

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

N/A

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

Reporter's Name, Street, and Mailing Address

I, Lars B. Eller

Farmers & Merchants Bancorp, Inc.

Legal Title of Holding Company

307 N. Defiance Street, PO Box 216

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

<u>Archbold</u>	<u>OH</u>	<u>43502</u>
City	State	Zip Code

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

E-mail Address

www.fm.bank

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

Name of the Holding Company Director and Official

President / 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

02-25-2021

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

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

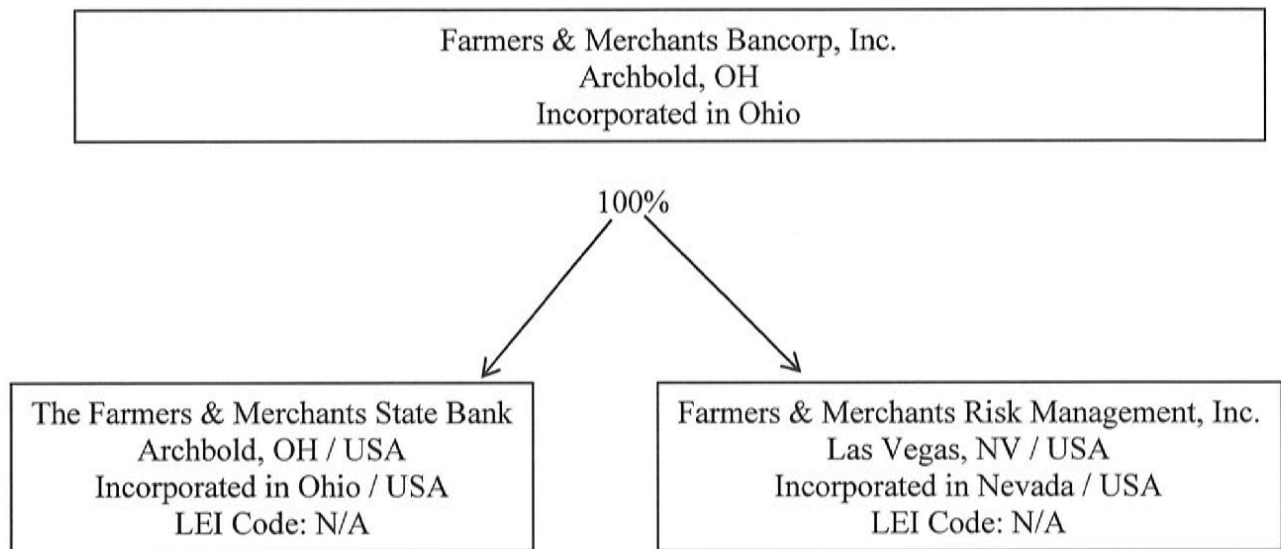
- 1. a letter justifying this request is being provided along
 with the report
- 2. a letter justifying this request has been provided separately ...

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

Form FRY-6
Farmers & Merchants Bancorp, Inc.
Fiscal Year Ending December 31, 2020

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: Included in attachments.

Report Item 3(1): Andrew Briggs of Geneva, Indiana, USA was a beneficial owner of 709,728 shares (6.34%) of common stock during 2020. This includes 248,568 shares of common stock owned individually by Mr. Briggs, 3,660 shares of common stock owned jointly with Mr. Briggs's spouse, and 457,500 shares of common stock held by family trusts of which Mr. Briggs is the trustee.

Report Item 3(2): No other shareholder of record directly or indirectly owned, controlled, or held with power to vote 5 percent or more of the voting securities during 2020.

