

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK

2014 MAR 17 P 1:59

STATISTICS & ANALYSIS  
DEPARTMENT



# 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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

**December 31, 2013**

Month / Day / Year

I, Roger H. Claypoole

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.

Reporter's Name, Street, and Mailing Address

Farmers & Merchants Bancorp of Western Pennsylvania In

Legal Title of Holding Company

222 Market St

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

Kittanning

PA

16201

City

State

Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Kristin Robertucci

SVP / CFO / Treasurer

Name

Title

724-548-9250

Area Code / Phone Number / Extension

724-548-9264

Area Code / FAX Number

kristinr@fmbwpa.com

E-mail Address

Signature of Holding Company Director and Official

03/13/2014

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.

2264404

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>
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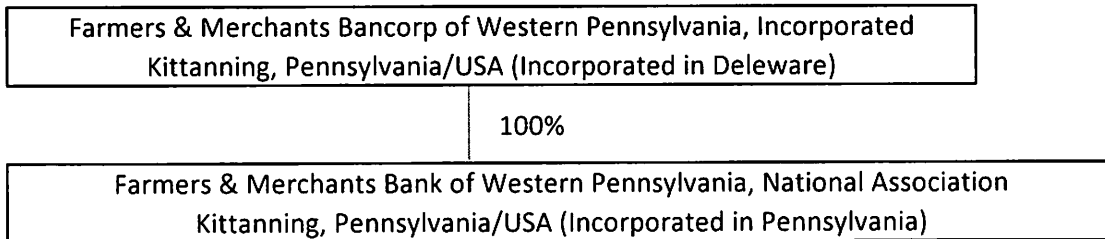
**Farmers & Merchants Bancorp of Western Pennsylvania, Incorporated  
Kittanning, Pennsylvania**

Fiscal Year Ended December 31, 2013

Report Item:

1. The bank holding company's annual report will be mailed as soon as it's completed.

2a. Organizational Chart



- 2b. Submitted early via email to [structure@clev.frb.org](mailto:structure@clev.frb.org) on March 14, 2014.

Results: A list of branches for your depository institution: FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION (ID\_RSSD: 18827). This depository institution is held by FARMERS & MERCHANTS BANCORP OF WESTERN PENNSYLVANIA, INC. (2264404) of KITTANNING, PA. The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**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)	18827	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	222 MARKET STREET	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	5064	0	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	19329	422 EAST BRANCH	105 BURTON DRIVE	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	216945	3	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	2072823	BUTLER BRANCH	409 BUTLER ROAD	KITTANNING	PA	16201-240	ARMSTRONG	UNITED STATES	216942	6	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	1000726	FARMERS & MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION LOAN CENTER	201 MARKET ST.	KITTANNING	PA	16201-153	ARMSTRONG	UNITED STATES	479631	8	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	49924	HIGHLANDS-WEST BRANCH	316 FIRST AVENUE	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	216944	2	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	2072832	HILLTOP PLAZA BRANCH	4 HILLTOP PLAZA	KITTANNING	PA	16201-220	ARMSTRONG	UNITED STATES	262768	7	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	3943087	LEECHBURG BRANCH	116 MARKET ST.	LEECHBURG	PA	15656	ARMSTRONG	UNITED STATES	Not Required	Not Required	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
OK		Full Service	1001228	WORTHINGTON BRANCH	15104 US ROUTE 422	WORTHINGTON	PA	16262	ARMSTRONG	UNITED STATES	216943	1	FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	
ADD	6/17/2013	Full Service		FREEPORT BRANCH	236 5th ST.	FREEPORT	PA	16229	ARMSTRONG	UNITED STATES			FARMERS AND MERCHANTS BANK OF WESTERN PENNSYLVANIA, NATIONAL ASSOCIATION	18827	

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**Farmers & Merchants Bancorp of Western Pennsylvania, Incorporated  
Kittanning, Pennsylvania**

Fiscal Year Ended December 31, 2013

Report Item 3: Shareholders (1)(a)(b)(c)

Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of year ended December 31, 2013:

(1)(a) Name	(1)(a) Address	(1)(b) Country of Citizenship	(1)(c) Number of securities and Percentage
Charles Snyder	Kittanning, Pa	USA	62,894 shares 8.19%
David Snyder	Kittanning, Pa	USA	68,604 shares 8.94%
Richard Snyder	Cowansville, Pa	USA	63,237 shares 8.23%
Paul E. Dunmire	Santa Cruz, Ca	USA	99,486 shares 12.95%
Roger Claypoole	Worthington, Pa	USA	66,000 shares 8.59%
Dennis Snyder	Kittanning, Pa	USA	60,698 shares 7.90%
Elmer Snyder ( Separate Shares Grandchildren Trust)	Kittanning, Pa	USA	61,831 shares 8.05%
Mark Snyder	Kittanning, Pa	USA	61,927 shares 8.07%
Thomas Snyder	Kittanning, Pa	USA	63,523 shares 8.27%

