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. § 3105(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.

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.

I, Robert M. Parks
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

Date of Signature

Report at the close of business as of the end of fiscal year

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2013
Month / Day / Year

Report'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
Caldwell OH 43724
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 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

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

☐ Yes Please identify the report items to which this request applies:
☐ No

☑ 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Physical location (if different from mailing address)</td>
<td>Physical location (if different from mailing address)</td>
</tr>
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<tr>
<td>Physical location (if different from mailing address)</td>
<td>Physical location (if different from mailing address)</td>
</tr>
</tbody>
</table>

12/2012
Report Item 1: Annual reports to shareholders

None

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

None
Report Item 2a: Organizational Chart

FarmMerc, Inc. 430 North St. Caldwell, Ohio 43724/Incorporated in Ohio

The Farmers and Merchants Bank 430 North St. Caldwell, Ohio 43724/Incorporated in Ohio

Note: The one subsidiary is 100% owned.

Supplement to organizational chart:
(a) NONE
(b) NONE
(c) NONE
(d) NONE
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. (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)
Report Item 3: Shareholders

(1)
   (a) Name and Address: Carl Lewis Baker, Jr.
       Caldwell, OH U.S.
   (b) Country of Citizenship: United States
   (c) Shares of Common Stock: 4,800
       Percentage of Common Stock: 5.67%

(2) N/A
Report Item 4: Insiders

Name & Address (City & State/Country)  
(1) Michael R. Buckey  
   Caldwell, Ohio U.S.

Principal Occupation, if other than  
with the holding company organization;  
(2) Buckey Disposal, Owner  
   and Manager

Title or position with:  
(a) the bank holding company; and  
(b) all direct & indirect subsidiaries  
of the bank holding company;  
(c) any other business company in which  
person is a director, trustee,  
   partner, or executive officer;

(3)  
(a) Director  
(b) Director

(c) Buckey Disposal, Owner  
   and Manager  
   Noble County Chamber of  
   Commerce, Director  
   First Church of the Nazarene,  
   Director  
   Noble County Community  
   Foundation, Director

Percentage of each class of voting  
securities owned, controlled, or held  
with power to vote in:  
(a) the bank holding company  
(b) direct & indirect subsidiaries of the  
   bank holding company; and  
(c) any other company, if 25% or more of  
   its outstanding voting securities or  
   proportionate interest in a partnership  
   are held. (List the name of the company  
   and the percentage of voting securities  
   owned, controlled, or held with power to  
   vote.)

(4)  
(a) 1.36%  
(b) None  
(c) Buckey Disposal  
   100%
Report Item 4: Insiders

Name & Address (City & State/Country)  
(1) John H. Carter  
   Caldwell, Ohio U.S.

Principal Occupation, if other than with the holding company organization;  
(2) Noble Excavating, Inc., President

Title or position with:  
(a) the bank holding company; and  
(b) all direct & indirect subsidiaries of the bank holding company;  
(c) any other business company in which person is a director, trustee, partner, or executive officer;  
(3)  
   (a) Director  
   (b) Director  
   (c) Noble Excavating, Inc. President

Percentage of each class of voting securities owned, controlled, or held with power to vote in:  
(a) the bank holding company  
(b) direct & indirect subsidiaries of the bank holding company; and  
(c) any other company, if 25% or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)  
(4)  
   (a) 1.43%  
   (b) None  
   (c) Noble Excavating, Inc. 100%
Annual Report of Bank Holding Companies – FR Y – 6
12/31/13– FarmMerc, Inc., 430 North Street, Caldwell, Ohio

Report Item 4: Insiders

Name & Address (City & State/Country)  (1) John D. Cline
                                          Caldwell, Ohio U.S.

Principal Occupation, if other than (2) P.C. Systems, Inc. President
with the holding company organization;

Title or position with: (3)
(a) the bank holding company; and
(b) all direct & indirect subsidiaries
   of the bank holding company;
(c) any other business company in which
    person is a director, trustee,
    partner, or executive officer;

(a) Director
(b) Director
(c) 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

Percentage of each class of voting (4)
securities owned, controlled, or held
with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the
    bank holding company; and
(c) any other company, if 25% or more of
    its outstanding voting securities or
    proportionate interest in a partnership
    are held. (List the name of the company
    and the percentage of voting securities
    owned, controlled, or held with power to
    vote.)

(a) 1.63%
(b) None
(c) P.S. Systems, Inc.
   Caldwell Car Wash
   100%
   50%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)

(1) Susan Crum
Caldwell, Ohio U.S.

