

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)); 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, 2015

Month / Day / Year

N/A

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

I, Paul S. Siebenmorgen

Reporter's Name, Street, and Mailing Address

Name of the Holding Company Director and Official

Farmers & Merchants Bancorp, Inc.

President / CEO

Legal Title of Holding Company

Title of the Holding Company Director and Official

307 N. Defiance St. PO Box 216

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

Archbold

OH

43502

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Barbara J. Britenriker

EVP/CFO

Name

Title

419-446-2501

Area Code / Phone Number / Extension

419-446-2982

Area Code / FAX Number

bbritenriker@fm-bank.com

E-mail Address

www.fm-bank.com

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

Signature of Holding Company Director and Official

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

1134630

C.I.

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.*

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

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

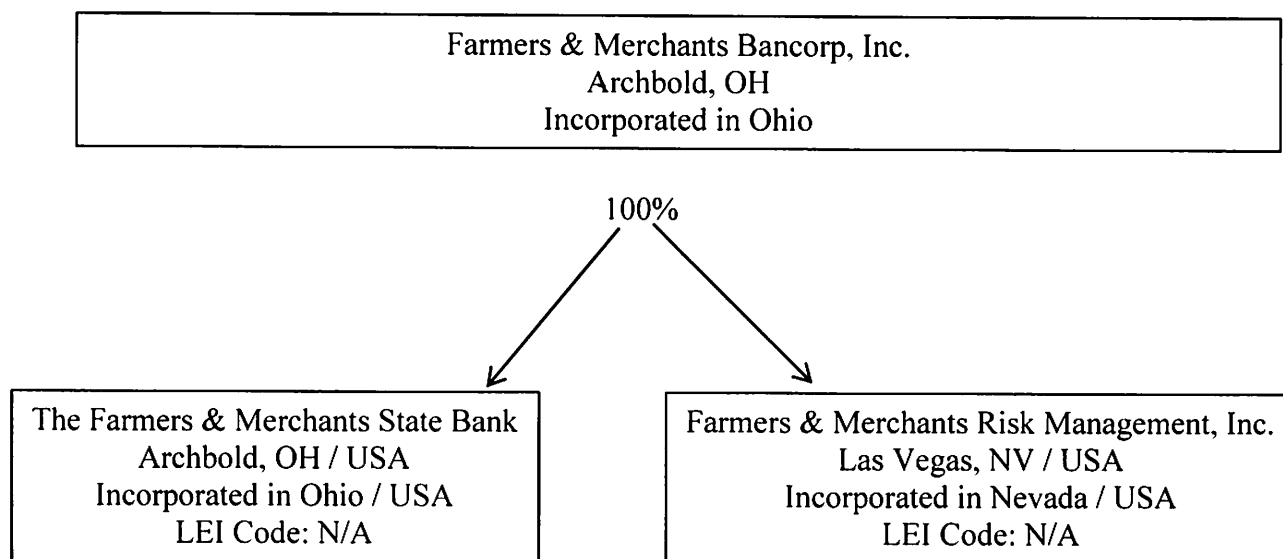
City State Zip Code

Physical Location (if different from mailing address)

Form FRY-6  
Farmers & Merchants Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

**Report Item 1:** The bank holding company is a SEC registrant and prepares an annual report for its shareholders.

**Report Item 2a:** Organizational Chart



**Report Item 2b:** Submitted by mail February 25, 2016.

**Report Item 3(1):** No shareholder of record directly or indirectly owns, controls, or holds with power to vote 5 percent or more of the voting securities as of December 31, 2015.

**Report Item 3(2):** No shareholder of record directly or indirectly owns, controls, or holds with power to vote 5 percent or more of the voting securities as of December 31, 2015.

Results: A list of branches for your depository institution: FARMERS & MERCHANTS STATE BANK, THE (ID\_RSSD: 214414).  
 This depository institution is held by FARMERS & MERCHANTS BANCORP, INC. (1134630) of ARCHBOLD, OH.  
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

