

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-Q

Quarterly Report Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

For the quarterly period ended March 31, 2005

OR

Transition Report Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

For the transition period from _____ to _____

Commission File Number 0-14492

FARMERS & MERCHANTS BANCORP, INC.

(Exact name of registrant as specified in its charter)

OHIO

34-1469491

(State or other jurisdiction of
incorporation or organization)

(I.R.S Employer
Identification No.)

307-11 North Defiance Street, Archbold, Ohio

43502

(Address of principal executive offices)

(Zip Code)

(419) 446-2501

Registrant's telephone number, including area code

(Former name, former address and former fiscal year, if changed since last
report.)

Indicate by check mark whether the registrant (1) has filed all reports
required to be filed by Section 13 or Section 15(d) of the securities
Exchange Act of 1934 during the preceding 12 months (or for such shorter
period that the registrant was required to such file reports), and (2) has
been subject to such filing requirements for the past 90 days Yes
No

Indicate by check mark whether the registrant is an accelerated filer (as
defined in Rule 12b-2 of the Exchange Act.) Yes No

Indicate the number of shares of each of the issuers classes of common
stock, as of the latest practicable date:

Common Stock, No Par Value

1,300,000

Class

Outstanding as of March 31, 2005

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10Q

FARMERS & MERCHANTS BANCORP, INC.
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ITEM 1 FINANCIAL STATEMENTS

FARMERS & MERCHANTS BANCORP, INC.
 CONDENSED CONSOLIDATED BALANCE SHEETS
 (Unaudited)
 (in thousands of dollars)

	March 31, 2005	December 31, 2004	March 31, 2004
ASSETS:			
Cash and due from banks	\$ 14,843	\$ 15,026	\$ 13,444
Interest bearing deposits with banks	2,758	9,230	2,931
Federal funds sold	-	-	2,150
Investment Securities:			
U.S. Treasury	4,988	4,852	610
U.S. Government	117,559	113,580	123,860
State & political obligations	55,842	54,647	51,850
All others	3,695	3,655	-
Loans and leases (Net of reserve for loan losses of \$6,716, \$7,300, and \$6,400 respectively)	468,886	472,186	485,014
Bank premises and equipment-net	15,426	15,520	15,782
Accrued interest and other assets	15,057	13,817	19,008
	-----	-----	-----
TOTAL ASSETS	\$ 699,054	\$ 702,513	\$ 714,649
	=====	=====	=====
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits:			
Noninterest bearing	\$ 51,533	\$ 47,958	\$ 43,214
Interest bearing	519,404	526,247	544,630
Federal funds purchased and securities sold under agreement to repurchase	22,604	22,852	22,369
Other borrowed money	21,753	21,964	24,120
Accrued interest and other liabilities	4,942	4,647	3,587
	-----	-----	-----
Total Liabilities	620,236	623,668	637,920
SHAREHOLDERS' EQUITY:			
Common stock, no par value - authorized 1,500,000 shares; issued 1,300,000 shares	12,677	12,677	12,677
Undivided profits	67,404	65,956	61,617
Accumulated other comprehensive income	(1,263)	212	2,435
	-----	-----	-----
Total Shareholders' Equity	78,818	78,845	76,729
	-----	-----	-----
LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 699,054	\$ 702,513	\$ 714,649
	=====	=====	=====

See Notes to Condensed Consolidated Unaudited Financial Statements.

Note: The December 31, 2004 Balance Sheet has been derived from the audited financial statements of that date.