Report Item 3: Shareholders (2)(a)(b)(c)

Shareholders 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 ended December 31, 2013:

None to report



Report Item 4: Insiders  
 Question (2) Principle Occupation if other than  
 with Bank Holding Company  
 Question (3)(c) Title or position with other  
 businesses

FORM FR Y-6  
 Farmers & Merchants Bancorp of Western PA, Inc.  
 For the Year Ending December 31, 2013

<u>COMPANY/PARTNERSHIP NAME</u>	<u>MARK A. SNYDER</u>	<u>THOMAS C. SNYDER</u>	<u>DAVID E. SNYDER</u>	<u>CHARLES H. SNYDER, JR.</u>	<u>DENNIS C. SNYDER</u>	<u>RICHARD G. SNYDER</u>	<u>ROGER H. CLAYPOOLE</u>	<u>Elmer A. Snyder Separate Shares Grandchildren Trust</u>	<u>RICHARD KRAULAND</u>
SNYDER ASSOC. COMPANIES, INC.	SECRETARY DIRECTOR	VICE PRES. DIRECTOR	PRESIDENT DIRECTOR	CHAIRMAN/CEO DIRECTOR	V.P./TREAS. DIRECTOR	VICE PRES. DIRECTOR	N/A N/A	N/A N/A	N/A N/A
ALLEGHENY MINERAL CORP.	SECRETARY DIRECTOR	VICE PRES. DIRECTOR	TREASURER DIRECTOR	CHAIRMAN/CEO DIRECTOR	PRESIDENT DIRECTOR	N/A DIRECTOR	N/A N/A	N/A N/A	N/A N/A
ARMSTRONG CEMENT & SUPPLY CORP.	SECRETARY DIRECTOR	N/A DIRECTOR	TREASURER DIRECTOR	CHAIRMAN/CEO DIRECTOR	PRESIDENT DIRECTOR	N/A DIRECTOR	N/A N/A	N/A N/A	N/A N/A
THE BAUER COMPANY, INC.	SECRETARY DIRECTOR	N/A DIRECTOR	PRESIDENT DIRECTOR	CHAIRMAN/CEO DIRECTOR	VICE PRES. DIRECTOR	N/A DIRECTOR	N/A N/A	N/A N/A	N/A N/A
MARK ANN INDUSTRIES, INC.	SECRETARY DIRECTOR	VICE PRES. DIRECTOR	VICE PRES. DIRECTOR	N/A N/A	PRESIDENT DIRECTOR	TREASURER DIRECTOR	N/A N/A	N/A N/A	N/A N/A
EASTERN MATERIAL CORP.	SECRETARY DIRECTOR	VICE PRES. DIRECTOR	PRESIDENT DIRECTOR	N/A N/A	TREASURER DIRECTOR	ASSIST. TREAS. DIRECTOR	N/A N/A	N/A N/A	N/A N/A
ROYLE INNS, INC.	SECRETARY N/A	N/A DIRECTOR	PRESIDENT DIRECTOR	VICE PRES. DIRECTOR	N/A DIRECTOR	TREASURER N/A	N/A N/A	N/A N/A	N/A N/A
GLACIAL SAND & GRAVEL CO.	V.P./SEC DIRECTOR	VICE PRES. DIRECTOR	V.P./TREAS DIRECTOR	CHAIRMAN/CEO DIRECTOR	VICE PRES. DIRECTOR	PRESIDENT DIRECTOR	N/A N/A	N/A N/A	N/A N/A
C.H. SNYDER COMPANY	SECRETARY DIRECTOR	PRESIDENT DIRECTOR	V.P./TREAS DIRECTOR	EXEC VICE PRES DIRECTOR	N/A DIRECTOR	VICE PRES. DIRECTOR	N/A N/A	N/A N/A	N/A N/A
SNYDER BROTHERS, INC.	SECRETARY DIRECTOR	TREASURER DIRECTOR	CEO/PRES DIRECTOR	EXEC VICE PRES DIRECTOR	VICE PRES. DIRECTOR	VICE PRES. DIRECTOR	N/A N/A	N/A N/A	N/A N/A
STATE INDUSTRIES, INC.	SECRETARY N/A	V.P./TREAS DIRECTOR	N/A N/A	PRESIDENT DIRECTOR	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
LOGAN, INC.	SECRETARY DIRECTOR	N/A N/A	V.P./TREAS DIRECTOR	CHAIRMAN/CEO DIRECTOR	PRESIDENT DIRECTOR	N/A N/A	N/A N/A	N/A N/A	N/A N/A
WWF MUSHROOMS, INC	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	PRES/TRE/SEC DIRECTOR	N/A N/A	N/A N/A

