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. §§ 246(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 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
07/16/2015
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 1249909
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year
NONE
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
FarmMerr, Inc.
Legal Title of Holding Company
430 North St.
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
Name Title
Treasurer
740-732-5621 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

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, 200th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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)
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12/31/14 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio

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) 1.45%
(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  (2) Noble Excavating, Inc.,  
with the holding company organization;  President

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

Percentage of each class of voting  (4)
securities owned, controlled, or held  (a) 1.53%
with power to vote in:
(a) the bank holding company  (b) None
(b) direct & indirect subsidiaries of the  (c) Noble Excavating, Inc.
   bank holding company; and  100%
(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.)
Report Item 4: Insiders

Name & Address (City & State/Country)

(1) John D. Cline
   Summerfield, Ohio U.S.

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

(2) P.C. Systems, Inc. President

Title or position with:

(3) Director
   Director
   (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 securities owned, controlled, or held with power to vote in:

(4) 1.72%
   (a) 1.72%
   (b) None
   (c) P.C. 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;

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;

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

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

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) .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;

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;

(2) Retired

(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       (a) 1.25%
  (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.)

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

   (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:
(4) (a) .75%
   (b) None
   (c) R.C. Moore Lumber, Inc.
      -51%

   (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.)
Report Item 4: Insiders cont’d

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

Principal Occupation, if other than  
with the holding company organization;  
(2) The Farmers and Merchants  
    Bank, Business Development  
    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) None  
    (b) None  
    (c) None

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) 00%  
    (b) None  
    (c) None
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: (3)
   (a) the bank holding company;
   (b) all direct & indirect subsidiaries (a) Director
       of the bank holding company;
   (c) any other business company in which (b) Director
       person is a director, trustee,
       partner, or executive officer;

Percentage of each class of voting (4)
securities owned, controlled, or held
with power to vote in:
   (a) the bank holding company (a) 2.78%
   (b) direct & indirect subsidiaries of (b) None
       the bank holding company; and
   (c) any other company, if 25% or more of (c) Less than 25%
       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.)
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; 
(3) 
(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 & 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: 
(4) 
(a) the bank holding company 
(a) 1.46%
(b) direct & indirect subsidiaries of the bank holding company; and 
(b) None
(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.) 
(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; 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;

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) Timothy E. Peoples
Caldwell, Ohio U.S.

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

(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

(4)
(a) .17%
(b) None
(c) less than 25%
Report Item 4: Insiders cont’d

Name & Address (City & State/Country)

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

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

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

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

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

Name & Address (City & State/Country)  
(1) Catherine L. Williams  
Pleasant City, 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, Chairman of the  
Board  
(b) Director, Chairman of the  
Board  
(c) Noble Greene  
Investment Company,  
Inc., Director and  
President

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) .18%  
(b) None  
(c) Less than 25%
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:                                                          (3)
(a) the bank holding company;                                                   (a) Director
(b) all direct & indirect subsidiaries of the bank holding company;            (b) Director
(c) any other business company in which person is a director, trustee, partner, or executive officer; (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                                                 (4) (a) .24%
(b) direct & indirect subsidiaries of the bank holding company; and          (b) None
(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.) (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) .31%
(b) None
(c) Less than 25%