Report Item 4: See the following 2 pages

Annual Report of Bank Holding Companies -- FRY-6

<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 & Position with Bank Holding Company</u>	<u>(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)</u>	<u>(3)(c) Title & 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>
Steven J. Planson Stryker, OH	President / CEO, Planson Farms, Inc.	Director	Director, (Farmers & Merchants State Bank)	President / CEO, Planson Farms, Inc.	0.18%	None	Planson Family Farms, Inc.	49%
				Partner, Planson Family Partner, LP Member, Ladd's Land Company LLC Sec/Treasurer C.R. Planson Farms Inc.			Planson Family Partner, LP Ladd's Land Company LLC	49% 75%
							C.R. Planson Farms, Inc.	50%
Anthony J. Rupp Archbold, OH	Retired, Past President of Rupp Furniture Co.	Director	Director, (Farmers & Merchants State Bank)	Retired, Past President of Rupp Furniture Co.	0.35%	None	Wilco (Partnership)	25%
Kevin J. Sauder Archbold, OH	President/CEO, Sauder Woodworking Co.	Director		President/CEO, Sauder Woodworking Co.	0.04%	None	None	None
Paul S. Siebenmorgen Noblesville, IN	N/A	Director	Director, (Farmers & Merchants State Bank)	None	0.28%	None	None	None
Dr. K. Brad Stamm Ada, MI	Educational Consultant	Director	Director, (Farmers & Merchants State Bank)	Chairman of Division of Business at Cornerstone University (Retired 2018) President, Stamm Management Group / Small Globe Music	1.35%	None	President, Stamm Management Group / Small Globe Music	100%
Barbara J. Britenriker Stryker, OH	N/A	Executive Vice President	Executive Vice President	None	0.21%	None	None	None
		Chief Financial Officer	Chief Retail Banking Officer (Farmers & Merchants State Bank) Director, Farmers & Merchants Risk Management, Inc.					
Edward A. Leininger Archbold, OH	N/A	Executive Vice President	Executive Vice President	None	0.20%	None	None	None
		Chief Operating Officer	Chief Operating Officer (Farmers & Merchants State Bank)					
Rex D. Rice Wauseon, OH	N/A	Executive Vice President	Executive Vice President	None	0.18%	None	None	None
		Senior Commercial Banking Manager	Senior Commercial Banking Manager (Farmers & Merchants State Bank)					

(1) Bank Holding Company, Farmers & 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 & Position with Bank Holding Company</u>	<u>(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)</u>	<u>(3)(c) Title & 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>
Andrew J. Briggs Geneva, IN	N/A	Director	Director, Farmers & Merchants State Bank & 1st Senior Vice President	Treasurer, Indiana State Museum Corporate Secretary, Limberlost State Historical Site Director, Northeast Indiana Regional Development Authority Treasurer, Adams Co Public Library System	6.34%	None	None	
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 Member, Burkholder Stables, LLC	0.14%	None	Falor Farm Center, Inc. Burkholder Farms, LLC JRBC Properties, LLC Black Swamp Equipment LLC Burkholder Stables LLC	100% 50% 100% 45% 50%
Lars B. Eller OH	Bryan, N/A	Director, President & CEO	Director, President & CEO (Farmers & Merchants State Bank) Director, Farmers & Merchants Risk Management, Inc.	None	0.10%	None	None	None
Steven A. Everhart Archbold, OH	Self-Employed Business Consultant	Director	Director, (Farmers & Merchants State Bank)	Owner	0.18%	None	Everhart Consulting	100%
Jo Ellen Hornish Defiance, OH	CEO Hornish Bros, Inc.	Director	Director, (Farmers & Merchants State Bank)	President / CEO, Hornish Bros, Inc. Vice President / Corporate Sec, Fountain City Leasing, Inc. President / CEO, Advantage Powder Coating, Inc. Member, One Source Diversified Services Ltd. Member, Hornish Properties, LLC Managing Director, Sam Hornish, Jr. Foundation	0.26%	None	Hornish Bros, Inc. Fountain City Leasing, Inc. Advantage Powder Coating, Inc. One Source Diversified Services Ltd. Hornish 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	0.03%	None	Hawks Clothing, Inc.	100%
Lori A. Johnston Grand Rapids, OH	President, ProMedica Insurance Corporation	Director	Director, (Farmers & Merchants State Bank)	President, ProMedica Insurance Corporation	0.00%	None	None	None
Marcia S. Latta Bowling Green, OH	Vice President / Division of University Advancement / The University of Findlay	Director	Director, (Farmers & Merchants State Bank)	Vice President of University Advancement, The University of Findlay	0.04%	None	None	None

