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. § 1644(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. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 619, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 18520(a)(1), and 54688(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.

Lara B. Eller
Name of the Holding Company Director and Official
President / CEO

restate 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 if the Reporter, on behalf of an individual, consented or objected 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
2-22-2019

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. ____________________________

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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2018
Month / Day / Year

N/A

Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address

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
Archbold OH 43502
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Barbara J. Brittenrizer EVP/COO

419-446-7501

Area Code / Phone Number / Extension

419-446-2982

Area Code / Fax Number

bbrittenrizer@fm.bank

E-mail Address

www.fm.bank

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

Is confidential treatment requested for any portion of this report submission?

☐ No

☐ 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.*

Public reporting burden for this information collection is estimated to vary from 1.3 to 1.9 hours per response, with an average of 0.56 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 the 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, NNW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7000-0297), Washington, DC 20503.
Report Item 1: The bank holding company is a SEC registrant and prepares an annual report for its shareholders.

Report Item 2a: Organizational Chart

Farmers & Merchants Bancorp, Inc.
Archbold, OH
Incorporated in Ohio

The Farmers & Merchants State Bank
Archbold, OH / USA
Incorporated in Ohio / USA
LEI Code: N/A

100%

Farmers & Merchants Risk Management, Inc.
Las Vegas, NV / USA
Incorporated in Nevada / USA
LEI Code: N/A


Report Item 3(1): No shareholder of record directly or indirectly owns, controls, or holds with power to vote 5 percent or more of the voting securities as of December 31, 2018.

Report Item 3(2): No shareholder of record directly or indirectly owns, controls, or holds with power to vote 5 percent or more of the voting securities as of December 31, 2018.
### Data Action Effective Date Branch Service Type Branch ID (RRA)* Popular Name Street Address City State Zip Code County Country FX UNMNC* Office Number* Head Office Head Office ID (RRA)* Comments

| CR | Full Service | 254341 | FAIRBANKS & MERCHANTS STATE BANK, THE | 570 NORTH OPALINE STREET | ANCHORAGE | AK | 99501 | FULTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 3431104 | ANCHORAGE BRANCH | 2532 RL WAYNE STREET | ANCHORAGE | AK | 99502 | SITKA | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 280744 | ALASKA BRANCH | 403 DEXTER ST | ANCHORAGE | AK | 99503 | HOKAN | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 227474 | BUTLER BRANCH | 423 SOUTH BROADWAY | RUTHERFORD | TN | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 249574 | BURLESON BRANCH | 4821 ELM ROAD | HOUSTON | TX | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 295932 | BURLESON BRANCH | 360 CEDAR WAY | HOUSTON | TX | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 249574 | BURLESON BRANCH | 362 S. DANIELS | HOUSTON | TX | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 295932 | BURLESON BRANCH | 10728 MAUKET | BOWLING GREEN | KY | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 3431104 | BUTLER BRANCH | 935 EAST HIGH | BRADENTON | FL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 249574 | BURLESON BRANCH | 340 SOUTH MAIN ST. | BRADENTON | FL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 295932 | BURLESON BRANCH | 22233 DISTANCE FLE | DAYTONA | FL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 3431104 | BUTLER BRANCH | 1750 DISTANCE FLE | DAYTONA | FL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 295932 | BUTLER BRANCH | 2501 MAIN STREET | DAYTONA | FL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 1120719 | BUTLER BRANCH | 3800 PROMENADE | DAYTONA | FL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 249574 | BURLESON BRANCH | 100 NORTH MAIN STREET | HOUSTON | TX | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 3431104 | BUTLER BRANCH | 1130 EYK MAIN STREET | MONCTON | NB | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 249574 | BURLESON BRANCH | 2726 NORTH SCOTT ST. | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 376144 | BURLESON BRANCH | 700 ELM COLORADO WAY | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 249574 | BURLESON BRANCH | 800 SOUTH DISTANCE STREET | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 295932 | BURLESON BRANCH | 241 WILLOW CREEK ROAD | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 413083 | BURLESON BRANCH | 4010 WILLOW CREEK ROAD | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 322071 | BURLESON BRANCH | 6710 WILLOW CREEK ROAD | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |
| CR | Full Service | 3431104 | BUTLER BRANCH | 200 NORTH LEE STREET | MONTGOMERY | AL | 93692 | HOUSTON | UNITED STATES | Not Required | Not Required | FAIRBANKS & MERCHANTS STATE BANK, THE | 234444 |