**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)	214414	FARMERS & MERCHANTS STATE BANK, THE	307 NORTH DEFIANCE STREET	ARCHBOLD	OH	43502	FULTON	UNITED STATES	4050	0	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3811908	ANGOLA BRANCH	2310 N. WAYNE STREET	ANGOLA	IN	46703	STEBEN	UNITED STATES	480078	19	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2509440	AUBURN BRANCH	403 ERIE PASS	AUBURN	IN	46706	DEKALB	UNITED STATES	231799	17	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	224749	BUTLER BRANCH	200 SOUTH BROADWAY	BUTLER	IN	46721	DEKALB	UNITED STATES	9131	15	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3535633	ARCHBOLD OPERATIONS CENTER	620 CLYDES WAY	ARCHBOLD	OH	43502	FULTON	UNITED STATES	418878	14	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	291219	WOODLAND BRANCH	1313 S. DEFIANCE	ARCHBOLD	OH	43502	FULTON	UNITED STATES	208566	3	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	94214	BRYAN BRANCH	929 EAST HIGH	BRYAN	OH	43506	WILLIAMS	UNITED STATES	208570	7	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	1966934	SOUTHTOWNE BRANCH	1000 SOUTH MAIN ST.	BRYAN	OH	43506	WILLIAMS	UNITED STATES	208571	8	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3747128	CUSTAR BRANCH	22973 DEFIANCE PIKE	CUSTAR	OH	43511	WOOD	UNITED STATES	4052	22	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3051384	DEFIANCE BRANCH	1175 HOTEL DRIVE	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	360938	13	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	217013	DELTA BRANCH	101 MAIN STREET	DELTA	OH	43515	FULTON	UNITED STATES	208569	6	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	920274	HICKSVILLE OFFICE	100 NORTH MAIN STREET	HICKSVILLE	OH	43526	DEFIANCE	UNITED STATES	469973	20	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3535642	MONTPELIER EASTSIDE BRANCH	1150 EAST MAIN STREET	MONTPELIER	OH	43543	WILLIAMS	UNITED STATES	208574	11	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2271505	NAPOLEON BRANCH	2255 NORTH SCOTT ST.	NAPOLEON	OH	43545	HENRY	UNITED STATES	208573	10	FARMERS & MERCHANTS STATE BANK, THE	214414	

OK		Full Service	3761469	PERRYSBURG BRANCH	7001 LIGHTHOUSE WAY	PERRYSBURG	OH	43551	WOOD	UNITED STATES	470131	18	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	169215	STRYKER BRANCH	300 SOUTH DEFIANCE STREET	STRYKER	OH	43557	WILLIAMS	UNITED STATES	208567	4	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	2961141	SWANTON BRANCH	7 TURTLE CREEK CIRCLE	SWANTON	OH	43558	LUCAS	UNITED STATES	358409	12	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	4741365	FARMERS & MERCHANTS STATE BANK - SYLVANIA OFFICE	5830 MONROE STREET	SYLVANIA	OH	43560	LUCAS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	4518709	WATERVILLE OFFICE	8720 WATERVILLE-SWANTON ROAD	WATERVILLE	OH	43566	LUCAS	UNITED STATES	539783	21	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	93712	WAUSEON BRANCH	1130 N. SHOOP AVENUE	WAUSEON	OH	43567	FULTON	UNITED STATES	208564	1	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	32010	WAUSEON DOWNTOWN BRANCH	119 NORTH FULTON ST	WAUSEON	OH	43567	FULTON	UNITED STATES	208565	2	FARMERS & MERCHANTS STATE BANK, THE	214414
OK		Full Service	33615	WEST UNITY BRANCH	200 WEST JACKSON STREET	WEST UNITY	OH	43570	WILLIAMS	UNITED STATES	208568	5	FARMERS & MERCHANTS STATE BANK, THE	214414

## Annual Report of Bank Holding Companies -- FRY-6

(1) Bank Holding Company, Farmers &amp; Merchants Bancorp, Inc.

