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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT  
TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) November 16, 2007

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**FARMERS & MERCHANTS BANCORP, INC.**

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(Exact Name of Registrant as Specified in its Charter)

Ohio	000-14492	34-1469491
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)
307-11 N. Defiance,	Archbold, Ohio	43502
(Address of Principal Executive Offices)		(Zip Code)
Registrant's Telephone Number, including Area Code	<u>(419) 446-2501</u>	

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N/A

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communication pursuant to Rule 13e-4(c) under the Exchange Act (17-CFR 240.13e-4(c))
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**Item 8.01. Other Events.**

On November 16, 2007, Farmers & Merchants Bancorp, Inc. issued a press release announcing that its Board of Directors has authorized the repurchase of up to 250,000 shares (approximately 4.9%) of its outstanding common stock commencing January 1, 2008 and ending December 31, 2008. A copy of the press release is furnished herewith as Exhibit 99. The Board has authorized the appropriate officers of the Company to effect repurchases either in the open market or in privately negotiated transactions. The Company's current repurchase program expires December 31, 2007.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits

The following exhibits are furnished herewith:

<u>Exhibit Number</u>	<u>Exhibit Description</u>
99	Press release, dated November 16, 2007, announcing authorization for Registrant's 2008 stock repurchase program

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto authorized.

Dated: November 20, 2007

**FARMERS & MERCHANTS BANCORP, INC.**  
(Registrant)

/s/ Paul S. Siebenmorgen

Paul S. Siebenmorgen  
President & Chief Executive Officer

/s/ Barbara J. Britenriker

Barbara J. Britenriker  
Executive Vice President & Chief Financial Officer

**NEWS  
RELEASE****FOR IMMEDIATE RELEASE  
NOVEMBER 16, 2007****Contact:  
Lydia A. Huber  
Corporate Secretary  
(419) 446-2501****Farmers & Merchants Bancorp, Inc. Authorizes Stock Repurchase**

**Archbold, Ohio** November 16, 2007 — Farmers & Merchants Bancorp, Inc. (OTC Bulletin Board: FMAO) (the "Company") announced today that its Board of Directors has authorized the repurchase of up to 250,000 shares (approximately 4.9%) of its outstanding shares of common stock commencing January 1, 2008 and ending December 31, 2008.

The Corporation adopted resolutions on October 20, 2006 authorizing the repurchase of up to 250,000 shares which shall continue to be repurchased through the time period ending December 31, 2007.

The stock repurchase plan authorizes the Company to make repurchases from time to time in the open market or in privately negotiated transactions at times and in such amounts as management deems appropriate. The Company's shares are traded on the OTC Bulletin Board under the symbol FMAO. The timing and actual number of shares repurchased will depend on a variety of factors including price, corporate and regulatory requirements and other market conditions. Repurchased common shares will be added to the Company's treasury shares, and will be used for general corporate purposes. At November 15, 2007, the Company had 5,049,802 shares of common stock outstanding.

In adopting the repurchase plan, the Board of Directors expressed confidence in the Company's performance, noted that the Company has sufficient capital available to internally fund such repurchases and stated its belief that such repurchases can enhance shareholder value.

**SAFE HARBOR STATEMENT**

Farmers & Merchants Bancorp, Inc. ("F&M") wishes to take advantage of the Safe Harbor provisions included in the Private Securities Litigation Reform Act of 1995. Statements by F&M, including management's expectations and comments, may not be based on historical facts and are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21B of the Securities Act of 1934, as amended. Actual results could vary materially depending on risks and uncertainties inherent in general and local banking conditions, competitive factors specific to markets in which F&M and its subsidiaries operate, future interest rate levels, legislative and regulatory decisions or capital market conditions. F&M assumes no responsibility to update this information. For more details, please refer to F&M's SEC filings, including its most recent Annual Report on Form 10-K and quarterly reports on Form 10-Q. Such filings can be viewed at the SEC's website, [www.sec.gov](http://www.sec.gov).

