



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, John H Rose

Name of the Holding Company Director and Official

Chairman

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.

John H. Rose
Signature of Holding Company Director and Official

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 1245602
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

F. & M. Bancorp of Tomah, Inc.

Legal Title of Holding Company

1001 Superior Ave

(Mailing Address of the Holding Company) Street / P.O. Box

Tomah WI 54660
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Peter A Reichardt Director

Name Title

608-372-2126

Area Code / Phone Number / Extension

608-372-5385

Area Code / FAX Number

peter.reichardt@fmnetbank.com

E-mail Address

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

ORGANIZATION CHART

Holding Company

F. & M. Bancorp of Tomah, Inc.
1001 Superior Ave.
Tomah, WI
Incorporated in State of Wisconsin
LEI - None

Owns 100% of the stock of

Farmers and Merchants Bank
1001 Superior Ave.
Tomah, WI 54660
(See Attached for Branch Detail)
Incorporated in State of Wisconsin
LEI 5493003PU4GOYGQN7E38

Owns 100% of the stock of

F & M Investment Corp. of Tomah
Suite 1560
3800 Howard Hughes Parkway
Las Vegas, NV
Incorporated in State of Nevada
LEI - None

Result: A list of branches for your depository institution: FARMERS & MERCHANTS BANK (ID_RSSD: 2040).
 This depository institution is held by F. & M. BANCORP OF TOMAH, INC. (1245602) of TOMAH, WI.
 The data are as of 12/31/2015. 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 date 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://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSO*	Comments
OK	12/31/2015	Full Service (Head Office)	2040	FARMERS & MERCHANTS BANK	1001 SUPERIOR AVENUE	TOMAH	WI	54660	MONROE	UNITED STATES	8246	0	FARMERS & MERCHANTS BANK	2040	
OK	12/31/2015	Full Service	3495120	NORTH BRANCH	1500 NORTH SUPERIOR AVENUE	TOMAH	WI	54660	MONROE	UNITED STATES	362422	3	FARMERS & MERCHANTS BANK	2040	

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F. & M. Bancorp of Tomah, Inc.
 Tomah, WI
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as-of</u> fiscal year end.			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year.		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Trustee: Trust Point, Inc. Family Trust U/A dated 1/21/10 Marital Trust U/A dated 1/21/10 Lacrosse, WI 54602	USA	24,568 Shares - 9.2161% Common Stock	N/A		
Community Real Estate and Personal Property Foundation Appleton, WI 54914	USA	22,560 Shares - 8.4630% Common Stock			

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F. & M. Bancorp of Tomah, Inc.
 Tomah, WI
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Marshall Bosworth Tomah, WI 54660	Plant Manager	Director	Director Farmers & Merchants	Plant Manager Cardinal TG	Less Than 1%	None	N/A
Robert J. Mubarak Tomah, WI 54660	Attorney	Director / Vice President	Director Farmers & Merchants	Attorney Mubarak, Radcliffe & Berry S.C.	Less Than 1%	None	Mubarak, Radcliffe & Berry S.C. (42%)
Vicki Nemitz Warrens, WI 54666	Agriculture / Cranberry Marsh Owne	Director Secretary	Director Farmers & Merchants	J.R. Nemitz Cranberry Company, Inc. - Secretary / Treasurer Warrens Cranberry Festival Inc. - Pres. Cranberry Museum -President	1.54%	None	N/A

John H. Rose Tomah, WI 54660	Co-Owner / Self-Employed	Director / Chairman	Director / Chairman Farmers & Merchants	President Tomah Cash Store	Less Than 1%	None	Tomah Cash Store (50%)
Keith Laugen Tomah, WI 54660	CEO / President	Director	Director Farmers & Merchants	President Lake State Lumber	Less Than 1%	None	Innovative Pine Technologies RK Midwest Enterprises
Peter A Reichardt Tomah, WI 54660	Banker	Director	President/CEO Farmers & Merchants Bank	NA	Less Than 1%	None	NA
Terry Winchel Tomah, WI 54660	Retired	Director	Director Farmers & Merchants Bank	NA	Less Than 1%	None	NA
Robin A. Pierce Tomah, WI 54660	Banker	N/A	Vice President Farmers & Merchants Bank	N/A	Less Than 1%	None	N/A