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

Catherine Williams  
 Signature of Holding Company Director and Official

7/18/2021  
 Date of Signature

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. \_\_\_\_\_

is confidential treatment requested for any portion of this report submission?  0=No  1=Yes 0

In accordance with the General Instructions for this report (check only one),

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."

**Annual Report of Bank Holding Companies – FR Y – 6  
12/31/20 – FarmMerc, Inc., Caldwell, Ohio**

**Report Item I: Annual reports to shareholders**

None

**Annual Report of Bank Holding Companies – FR Y – 6**  
**12/31/20 – FarmMerc, Inc., Caldwell, Ohio**

**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**  
**12/31/20 – FarmMerc, Inc., Caldwell, Ohio**

**Report Item 2b: Domestic Branch Listing- See Attached PDF**

Results: A list of branches for your holding company: **FARMMERC, INC. (1249909) of CALDWELL, OH.**  
 The data are as of **12/31/2020**. Data reflects information that was received and processed through **01/05/2021**.

**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 UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	760210	FARMERS AND MERCHANTS BANK, THE	430 NORTH ST	CALDWELL	OH	43724	NOBLE	UNITED STATES	Not Required	Not Required	FARMERS AND MERCHANTS BANK, THE	760210	

Form FR Y-6  
FarmMerc, Inc. Caldwell, Ohio  
Fiscal Year Ending December 31, 2020

**Report Item 3: Securities Holders**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020			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 12-31-2020		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Carl Lewis Baker, Jr. Caldwell, Ohio U.S.	United States	4,800, 5.67% Common Stock	N/A	N/A	N/A

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FarmMerc, Inc.  
Caldwell, Ohio

Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Trevor A. Black Senecaville, Ohio, U.S.	The Farmers and Merchants Bank, President and Chief Executive Officer	President and Chief Executive Officer	The Farmers and Merchants Bank, President and Chief Executive Officer	Friends of Rolling Hills Schools, Treasurer The Farmers and Merchants Bank 401(k) Profit Sharing Plan, Trustee	0.08%	None	N/A

Michael R. Bucky Caldwell, Ohio, U.S.	Bucky Disposal, Owner and Manager	Director	Director of The Farmers and Merchants Bank	<b>Bucky Disposal,</b> Owner and Manager <b>Noble County Chamber of Commerce,</b> Director <b>First Church of the Nazarene,</b> Director <b>Noble County Community Foundation,</b> Director	2.12%	None	Bucky Disposal, 100%
John H. Carter Caldwell, Ohio, U.S.	Noble Excavating, Inc., President	Director	Director of The Farmers and Merchants Bank	<b>Noble Excavating, Inc.,</b> President	1.60%	None	Noble Excavating, Inc., 100%
John D. Cline Summerfield, Ohio, U.S.	P.C. Systems, Inc., President	Director	Director of The Farmers and Merchants Bank	<b>P.C. Systems, Inc.,</b> President <b>Marion Township,</b> Fiscal Officer <b>Noble County Livestock Sale Committee,</b> Treasurer <b>Clear Water Corp.,</b> Director <b>Caldwell Car Wash,</b> Partner <b>Total Property Enterprises, LLC,</b> Member <b>Mid-Ohio Valley Sports Hall of Fame,</b> Audit Chair <b>Patrons Buckeye Insurance</b>	2.44%	None	P.C. Systems, Inc., 100% Caldwell Car Wash, 50%

Dennis F. Gerst Caldwell, Ohio, U.S.	Retired	Director	Director of The Farmers and Merchants Bank	<b>Davis &amp; Gerst Rentals,</b> Partner <b>S &amp; G Company,</b> Partner <b>Noble County Metropolitan Housing,</b> Chairman and Board Member	1.46%	None	Davis & Gerst Rentals, 50% S & G Company, 33%
R. Chad Moore Caldwell, Ohio, U.S.	R.C. Moore Lumber, Inc., President	Director	Director of The Farmers and Merchants Bank	<b>R.C. Moore Lumber, Inc.,</b> President	0.75%	None	R.C. Moore Lumber, Inc., 51%
F. Ward Murrey Caldwell, Ohio, U.S.	Farm/Land Development	Director	Director of The Farmers and Merchants Bank	<b>None</b>	3.20%	None	N/A
Robert M. Parks Caldwell, Ohio, U.S.	Retired	Director	Director of The Farmers and Merchants Bank	<b>None</b>	1.48%	None	N/A
Ashley J. Rich Sarahsville, Ohio, U.S.	The Farmers and Merchants Bank, Assistant Vice President and Accountant	Assistant Vice President	The Farmers and Merchants Bank, Assistant Vice President and Accountant	<b>St. Michael's Catholic Church CWC,</b> Treasurer	0.01%	None	N/A
Catherine L. Williams Pleasant City, Ohio, U.S.	Preschool Director for Noble Local School District	Director, Chairman of the Board	Director, Chairman of The Farmers and Merchants Bank	<b>Noble Greene Investment Company, Inc.,</b> Director and President	0.24%	None	N/A
Lucien C. Young, III Caldwell, Ohio, U.S.	Attorney at Law	Director	Director of The Farmers and Merchants Bank	<b>Noble County Judge</b>	0.24%	None	N/A
Cynthia F. Yunk Caldwell, Ohio, U.S.	The Farmers and Merchants Bank, Executive Vice President and Chief Financial Officer	Executive Vice President and Treasurer	The Farmers and Merchants Bank, Executive Vice President and Chief Financial Officer	<b>The Farmers and Merchants Bank 401(k) Profit Sharing Plan,</b> Trustee	0.37%	None	N/A