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 3106(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 249(a)(1), 602, and 611(a)); and sections 113, 165, 312, 318, and 806 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1860a(c)(1), and 5468(b)(1)). 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. 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.

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 compliance 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 of the report concerning that individual.

Signature of Holding Company Director and Official
03/14/2017
Date of Signature

For Federal Reserve Bank Use Only

RISID
C.I.

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

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016
Month / Day / Year

NONE
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters 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 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

Is confidential treatment requested for any portion of this report submission?
[ ] Yes [ ] No

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."
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>
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<td>City State Zip Code</td>
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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
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 of The Farmers and  
Merchants Bank  
(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  
it's 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) 1.71%  
(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 of The Farmers 
       and Merchants Bank  
   (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) 1.58%  
   (b) None  
   (c) Noble Excavating, Inc.  
       100%
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:  
(a) Director  
(b) Director of The Farmers and Merchants Bank  
(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:  
(a) 2.05%  
(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;
(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;
(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 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 (a) 0.18%
(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) None
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) Director  
(b) Director of The Farmers  
   and Merchants Bank  
(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) 1.40%  
(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 of The Farmers and Merchants Bank
(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)  0.75%
(b)  None
(c)  R.C. Moore Lumber, Inc.
    -51%
**Report Item 4: Insiders cont’d**

<table>
<thead>
<tr>
<th>Name &amp; Address (City &amp; State/Country)</th>
<th>(1) Sean A. Moore Caldwell, Ohio U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal Occupation, if other than with the holding company organization;</td>
<td>(2) The Farmers and Merchants Bank, Business Development Officer</td>
</tr>
<tr>
<td>Title or position with:</td>
<td>(3)</td>
</tr>
<tr>
<td>(a) the bank holding company;</td>
<td>(a) None</td>
</tr>
<tr>
<td>(b) all direct &amp; indirect subsidiaries of the bank holding company;</td>
<td>(b) None</td>
</tr>
<tr>
<td>(c) any other business company in which person is a director, trustee, partner, or executive officer;</td>
<td>(c) None</td>
</tr>
</tbody>
</table>

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<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) 0.01%</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) None</td>
</tr>
</tbody>
</table>
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) Director
(b) Director of The Farmers
    and Merchants Bank
(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       (a) 2.85%
(b) direct & indirect subsidiaries  (b) None
    of the bank holding company;
(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) 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:
   (3)
   (a) Director & President & CEO
   (b) Director & President & CEO
   of The Farmers and Merchants
   Bank
   (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) 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       (4)
                                          (a) 0.17%
                                          (b) None
(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.)
                                          (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;

Title or position with:  (2) The Farmers and Merchants, Bank, Executive Vice President
(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  (a) 0.11%
(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) 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  | (2) Special Education Director  
                                    | for Noble Local School District |
| with the holding company organization; |                                                                         |
| Title or position with:              | (3) Director, Chairman of the  
                                    | Board |
| (a) the bank holding company;        | (b) Director, Chairman of the  
                                    | Board of The Farmers and  
                                    | Merchants Bank |
| (b) all direct & indirect subsidiaries|                                                                         |
| of the bank holding company;         | (c) Noble Greene  
                                    | Investment Company,  
                                    | Inc., Director and  
                                    | President |
| (c) any other business company in which  |                                                                         |
| person is a director, trustee,  
| partner, or executive officer;       |                                                                         |
| Percentage of each class of voting  | (4)                                                                          |
| securities owned, controlled, or held| (a) 0.24%  
                                    | with power to vote in:                                                      |
| with power to vote in:               | (b) None  
                                    | (a) the bank holding company                                               |
| (a) the bank holding company         | (b) direct & indirect subsidiaries of the  
                                    | bank holding company; and                                                 |
| (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.) |
| (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) 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; 
(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 of The Farmers and 
Merchants Bank 
(c) Noble County Judge

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) 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: (3)
(a)  the bank holding company; (a) Treasurer
(b)  all direct & indirect subsidiaries of the bank holding company; (b) The Farmers and Merchants Bank, Vice President and Chief Financial Officer
(c)  any other business company in which person is a director, trustee, partner, or executive 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)  the bank holding company (a) 0.32%
(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%