Principal Occupation, if other than
with the holding company organization;

(2) The Farmers and Merchants
Bank, Asst. Vice President and
Chief Operations Officer

Title or position with:
(a) the bank holding company; and
(b) all direct & indirect subsidiaries
of the bank holding company;

(3) (a) None
(b) The Farmers and Merchants
Bank, Asst. Vice President
and Chief Operations Officer

(c) any other business company in which
person is a director, trustee,
partner, or executive officer;

(c) None

Percentage of each class of voting
securities owned, controlled, or held
with power to vote in:

(4) (a) the bank holding company
(b) direct & indirect subsidiaries of the
bank holding company; and
(c) any other company, if 25% or more of
its outstanding voting securities or
proportionate interest in a partnership
are held. (List the name of the company
and the percentage of voting securities
owned, controlled, or held with power to
vote.)

(a) .15%
(b) None
(c) less than 25%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)  
(1) Dennis F. Gerst  
Caldwell, Ohio U.S.

Principal Occupation, if other than  
with the holding company organization;

(2) Retired

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries  
of the bank holding company;
(c) any other business company in which  
person is a director, trustee,  
partner, or executive officer;

(3)  
(a) Director  
(b) Director  
(c) Davis & Gerst Rentals,  
Partner  
S&G Company, Partner  
Noble County Metropolitan  
Housing, Board Chairman &  
Member

Percentage of each class of voting  
securities owned, controlled, or held  
with power to vote in:
(a) the bank holding company  
(b) direct & indirect subsidiaries of the  
bank holding company; and  
(c) any other company, if 25% or more of  
its outstanding voting securities or  
proportionate interest in a partnership  
are held. (List the name of the company  
and the percentage of voting securities  
owned, controlled, or held with power to  
vote.)

(4)  
(a) 1.22%  
(b) None  
(c) Davis & Gerst Rentals -  
-50%  
S & G Company – 33%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)
(1) R. Chad Moore
   Caldwell, Ohio U.S.

Principal Occupation, if other than
with the holding company organization;
(2) R.C. Moore Lumber, Inc.,
   President

Title or position with:
(a) Director
(b) Director
(3)
(c) R.C. Moore Lumber, Inc.,
   Pres.

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries
   of the bank holding company;
(c) any other business company in which
   person is a director, trustee,
   partner, or executive officer;

Percentage of each class of voting
securities owned, controlled, or held
with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the
   bank holding company; and
(c) any other company, if 25% or more of
   its outstanding voting securities or
   proportionate interest in a partnership
   are held. (List the name of the company
   and the percentage of voting securities
   owned, controlled, or held with power to
   vote.)
(a) .74%
(b) None
(c) R.C. Moore Lumber, Inc.
   -51%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)  (1) F. Ward Murrey
                                             Caldwell, Ohio U.S.

Principal Occupation, if other than    (2) Farm/Land Development
with the holding company organization;

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries
    of the bank holding company;
(c) any other business company in which
    person is a director, trustee,
    partner, or executive officer;

Title or position with:
(a) Director
(b) Director
(c) Farm/Land Development

Percentage of each class of voting
securities owned, controlled, or held
with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the
    bank holding company; and
(c) any other company, if 25% or more of
    its outstanding voting securities or
    proportionate interest in a partnership
    are held. (List the name of the company
    and the percentage of voting securities
    owned, controlled, or held with power to
    vote.)

(4)
(a) 2.71%
(b) None
(c) Less than 25%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)
(1) Robert M. Parks
    Caldwell, Ohio U.S.

Principal Occupation, if other than
with the holding company organization;
(2) The Farmers and Merchants,
    Bank, President & CEO

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries
    of the bank holding company;
(c) any other business company in which
    person is a director, trustee,
    partner, or executive officer;
(3)  
    (a) Director & President & CEO
    (b) Director & President & CEO
    (c) The Farmers and Merchants
        Bank 401(K) Profit Sharing
        Plan, Trustee

Percentage of each class of voting
securities owned, controlled, or held
with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the
    bank holding company; and
(c) any other company, if 25% or more of
    its outstanding voting securities or
    proportionate interest in a partnership
    are held. (List the name of the company
    and the percentage of voting securities
    owned, controlled, or held with power to
    vote.)
(4)  
    (a) 1.46%
    (b) None
    (c) Less than 25%
Report Item 4: Insiders cont'd

Name & Address (City & State/Country)
(1) Timothy E. Peoples
   Caldwell, Ohio U.S.

