

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.

I, Robert M. Parks,
 Name of the Holding Company Director and Official
President and CEO
 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.

Signature of Holding Company Director and Official
02/13/2018
 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. _____

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

December 31, 2017

Month / Day / Year

NONE

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

Reporter's 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

<u>Caldwell</u>	<u>OH</u>	<u>43724</u>
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
cfogle@farmersmerchants-bank.com

E-mail Address
www.thefarmersandmerchantsbank.com

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

<p>Is confidential treatment requested for any portion of this report submission?..... <input type="checkbox"/>=No <input checked="" type="checkbox"/>=Yes <input type="checkbox"/></p> <p>In accordance with the General Instructions for this report (check only one),</p> <p>1. a letter justifying this request is being provided along with the report <input type="checkbox"/></p> <p>2. a letter justifying this request has been provided separately..... <input type="checkbox"/></p> <p>NOTE: information for which confidential treatment is being requested must be provided separately and labeled as "confidential."</p>

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> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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Annual Report of Bank Holding Companies – FR Y – 6
12/31/17 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio

Report Item I: Annual reports to shareholders

None

Report Item 1: Form 10-K filed with the Securities and Exchange Commission

None

Annual Report of Bank Holding Companies – FR Y – 6
12/31/17 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio

Report Item 2a: Organizational Chart

FarmMerc, Inc. 430 North St. Caldwell, Ohio 43724/Incorporated in Ohio
Legal Entity Identifier (LEI)- None

The Farmers and Merchants Bank 430 North St. Caldwell, Ohio 43724/Incorporated in Ohio
Legal Entity Identifier (LEI)- None

Note: The one subsidiary is 100% owned.

Supplement to organizational chart:

- (a) NONE
- (b) NONE
- (c) NONE
- (d) NONE

**Annual Report of Bank Holding Companies – FR Y – 6
12/31/17 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio**

Report Item 2b: Domestic Branch Listing

A list of branches for your depository institution: The Farmers and Merchants Bank (ID_RSSD: 760210)

This depository institution is held by: FarmMerc, Inc. (ID-RSDD: 1249909) of Caldwell, Ohio

Popular Name: The Farmers and Merchants Bank

Street Address: 430 North St.

City: Caldwell

County: Noble

State: Ohio

Zip code: 43724

Branch service type: Full Service (Head Office/Only Office)

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FarmMerc, Inc.
Caldwell, Ohio

Fiscal Year Ending December 31, 2017

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 12-31-2017			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 12-31-2017		
(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, 2017

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)
Michael R. Buckey Caldwell, Ohio, U.S.	Buckey Disposal, Owner and Manager	Director	Director of The Farmers and Merchants Bank	Buckey Disposal, Owner and Manager Noble County Chamber of Commerce, Director First Church of the Nazarene, Director Noble County Community Foundation, Director	1.73%	None	Buckey Disposal, 100%
John H. Carter Caldwell, Ohio, U.S.	Noble Excavating, Inc., President	Director	Director of The Farmers and Merchants Bank	Noble Excavating, Inc., President	1.58%	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	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	2.05%	None	P.C. Systems, Inc., 100% Caldwell Car Wash, 50%
Susan M. Crum Caldwell, Ohio, U.S.	The Farmers and Merchants Bank, Vice President and Chief Operations Officer	None	The Farmers and Merchants Bank, Vice President and Chief Operations Officer	None	0.18%	None	None
Dennis F. Gerst Caldwell, Ohio, U.S.	Retired	Director	Director of The Farmers and Merchants Bank	Davis & Gerst Rentals, Partner S & G Company, Partner Noble County Metropolitan Housing, Chairman and Board Member	1.40%	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	R.C. Moore Lumber, Inc., President	0.75%	None	R.C. Moore Lumber, Inc., 51%
Sean A. Moore Caldwell, Ohio, U.S.	The Farmers and Merchants Bank, Business Development Officer	None	The Farmers and Merchants Bank, Business Development Officer	None	0.01%	None	Less than 25%

F. Ward Murrey Caldwell, Ohio, U.S.	Farm/Land Development	Director	Director of The Farmers and Merchants Bank	Farm/Land Development	2.85%	None	Less than 25%
Robert M. Parks Caldwell, Ohio, U.S.	Director, President, and Chief Executive Officer of The Farmers and Merchants Bank	Director, President, and Chief Executive Officer	Director, President, and Chief Executive Officer of The Farmers and Merchants Bank	The Farmers and Merchants Bank 401(k) Profit Sharing Plan, Trustee Ohio Bankers League, Director	1.48%	None	Less than 25%
Timothy E. Peoples Caldwell, Ohio, U.S.	The Farmers and Merchants Bank, Asst. Vice President	None	The Farmers and Merchants Bank, Asst. Vice President	Main St. Church of Christ, Deacon and Treasurer Noble Metropolitan Housing Authority, Chairman and Board Member The Farmers and Merchants Bank 401(k) Profit Sharing Plan, Trustee	0.17%	None	Less than 25%
Rick D. Turner Williamstown, West Virginia, U.S.	The Farmers and Merchants Bank, Executive Vice President	None	The Farmers and Merchants Bank, Executive Vice President	None	0.01%	None	None
Catherine L. Williams Pleasant City, Ohio, U.S.	Special Education Director for Noble Local School District	Director, Chairman of the Board	Director, Chairman of The Farmers and Merchants Bank	Noble Greene Investment Company, Inc., Director and President	0.24%	None	Less than 25%
Lucien C. Young, III Caldwell, Ohio, U.S.	Attorney at Law	Director	Director of The Farmers and Merchants Bank	Noble County Judge	0.24%	None	Less than 25%
Cynthia F. Yunk Caldwell, Ohio, U.S.	The Farmers and Merchants Bank, Senior Vice President and Chief Financial Officer	Treasurer	The Farmers and Merchants Bank, Senior Vice President and Chief Financial Officer	The Farmers and Merchants Bank 401(k) Profit Sharing Plan, Trustee	0.32%	None	Less than 25%