FARMERS & MERCHANTS BANCORP, INC.
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)
(in thousands of dollars)

Three Months Ended March 31, 2005 March 31, 2004 INTEREST INCOME: Loans and leases \$ 7,724 \$ 7,735 Investment Securities: U.S. Treasury securities 35 26 Securities of U.S. Government agencies 932 977 Obligations of states and political subdivisions 504 511 Other 40 37 Federal funds 1 17 Deposits in banks 49 4 ----- Total Interest Income 9,285 9,307 INTEREST EXPENSE: Deposits 2,682 2,465 Borrowed funds 336 303 ----- Total Interest Expense 3,018 2,768 ----- NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES 6,267 6,539 PROVISION FOR LOAN LOSSES 96 416 ----- NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES 6,171 6,123 OTHER INCOME: Service charges 687 525 Other 592 612 Net securities gains 0 127 ----- - 1,279 1,264 OTHER EXPENSES: Salaries and wages 2,047 1,960 Pension and other employee benefits 537 498 Occupancy expense (net) 163 173 Other operating expenses 1,958 1,929 ----- 4,705 4,560 ----- INCOME BEFORE FEDERAL INCOME TAX 2,745 2,827 FEDERAL INCOME TAXES 712 821 ----- NET INCOME \$ 2,033 \$ 2,006 ===== OTHER COMPREHENSIVE INCOME (NET OF TAX): Unrealized gains (losses) on securities \$(1,475) \$ 452 COMPREHENSIVE INCOME (EXPENSE) \$ 558 \$ 2,458 NET INCOME PER SHARE (Based upon weighted average number of shares outstanding 1,300,000) \$ 1.56 1.54 DIVIDENDS DECLARED \$ 0.45 \$ 0.45 See Notes to Condensed Consolidated Unaudited Financial Statements. 2

FARMERS & MERCHANTS BANCORP, INC. CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS (Unaudited) (in thousands of dollars)

Three Months Ended March 31, 2005 March 31, 2004 CASH FLOWS FROM OPERATING ACTIVITIES: Net income \$ 2,033 \$ 2,006 Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities: Depreciation 302 344 Premium amortization 314 358 Discount amortization (25) (32) Provision for loan losses 96 416 Provision (Benefit) for deferred income taxes 760 (232) Loss on sale of fixed assets 4 35 Gain on sale of investment securities 0 (127) Changes in Operating Assets and Liabilities: Accrued interest receivable and other assets (699) 487 Accrued interest payable and other liabilities (295) (501) ----- Net Cash Provided (Used) by Operating Activities 2,490 2,754 CASH FLOWS FROM INVESTING ACTIVITIES Capital expenditures (212) (287) Proceeds from sale of fixed assets 0 0 Proceeds from maturities of investment securities: 4,870 11,550 Proceeds from sale of investment securities: 0 11,401 Purchase of investment securities (12,565) (28,196) Net (increase) decrease in loans and leases 3,204 (5,091) ----- Net Cash Provided (Used) by Investing Activities (4,703) (10,623) CASH FLOWS FROM FINANCING ACTIVITIES Net increase (decrease) in deposits (3,268) 12,778 Net change in short-term borrowings (248) (4,950) Increase in long-term borrowings 0 0 Payments on long-term borrowings (211) (254) Payments of dividends (715) (715) ----- Net Cash Provided (Used) by Financing Activities (4,442) 6,859 ----- Net change in cash and cash equivalents (6,655) (1,010) Cash and cash equivalents - Beginning of year 24,256 19,535 ----- CASH AND CASH EQUIVALENTS - END OF THE YEAR \$ 17,601 \$ 18,525 ===== RECONCILIATION OF CASH AND CASH EQUIVALENTS: Cash and cash due from banks \$ 14,843 \$ 13,444 Interest bearing deposits 2,758 2,931 Federal funds sold 0 2,150 ----- \$ 17,601 \$ 18,525 ===== See Notes to Condensed Consolidated Unaudited Financial Statements. 3