Principal Occupation, if other than
with the holding company organization;
(2) The Farmers and Merchants
    Bank, Asst. Vice President

Title or position with:
(a) the bank holding company; and
(b) all direct & indirect subsidiaries
    of the bank holding company;
(c) any other business company in which
    person is a director, trustee,
    partner, or executive officer;
(3)
   (a) None
   (b) The Farmers and Merchants
       Bank, Asst. Vice President
   (c) Main St. Church of Christ,
       Treasurer
       Noble Metro Housing
       Authority Board Member
       The Farmers and Merchants
       Bank 401(K) Profit Sharing
       Plan, Trustee

Percentage of each class of voting
securities owned, controlled, or held
with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the
    bank holding company; and
(c) any other company, if 25% or more of
    its outstanding voting securities or
    proportionate interest in a partnership
    are held. (List the name of the company
    and the percentage of voting securities
    owned, controlled, or held with power to
    vote.)
(4)
   (a) .17%
   (b) None
   (c) less than 25%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)

Principal Occupation, if other than with the holding company organization;

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries of the bank holding company;
(c) any other business company in which person is a director, trustee, partner, or executive officer;

Percentage of each class of voting securities owned, controlled, or held with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the bank holding company; and
(c) any other company, if 25% or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)

(1) Rick D. Turner
Williamstown, WV U.S.

(2) The Farmers and Merchants, Bank, Executive Vice President

(3)
(a) None
(b) The Farmers and Merchants Bank, Executive Vice President
(c) None

(4)
(a) .10%
(b) None
(c) Less than 25%
### Report Item 4: Insiders cont’d

<table>
<thead>
<tr>
<th>Name &amp; Address (City &amp; State/Country)</th>
<th>(1) Catherine L. Williams Caldwell, Ohio U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal Occupation, if other than</td>
<td>(2) Retired</td>
</tr>
<tr>
<td>with the holding company organization;</td>
<td></td>
</tr>
<tr>
<td>Title or position with:</td>
<td>(3)</td>
</tr>
<tr>
<td>(a) the bank holding company;</td>
<td>(a) Director, Chairman of the Board</td>
</tr>
<tr>
<td>(b) all direct &amp; indirect subsidiaries</td>
<td>(b) Director, Chairman of the Board</td>
</tr>
<tr>
<td>of the bank holding company;</td>
<td>(c) Noble Greene Investment Company, Inc., Director and President</td>
</tr>
<tr>
<td>(c) any other business company in which person is a director, trustee, partner, or executive officer;</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Percentage of each class of voting securities owned, controlled, or held with power to vote in:</th>
<th>(4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) the bank holding company</td>
<td>(a) .17%</td>
</tr>
<tr>
<td>(b) direct &amp; indirect subsidiaries of the bank holding company; and</td>
<td>(b) None</td>
</tr>
<tr>
<td>(c) any other company, if 25% or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)</td>
<td>(c) Less than 25%</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)  
(1) Lucien C. Young, III
Caldwell, Ohio U.S.

Principal Occupation, if other than
with the holding company organization;
(2) Attorney at Law

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries
   of the bank holding company;
(c) any other business company in which
   person is a director, trustee,
   partner, or executive officer;
(3) (a) Director
   (b) Director
   (c) Noble County Judge

Percentage of each class of voting
securities owned, controlled, or held
with power to vote in:
(a) the bank holding company
(b) direct & indirect subsidiaries of the
   bank holding company; and
(c) any other company, if 25% or more of
   its outstanding voting securities or
   proportionate interest in a partnership
   are held. (List the name of the company
   and the percentage of voting securities
   owned, controlled, or held with power to
   vote.)
(4) (a) .24%
(b) None
(c) Less than 25%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)

(1) Cynthia F. Yunk
    Caldwell, Ohio U.S.

Principal Occupation, if other than with the holding company organization;

(2) The Farmers and Merchants Bank, Vice President and Chief Financial Officer

Title or position with:
(a) the bank holding company;
(b) all direct & indirect subsidiaries of the bank holding company;
(c) any other business company in which person is a director, trustee, partner, or executive officer;

(3)
(a) Treasurer
(b) The Farmers and Merchants Bank, Vice President and Chief Financial Officer
(c) The Farmers and Merchants Bank 401( K) Profit Sharing Plan, Trustee

Percentage of each class of voting securities owned, controlled, or held with power to vote in:

(4)
(a) .30%
(b) None
(c) Less than 25%