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BUFFALO VALLEY REAL ESTATE LLC	PRESIDENT MEMBER	N/A N/A	VICE-PRES MEMBER	VICE-PRES. MEMBER	SEC/TRES N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SNYDER ENTERPRISES	PARTNER	PARTNER	PARTNER	N/A	PARTNER	PARTNER	N/A	N/A	N/A
SNYDER EXPLORATION	N/A	N/A	N/A	PARTNER	N/A	N/A	N/A	PARTNER	N/A
SNYDER WELLS 1991	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	N/A	PARTNER	N/A
SNYDER WELLS 1992	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	N/A	PARTNER	N/A
SNYDER WELLS 1993	N/A	N/A	N/A	N/A	N/A	N/A	PARTNER	N/A	N/A
SNYDER WELLS 1994	N/A	N/A	N/A	N/A	N/A	N/A	PARTNER	N/A	N/A
ELMER A SNYDER AND ANNABELLE C SNYDER FAMILY LTD PARTNERSHIP	PARTNER	PARTNER	PARTNER	N/A	N/A	N/A	N/A	PARTNER	N/A
RIDGEPOINT HOLDINGS COMPANY	N/A N/A	N/A N/A	N/A N/A	N/A N/A	PRESIDENT MEMBER	N/A N/A	N/A N/A	N/A N/A	N/A N/A
WESTMONT HOLDING COMPANY	PRESIDENT MEMBER	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
TC SNYDER FAMILY HOLDINGS COMPANY	N/A N/A	PRESIDENT MEMBER	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
MOONLIGHT MUSHROOM, INC.	PRES/TRES/SEC DIRECTOR	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SYLVAN, INC.	CHAIRMAN DIRECTOR	N/A DIRECTOR	VICE-PRES DIRECTOR	VICE-PRES DIRECTOR	ASST SEC/TRS DIRECTOR	N/A DIRECTOR	N/A DIRECTOR	N/A N/A	N/A N/A
SNYDER INDUSTRIES, INC.	PRESIDENT DIRECTOR	N/A N/A	VICE-PRES DIRECTOR	VICE-PRES DIRECTOR	SECR/TREAS DIRECTOR	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SNYDER DRILLING PARTNERS 1992	N/A	N/A	N/A	N/A	N/A	N/A	PARTNER	N/A	N/A



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								Trust	
S/A GAS, INC.	SECR/TREAS DIRECTOR	VICE-PRES DIRECTOR	PRESIDENT DIRECTOR	N/A N/A	VICE-PRES DIRECTOR	VICE-PRES DIRECTOR	N/A N/A	N/A N/A	N/A N/A
BRADLEY ENERGY LLC	N/A N/A	N/A N/A	SEC/TREAS N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
MSB LEASING LP	N/A N/A	N/A N/A	VICE-PRES N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
GREENLEAF CORPORATION	DIRECTOR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SNYDER ENERGY LLC	SECR/TREAS N/A	VICE-PRES N/A	PRESIDENT MEMBER	N/A N/A	VICE-PRES N/A	VICE-PRES N/A	N/A N/A	N/A N/A	N/A N/A
NEAR LP	N/A	N/A	N/A	N/A	N/A	N/A	PARTNER	N/A	N/A
BRAYMAN CONSTRUCTION CORP	DIRECTOR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SAC CITRUS, INC.	SECRETARY DIRECTOR	VICE-PRES DIRECTOR	TREASURER DIRECTOR	PRESIDENT DIRECTOR	VICE-PRES DIRECTOR	VICE-PRES DIRECTOR	N/A N/A	N/A N/A	N/A N/A
RSB PROJECT LLC	N/A N/A	PRESIDENT MEMBER	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SAC RESOURCES, LLC	SECRETARY N/A	N/A N/A	PRESIDENT N/A	N/A N/A	TREASURER N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SNYDER BROTHERS ENERGY MARKETING	SECRETARY N/A	N/A N/A	PRESIDENT N/A	N/A N/A	TREASURER N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SNYDER WELLS 2013, LP	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	N/A	N/A
SNYDER WELLS 2012, LP	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	PARTNER	N/A	N/A
NEXTIER, INC.	CHAIRMAN DIRECTOR	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	CEO DIRECTOR
NEXTEIR BANK NA	N/A DIRECTOR	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A	N/A DIRECTOR

