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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.

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)

I, **Jeffrey W. Gump**

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

FM Fincorp

Legal Title of Holding Company

6464 Merchants Dr., PO Box 158

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

Laotto **IN** **46763**

City State Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Deborah K Stanger **Vice President-CFO**

Name Title

260-637-5546

Area Code / Phone Number / Extension

260-637-5547

Area Code / FAX Number

dstanger@fmbank.com

E-mail Address

Signature of Holding Company Director and Official

01/26/2016

Date of Signature

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

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

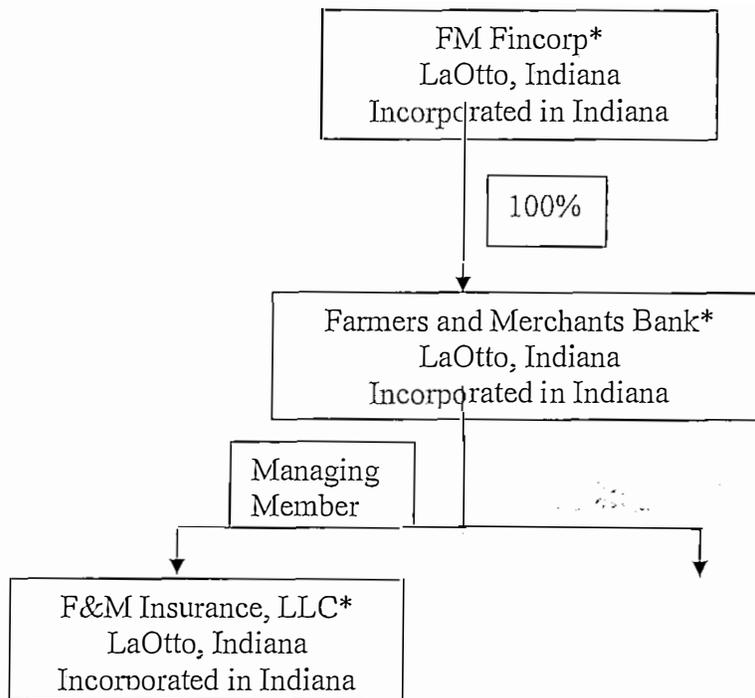
RSSD ID 1135196
C.I. _____

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

FM Fincorp Organization Chart December 31, 2015



*None of these entities have a LEI

Results: A list of branches for your holding company: **FM FINCORP (1135196)** of **LAOTTO, IN**.
 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_RSSD*	Comments
OK		Full Service (Head Office)	372640	FARMERS AND MERCHANTS BANK	6464 MERCHANTS DRIVE	LAOTTO	IN	46763	DEKALB	UNITED STATES	8628	0	FARMERS AND MERCHANTS BANK	372640	
OK		Full Service	2845504	CHURUBUSCO BRANCH	9309 EAST COMMERCE DRIVE	CHURUBUSCO	IN	46723	WHITLEY	UNITED STATES	230278	2	FARMERS AND MERCHANTS BANK	372640	
OK		Full Service	2080613	HUNTERTOWN BRANCH	1615 WEST GUMP ROAD	HUNTERTOWN	IN	46748-97	ALLEN	UNITED STATES	230277	1	FARMERS AND MERCHANTS BANK	372640	
OK		Full Service	3910614	KENDALLVILLE BRANCH	2003 EAST DOWLING STREET	KENDALLVILLE	IN	46755	NOBLE	UNITED STATES	492414	3	FARMERS AND MERCHANTS BANK	372640	

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FM Fincorp
LaOtto, IN
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 ending 12-31-2015			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 ending 12-31-2015		
(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
Paul W. Gause Huntertown, IN	USA	200 - 8.69%	None	None	None
Thomas L. and Judith E. Guthrie(1) Angola, IN	USA	213 - 9.26%			
Donna M. Griffis LaOtto, IN	USA	120 - 5.22%			
Louis and Mary Peduto(2) Shelbyville, IN	USA	309 - 13.43%			
Jane Smith Howe, IN	USA	132 - 5.74%			
David A. Young Huntsville, AL	USA	115 - 5.00%			

(1) Includes 199 shares held individually by Judith E. Gurhrie Revocable Trust

(2) Includes 90 shares held individually by Louis Peduto and 18 shares held individually by Mary Peduto.

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 FM Fincorp
 LaOtto, IN
 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)(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 Farmers and Merchants Bank	Title & Position with F&M Insurance	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)
Paul W. Gause Huntertown, IN	Retired	Director Emeritus	Director Emeritus		None	8.69%	None	N/A
Thomas L. Guthrie Angola, IN	Retired	Chairman of Board With Judith	Chairman of Board Guthrie(wife)		None	0.61% 9.26%	None	N/A
Monteal C. Lepper LaOtto, IN	Retired	Director	Director		None	2.87%	None	N/A
Louis Peduto Shelbyville, IN	Retired	N/A With Mary Peduto(wife) and jointly owned shares	N/A		None	3.91% 9.52%	None	N/A
Mary Peduto Shelbyville, IN	Retired	N/A	N/A		None	0.78%	None	N/A
Jeffrey W. Gump Churubusco, IN	N/A	President Director	President Director	President	None	0.22%	None	N/A
Steven Coil Huntertown, IN	N/A	Director	EVP		None	0.04%	None	N/A
Deborah K. Stanger Hamilton, IN	N/A	Secretary	VP-CFO	Treasurer	None	0.09%	None	N/A
Rick A. Warner Huntertown, IN	Retired	Director	N/A		None	0.17%	None	N/A
Carlton D. Monroe Churubusco, IN	President	Director	Director		None	2.13%	None	N/A