<u>(1) Name and Address (City, State, Country)</u>	<u>(2) Principal Occupation If other than with Bank Holding Company</u>	<u>(3)(a) Title &amp; Position with Bank Holding Company</u>	<u>(3)(b) Title &amp; Position with Subsidiaries (Include names of subsidiaries)</u>	<u>(3)(c) Title &amp; Position with Other Businesses (Include names of other businesses)</u>	<u>(4)(a) Percentage of Voting Shares in Bank Holding Company</u>	<u>(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</u>	<u>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)</u>	<u>Percentage</u>
Eugene N. Burkholder Wauseon, OH	President, Falor Farm Center, Inc.	Director	Director, (Farmers & Merchants State Bank)	President, Falor Farm Center, Inc. Member, Burkholder Farms LLC Member, JRBC Properties, LLC Vice President, Black Swamp Equipment, LLC	0.30%	None	Falor Farm Center, Inc. Burkholder Farms, LLC JRBC Properties, LLC  Black Swamp Equipment LLC	100% 50% 100%  45%
Steven A. Everhart Archbold, OH	Self-Employed Business Consultant	Director	Director, (Farmers & Merchants State Bank)	None	0.25%	None	None	None
Darryl L. Faye Angola, IN	Retired CFO in Health Care Industry	Director	Director, (Farmers & Merchants State Bank)	None	0.03%	None	None	None
Jo Ellen Homish	CEO Homish Bros, Inc	Director	Director, (Farmers & Merchants State Bank)	President / CEO, Homish Bros, Inc Vice President / Corporate Sec, Fountain City Leasing, Inc. President / CEO, Advantage Powder Coating, Inc. Member, One Source Diversified Services Ltd. Member, Homish Properties, LLC	0.03%	None	Homish Bros, Inc  Fountain City Leasing, Inc.  Advantage Powder Coating, Inc.  One Source Diversified Services Ltd. Homish Properties, LLC	78%  70%  70%  70% 50%
Jack C. Johnson Bryan, OH	President, Hawk's Clothing, Inc.	Director	Director, (Farmers & Merchants State Bank)	President, Hawks Clothing	0.04%	None	Hawks Clothing, Inc	100%
Marcia S. Latta Bowling Green, OH	Vice President / Division of University Advancement / University of Findlay	Director	Director, (Farmers & Merchants State Bank)	Vice President of University Advancement, The University of Findlay	0.03%	None	None	None
Steven J. Planson Stryker, OH	President, Planson Farms, Inc.	Director	Director, (Farmers & Merchants State Bank)	President, Planson Farms, Inc.  Partner, Planson Family Partner, LP Member, Ladd's Land Company LLC Sec/Treasurer C.R. Planson Farms Inc	0.14%	None	Planson Family Farms, Inc.  Planson Family Partner, LP Ladd's Land Company LLC  C.R. Planson Farms, Inc.	49%  49% 75%  50%
Anthony J. Rupp Archbold, OH	President, Rupp Furniture Co.	Director	Director, (Farmers & Merchants State Bank)	President, Rupp Furniture Co.	0.39%	None	Rupp Furniture, Co.	25%

Annual Report of Bank Holding Companies – FRY-6

							Wilco (Partnership)	25%
Kevin J Sauder Archbold, OH	President/CEO, Sauder Woodworking Co.	Director	Director, (Farmers & Merchants State Bank)	President/CEO, Sauder Woodworking Co.	0.11%	None	None	None
Paul S. Slebenmorgan Archbold, OH	N/A	Director, President & CEO	Director, President & CEO (Farmers & Merchants State Bank)	None	0.61%	None	None	None
Steven J. Wyse Naples, FL	Private Investor	Director	Director, (Farmers & Merchants State Bank)	President, Granite Industries, Inc.	3.06%	None	S3J LLC Wolverine Properties LTD Nexcor LLC W W Investments, LLC	25% 33% 50% 50%
Barbara J. Britenriker Stryker, OH	N/A	Executive Vice President  Chief Financial Officer	Executive Vice President Chief Financial Officer (Farmers & Merchants State Bank)	None	0.15%	None	None	None
Todd A. Graham Archbold, OH	N/A	Executive Vice President Chief Lending Officer	Executive Vice President Chief Lending Officer	None	0.06%	None	None	None
Edward A. Leininger Archbold, OH	N/A	Executive Vice President Chief Operating Officer	Executive Vice President Chief Operating Officer	None	0.63%	None	None	None
Rex D. Rice Wauseon, OH	N/A	Executive Vice President Senior Commercial Banking Director	Executive Vice President Senior Commercial Banking Director	None	0.16%	None	None	None

12/31/2014

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**FARMERS &  
MERCHANTS**  
STATE BANK

1313 S. Defiance St.  
PO Box 216  
Archbold, OH 43502-0216  
419-446-2531  
RECEIVED  
SUPERVISION & REGULATION  
2016 FEB 29 PM 2:04  
FEDERAL RESERVE BANK  
OF CLEVELAND

307 N. Defiance St.  
PO Box 216  
Archbold, Ohio 43502-0216  
419-446-2501  
www.fm-bank.com

February 25, 2016

Statistics & Analysis Dept.  
Federal Reserve Bank of Cleveland  
1455 E. 6<sup>th</sup> St.  
Cleveland, OH 44114-2517

Dear Kristina Gates,

Documents for the FR Y-6 are enclosed for your review.

1. Signed FR Y-6
2. Spreadsheet for Report Item 2b
3. Form FRY-6
4. Annual Report of Bank Holding Companies

If you have any questions, please do not hesitate to call.

Sincerely,

Linda Heer  
Accounting Secretary  
419-445-3501 (ext 01288)

Enclosures