FARMERS & MERCHANTS BANCORP, INC. Notes to Condensed Consolidated Unaudited Financial Statements NOTE 1 BASIS OF PRESENTATION The accompanying unaudited condensed consolidated financial statements have been prepared in accordance with generally accepted accounting principles for interim financial information and with the instructions for Form 10Q and Rule 10-01 of Regulation S-X; accordingly, they do not include all of the information and footnotes required by generally accepted accounting principles for complete financial statements. In the opinion of management, all adjustments, consisting of normal recurring accruals, considered necessary for a fair presentation have been included. Operating results for the three months ended March 31, 2005 are not necessarily indicative of the results that are expected for the year ended December 31, 2005. For further information, refer to the consolidated financial statements and footnotes thereto included in the Company's annual report on Form 10-K for the year ended December 31, 2004. ITEM 2 MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITIONS AND RESULTS OF OPERATIONS Statements contained in this portion of the Company's report may be forward-looking statements, as that term is defined in the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by the use of words such as "intend," "believe," "expect," "anticipate," "should," "planned," "estimated," and "potential." Such forward-looking statements are based on current expectations, but may differ materially from those currently anticipated due to a number of factors, which include, but are not limited to, factors discussed in documents filed by the Company with the Securities and Exchange Commission from time to time. Other factors which could have a material adverse effect on the operations of the company and its subsidiaries which include, but are not

limited to, changes in interest rates, general economic conditions, legislative and regulatory changes, monetary and fiscal policies of the U.S. Government, including policies of the U.S. Treasury and the Federal Reserve Board, the quality and composition of the loan or investment portfolios, demand for loan products, deposit flows, competition, demand for financial services in the Bank's market area, changes in relevant accounting principles and guidelines and other factors over which management has no control. The forward-looking statements are made as of the date of this report, and the Company assumes no obligation to update the forward-looking statements or to update the reasons why actual results differ from those projected in the forward-looking statements. Farmers & Merchants Bancorp, Inc. was incorporated on February 25, 1985, under the laws of the State of Ohio. Farmers & Merchants Bancorp, Inc., and its subsidiaries The Farmers & Merchants State Bank and Farmers & Merchants Life Insurance Company are engaged in commercial banking and life and disability insurance, respectively. The executive offices of Farmers & Merchants Bancorp, Inc. are located at 307-11 North Defiance Street, Archbold, Ohio 43502. LIQUIDITY, CAPITAL RESOURCES AND MATERIAL CHANGES IN FINANCIAL CONDITION Liquidity continues to remain strong with the investment portfolio growing by \$5.4 million for the quarter. \$3.3 million was a shift from loans decreasing during the quarter. Loan growth occurred in the real estate and industrial development bond markets. The increases were outweighed by the decreases in the consumer and commercial portfolios. The bank focused on improving asset quality throughout 2004 and advertising was directed toward the real estate market. In combination, loans showed a decrease of \$16.1 million compared to March 2004. Deposits also decreased by almost \$3.3 million during the first three months and by \$16.9 million during the last twelve months. As the numbers indicate the decreases on each side of the balance sheet were closely matched. Overall, company assets have declined in comparison to three months and one year ago. The economy has remained slow in the first part of 2005. Loan demand is projected to increase when the 4

