

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Ashley J. Rich

Name of the Holding Company Director and Official (FDHC C490)

CFO & AVP

Title of the Holding Company Director and Official (FDHC C491)

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.

Ashley J. Rich

Signature of Holding Company Director and Official (FDHC H321)

02/21/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 1249909

C.I. _____

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.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

FARMMERC, INC.

Legal Title of Holding Company (FDHC 9017)

430 North Street

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

Caldwell

OH

43724

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

Ashley J. Rich

AVP & Treasurer

Name (FDHC 8901)

Title (FDHC C496)

(740)732-5621 ext: 130

Area Code / Phone Number / Extension (FDHC 8902)

(740)732-5675

Area Code / FAX Number (FDHC 9116)

arich@farmersmerchants-bank.com

E-mail Address (FDHC 4086)

https://www.thefarmersandmerchants.bank

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447 <u>0</u>

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

- a letter justifying this request is being provided along with the report (FDHC KY38) ☐
- a letter justifying this request has been provided separately (FDHC KY38) ☐

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

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☐ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☒ is not prepared (FDHC PV65)

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

- ☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- ☐ Yes ☒ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

- ☐ Yes ☒ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

- ☐ Yes ☒ No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- ☒ Yes ☐ No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding
Company: FarmMerc,
Inc.
FDHCPV98

Item 4(1)(a) Name	Item 4(1)(b) City	Item 4(1)(c) State	Item 4(1)(d) Country	Item 4(2) Principal Occupation if other than with holding company	Item 4(3)(a) Title or Position with the Holding Company	Item 4(3)(b) Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Trevor A. Black	Senecaville	OH	US	The Farmers and Merchants Bank, President and Chief Executive Officer	President and Chief Executive Officer	0.11%
Michael R. Buckey	Caldwell	OH	US	Buckey Disposal, Owner and Manager	Director	2.68%
John H. Carter	Caldwell	OH	US	Noble Excavating, Inc., President	Director	1.60%
John D. Cline	Summerfield	OH	US	P.C. Systems, Inc., President	Director	3.12%
R. Chad Moore	Caldwell	OH	US	R.C. Moore Lumber, Inc., President	Director	0.78%
F. Ward Murrey	Caldwell	OH	US	Farming/Land Development	Director	3.49%
Robert M. Parks	Caldwell	OH	US	Retired	Director	0.68%
Ashley J. Rich	Sarahsville	OH	US	The Farmers and Merchants Bank, Assistant Vice President and Chief Financial Officer	Assistant Vice President and Treasurer	0.01%
Catherine L. Williams	Pleasant City	OH	US	Preschool Director for Noble Local School District	Director and Chairman	0.26%
Cynthia F. Yunk	Caldwell	OH	US	Retired	Director	0.41%

**Legal Name of Holding
Company: FarmMerc, Inc.
FDHCPV98**

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name	Title or Position with direct and indirect subsidiaries	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
Trevor A. Black	President and Chief Executive Officer	The Farmers and Merchants Bank	N/A
Michael R. Buckey	Director	The Farmers and Merchants Bank	N/A
John H. Carter	Director	The Farmers and Merchants Bank	N/A
John D. Cline	Director	The Farmers and Merchants Bank	N/A
R. Chad Moore	Director	The Farmers and Merchants Bank	N/A
F. Ward Murrey	Director	The Farmers and Merchants Bank	N/A
Robert M. Parks	Director	The Farmers and Merchants Bank	N/A
Ashley J. Rich	Assistant Vice President and Chief Financial Officer	The Farmers and Merchants Bank	N/A
Catherine L. Williams	Director and Chairman	The Farmers and Merchants Bank	N/A
Cynthia F. Yunk	Director	The Farmers and Merchants Bank	N/A

Legal Name of Holding Company: FarmMerc, Inc.

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Trevor A. Black	Treasurer	Friends of Rolling Hills Schools	N/A
Trevor A. Black	Trustee	The Farmers and Merchants Bank 401(k) Profit Sharing Plan	N/A
Trevor A. Black	Managing Member	Tribe Athletic Complex	N/A
Michael R. Buckey	Owner and Manager	Buckey Disposal	90%
Michael R. Buckey	Owner	MLL Holding Company	100%
Michael R. Buckey	Director	Noble County Chamber of Commerce	N/A
Michael R. Buckey	Director	First Church of Nazarene	N/A
Michael R. Buckey	Director	Noble County Community Foundation	N/A
John H. Carter	President	Noble Excavating Inc.	100%
John D. Cline	President	P.C. Systems, Inc.	100%
John D. Cline	Director	Patrons Buckeye Insurance	N/A
John D. Cline	Fiscal Officer	Marion Township	N/A
John D. Cline	Director	Clear Water Corporation	N/A
John D. Cline	Partner	Caldwell Car Wash	50%
John D. Cline	Owner	4C Farms	100%
John D. Cline	Partner	John & Karen Cline Rentals	50%
John D. Cline	Member	Total Property Ent.	25%
John D. Cline	Audit Chair	Mid-Ohio Valley Sports Hall of Fame	N/A
R. Chad Moore	President	R.C. Moore Lumber, Inc.	51%
Ashley J. Rich	Treasurer	St. Michael's Catholic Church CWC	N/A
Ashley J. Rich	Trustee	The Farmers and Merchants Bank 401(k) Profit Sharing Plan	N/A
Cynthia F. Yunk	Trustee	Jeff Yunk Construction LLC	50%