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 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 811a); 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 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
03/15/2016
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, 2015
Month / Day / Year
NONE
Reportor's Legal Entity Identifier (LEI) (20 Character LEI Code)

Reportor's Name, Street, and Mailing Address
FarmMerc, Inc.
430 North St.
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 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:

☐ 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 13 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
Annual Report of Bank Holding Companies – FR Y – 6
12/31/15 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio

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
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
12/31/15 – 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. (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) 1.64%  
(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) 1.55%
(b) None
(c) Noble Excavating, Inc.
100%
Annual Report of Bank Holding Companies – FR Y – 6
12/31/15– FarmMerc, Inc., 430 North Street, Caldwell, Ohio

Report Item 4: Insiders

Name & Address (City & State/Country)  (1) John D. Cline
                                           Summerfield, 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;

(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) 1.95%
(b) None

(c) P.C. Systems, Inc. 100%
   Caldwell Car Wash 50%
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;

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

(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

(4)
(a) 0.18%
(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.)
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) 1.37%
   (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) 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) R.C. Moore Lumber, Inc.,  
        Pres.

Percentage of each class of voting  
securities owned, controlled, or held  
with power to vote in:  
(4)  
    (a) the bank holding company  
    (b) 0.75%  
    (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) R.C. Moore Lumber, Inc.  
        -51%
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

Title or position with:  (3)
(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  (4)
(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) None
(b) None
(c) None

(a) 0.01%
(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 with the holding company organization;  
(2) Farm/Land Development

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) 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) 2.84%  
(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) 1.47%  
    (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) 0.17%
   (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:
(3) (a) None
   (b) The Farmers and Merchants Bank, Executive Vice President
   (c) None

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.)

(4) (a) 0.11%
    (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;
(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, 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:
(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) 0.24%
    (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;

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) 0.24%
(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:
(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) 0.32%
(b) None
(c) Less than 25%

This depository institution is held by FARMERMIC, INC. (124990) at CALDwell, OH.

The data are as of 12/31/2019. 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 data 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://s10online.federalreserve.gov.

* FDIC UNIQUE, Office Number, and ID: R550 columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID: R550*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC unique</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID: R550*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>12/31/2019</td>
<td>Full Service (Head Office)</td>
<td>760230</td>
<td>FARMERS AND MERCHANTS BANK, THE</td>
<td>430 NORTHERN ST</td>
<td>CALDwell</td>
<td>OH</td>
<td>43724</td>
<td>NOBLE</td>
<td>UNITED STATES</td>
<td>6550</td>
<td>0</td>
<td>FARMERS AND MERCHANTS BANK, THE</td>
<td>760230</td>
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