Notes:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedule 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://www.federalreserve.gov.
<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Principal Occupation/Other Business with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries/Include names of subsidiaries</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries/Include names of subsidiaries</th>
<th>Names of other companies: Includes partnership if 2% or more of voting securities and paid in excess of $50,000, names of companies and % of voting securities owned:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eugene R. Burkholder</td>
<td>President, F&amp;L Farms, Inc.</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>President, F&amp;L Farms, Inc.</td>
<td>0.20%</td>
<td>None</td>
<td>F&amp;L Farms, Inc. 100%</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>0.01%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Steven A. Enright</td>
<td>Self-Employed Business Consultant</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>0.15%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Je Ellen Horan</td>
<td>CEO, Horan Bros., Inc.</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>President, CEO, Horan Bros., Inc.</td>
<td>0.13%</td>
<td>None</td>
<td>Horan Bros., Inc. 74%</td>
</tr>
<tr>
<td>Jack C. Johnson</td>
<td>President, Hawke's Clothing, Inc.</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>President, Hawke's Clothing</td>
<td>0.02%</td>
<td>None</td>
<td>Hawke's Clothing, Inc. 100%</td>
</tr>
<tr>
<td>Marcie S. Latta</td>
<td>Vice President, Division of University Advancement, The University of Findlay</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>Vice President of University Advancement, The University of Findlay</td>
<td>0.03%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Steven J. Pfister</td>
<td>President, Pfister Farms, Inc.</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>President, Pfister Farms, Inc.</td>
<td>0.15%</td>
<td>None</td>
<td>Pfister Farms, Inc. 40%</td>
</tr>
<tr>
<td>Anthony J. Rupp</td>
<td>Retired, Past President of Rupp Furniture Co.</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>Retired, Past President of Rupp Furniture Co.</td>
<td>0.32%</td>
<td>None</td>
<td>Vito (Partnership) 15%</td>
</tr>
<tr>
<td>Name and Address (City, State, Country)</td>
<td>Principal Occupation Other Than with Bank or Bank Holding Company</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>State Title &amp; Position with Subsidiary (if applicable)</td>
<td>Non-Bank Title &amp; Position with Other Businesses (if applicable)</td>
<td>Initial Percentage of Voting Shares in Bank Holding Company</td>
<td>Holders Percentage of Voting Shares in Subsidiaries, If Any</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>---------------------------------------------------------------</td>
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<td>---------------------------------</td>
<td>---------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>Kevin J. Speicher, Urbana, OH</td>
<td>President/CEO, Security Wealth Management Co</td>
<td>Director</td>
<td>President/CEO, Security Wealth Management Co</td>
<td>None</td>
<td>0.04%</td>
<td>None</td>
</tr>
<tr>
<td>Paul J. Siebenmorgen, Urbana, OH</td>
<td>N/A</td>
<td>Director, President &amp; CEO</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>None</td>
<td>0.42%</td>
<td>None</td>
</tr>
<tr>
<td>Dr. K. Brad Stamm</td>
<td>Professor of Economics</td>
<td>Director</td>
<td>Director, Farmers &amp; Merchants State Bank</td>
<td>Chairman of Board of Directors of Farmers and Merchants State Bank</td>
<td>1.49%</td>
<td>None</td>
</tr>
<tr>
<td>Barbara J. Bolaski, St. Johns, OH</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>Executive Vice President</td>
<td>None</td>
<td>0.17%</td>
<td>None</td>
</tr>
<tr>
<td>Todd A. Graham, Urbana, OH</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>Executive Vice President</td>
<td>None</td>
<td>0.02%</td>
<td>None</td>
</tr>
<tr>
<td>Allen G. Lantz, Wauseon, OH</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>Executive Vice President</td>
<td>None</td>
<td>0.17%</td>
<td>None</td>
</tr>
<tr>
<td>Edward A. Larringer, Urbana, OH</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>Executive Vice President</td>
<td>None</td>
<td>0.16%</td>
<td>None</td>
</tr>
<tr>
<td>Rez C. Rice, Wauseon, OH</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>Executive Vice President</td>
<td>None</td>
<td>0.16%</td>
<td>None</td>
</tr>
</tbody>
</table>