

Board of Governors of the Federal Reserve System



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. §§ 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.

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.

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

FarmMerc, Inc.

Legal Title of Holding Company

430 North St.

(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 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."

☒ No

Annual Report of Bank Holding Companies – FR Y – 6
12/31/14 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio

Report Item I: Annual reports to shareholders

None

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

None

Annual Report of Bank Holding Companies – FR Y – 6
12/31/14 – FarmMerc, Inc., 430 North Street, Caldwell, Ohio

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

Annual Report of Bank Holding Companies – FR Y – 6
12/31/14 – 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)

Annual Report of Bank Holding Companies – FR Y – 6
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

Annual Report of Bank Holding Companies – FR Y – 6
12/31/14– FarmMerc, Inc., 430 North Street, Caldwell, Ohio

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:	(3)
(a) the bank holding company; and	(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) 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:	(4)
(a) the bank holding company	(a) 1.45%
(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) Buckey Disposal 100%

Annual Report of Bank Holding Companies – FR Y – 6
12/31/14– FarmMerc, Inc., 430 North Street, Caldwell, Ohio

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) 1.53% (b) None (c) Noble Excavating, Inc. 100%

Annual Report of Bank Holding Companies – FR Y – 6
12/31/14– 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 with the holding company organization;	(2) P.C. Systems, Inc. President
Title or position with:	(3)
(a) the bank holding company; and	(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) 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)
(a) the bank holding company	(a) 1.72%
(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) P.C. Systems, Inc. 100% Caldwell Car Wash 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:

- (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;

(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) 1.25%
- (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:

- (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) .75%
(b) None

(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
Bank, Business Development
Officer

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) None
- (b) None
- (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) 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 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) 2.78% (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)

(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;

(3)

(a) Director, Chairman of the
Board

(b) all direct & indirect subsidiaries

(b) Director, Chairman of the
Board

of the bank holding company;

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

(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

(a) .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) 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:

- (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:

- (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) .31%
(b) None
(c) Less than 25%