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 **12/31/2020**. 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)	214414	FARMERS & MERCHANTS STATE BANK, THE	307 NORTH DEFIANCE STREET	ARCHBOLD	OH	43502	FULTON	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3811908	ANGOLA BRANCH	2310 N. WAYNE STREET	ANGOLA	IN	46703	STEBEN	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2509440	AUBURN BRANCH	403 ERIE PASS	AUBURN	IN	46706	DEKALB	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2056207	718 US 27 N OFFICE	718 US 27 N	BERNE	IN	46711	ADAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	224749	BUTLER BRANCH	200 SOUTH BROADWAY	BUTLER	IN	46721	DEKALB	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	4414520	1118 SOUTH 13TH STREET OFFICE	1118 SOUTH 13TH STREET	DECATUR	IN	46733	ADAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	4981929	FARMERS & MERCHANTS STATE BANK - HUNTERTOWN	12106 LIMA ROAD	FORT WAYNE	IN	46818	ALLEN	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	590949	GENEVA OFFICE	215 EAST LINE STREET	GENEVA	IN	46740	ADAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2045014	150 WEST WASHINGTON STREET OFFICE	150 WEST WASHINGTON STREET	MONROE	IN	46772	ADAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	5113343	MONROEVILLE OFFICE	103 MAIN STREET	MONROEVILLE	IN	46773	ALLEN	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3384635	1451 NORTH MERIDIAN STREET OFFICE	1451 NORTH MERIDIAN STREET	PORTLAND	IN	47371	JAY	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	291219	WOODLAND BRANCH	1313 S. DEFIANCE	ARCHBOLD	OH	43502	FULTON	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	5049518	FARMERS & MERCHANTS STATE BANK - BOWLING GREEN	1072 N MAIN ST	BOWLING GREEN	OH	43402	WOOD	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	94214	BRYAN BRANCH	929 EAST HIGH	BRYAN	OH	43506	WILLIAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	1966934	SOUTHTOWNE BRANCH	1000 SOUTH MAIN ST.	BRYAN	OH	43506	WILLIAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3747128	CUSTAR BRANCH	22973 DEFIANCE PIKE	CUSTAR	OH	43511	WOOD	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3051384	DEFIANCE BRANCH	1175 HOTEL DRIVE	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	217013	DELTA BRANCH	101 MAIN STREET	DELTA	OH	43515	FULTON	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	5197183	FARMERS & MERCHANTS STATE BANK - FINDLAY	1660 TIFFIN AVE	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	920274	HICKSVILLE OFFICE	100 NORTH MAIN STREET	HICKSVILLE	OH	43526	DEFIANCE	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3535642	MONTPELIER EASTSIDE BRANCH	1150 EAST MAIN STREET	MONTPELIER	OH	43543	WILLIAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2271505	NAPOLEON BRANCH	2255 NORTH SCOTT ST.	NAPOLEON	OH	43545	HENRY	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	3761469	PERRYSBURG BRANCH	7001 LIGHTHOUSE WAY	PERRYSBURG	OH	43551	WOOD	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	169215	STRYKER BRANCH	300 SOUTH DEFIANCE STREET	STRYKER	OH	43557	WILLIAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	2961141	SWANTON BRANCH	7 TURTLE CREEK CIRCLE	SWANTON	OH	43558	LUCAS	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	93712	WAUSEON BRANCH	1130 N. SHOOP AVENUE	WAUSEON	OH	43567	FULTON	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	32010	WAUSEON DOWNTOWN BRANCH	119 NORTH FULTON ST	WAUSEON	OH	43567	FULTON	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	
OK		Full Service	33615	WEST UNITY BRANCH	200 WEST JACKSON STREET	WEST UNITY	OH	43570	WILLIAMS	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS STATE BANK, THE	214414	