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITIONS AND RESULTS OF OPERATIONS (Continued) ITEM 2 local economy strenghtens. The agricultural community experienced another good year in 2004 and planting has begun in earnest for 2005. Two strong years in 2003 and 2004 has strengthened the asset quality of the agricultural portfolio. Increased fuel and fertilizer costs will remain a concern for the agricultural community in 2005. Agricultural and agricultural real estate portfolios comprise almost 22.5% of the bank's loan portfolio. Commercial activity has been the slowest with competition being extremely high. This places pressure on the interest income yields to keep pace with the increases in the cost of funds. A slight tightening of the margin has occurred during 2004 and first quarter 2005. This is discussed more in Item 3 Market Risk. The bank has not been aggressively pricing its deposits. The decrease in deposits has come from run off of the CD portfolio, particularly in public funds. The bank maintains rates to be in the middle of the market rather than the high end. This strategy is used to match what is occurring on the asset side of the balance sheet. The bank could quickly adjust its strategy if and when loan demand increases. MATERIAL CHANGES IN RESULTS OF OPERATIONS The income statement shows yields on all portfolios have increased compared to 2004. Overall net interest income is lower by \$272 thousand for the three months ended March 2005 from 2004 income. Maintaining the margin is an important part of the ongoing profitability of the company. The margin had a 3 basis point decrease when comparing year to date 2005 to 2004. Net income for the year is up \$27 thousand over 2004. The largest determinant for the improved profitability in 2005 is the lower loan loss provision, \$96 thousand compared to \$416 thousand, respectively. Past dues continue to be at low levels for the bank and improved asset quality continues to remain a focus. Unrealized gain on securites has experienced an almost \$2 million swing to a loss position with the rising rate environment. The bank does not plan on selling any of those investments to realize the loss. Net income per share ends slightly higher for the quarter at \$1.56 compared to \$1.54 for March ended 2004. The company is focusing on growth for 2005. With the improved asset quality, increased support staff and SOX 404 compliance completed, the direction of the company is to expand its operations. The company continues to be well-capitalized as the capital ratios below show: Primary Ratio 12.33% Tier I Leverage Ratio 11.43% Risk Based Capital Tier 1 15.93% Total Risk Based Capital 17.18% Stockholders' Equity/Total Assets 11.27% ITEM 3 MARKET RISK Market risk is the exposure to loss resulting from changes in interest rates and equity prices. The primary market risk to which the Company is subject is interest rate risk. The majority of the Company's interest rate risk arises, from the instruments, positions and transactions entered into for the purposes, other than trading, such as loans, available for sale securities, interest bearing deposits, short term borrowings and long term borrowings. Interest rate risk occurs when interest bearing assets and liabilities reprice at different times as market interest rates change. For example, 5

ITEM 3 MARKET RISK (Continued) if fixed rate assets are funded with variable rate debt, the spread between asset and liability rates will decline or turn negative if rates increase. Interest rate risk is managed within an overall asset/liability framework for the Company. The principal objectives of asset/liability management are to manage sensitivity of net interest spreads and net income to potential changes in interest rates. Funding positions are kept within predetermined limits designed to ensure that risk-taking is not excessive and that liquidity is properly managed. The Company employs a sensitivity analysis in the form of a net interest rate shock as shown in the table following. Interest Rate Shock on Net Interest Rate Shock on Interest Margin Net Interest Income Net Interest %Change to Rate Rate Cumulative %Change to Margin (Ratio) Flat Rate Direction Changes by Total (\$000) Flat Rate - -----

Direction	Rate Change	Net Interest Income (\$000)	Net Interest %Change	%Change to Rate	Rate	Cumulative %Change to Margin (Ratio)
Rising	3.000%	6,543	-0.021%	3.94%	0.695%	Rising 2.000% 6,526 -0.280% 3.92%
-0.046%	Rising	1.000%	6,509	-0.552%	3.92%	0.000% Flat 0.000% 6,545 0.000% 3.97%
1.372%	Falling	-1.000%	6,672	1.944%	3.84%	-2.019% Falling -2.000% 6,472 -1.109%
3.63%	-7.266%	Falling	-3.000%	6,145	-6.110%	

As the table shows, should rates increase as predicted, the bank's exposure to interest rate risk is minimal. To the extent that the bank has the ability not to instantly reprice the liability side of the balance sheet, the risk would decrease even more. With the rate change increases that have occurred during the last quarter, the bank did experience a decrease in net interest income as predicted with the December table and reflected in the positive numbers shown for a 100 basis point falling rate shock. Very little movement of interest bearing asset or liability balances has occurred during the last quarter that would effect the maturity or pricing of those instruments. The falling rate scenario shows the highest risk on a 300 basis point drop. With the Federal Reserve upward movement that has occurred so far this year, this scenario seems most unlikely.

ITEM 4 CONTROLS AND PROCEDURES As of March 31 2005, an evaluation was performed under the supervision and with the participation of the Company's management including the CEO and CFO, of the effectiveness of the design and operation of the Company's disclosure controls and procedures. Based on that evaluation, the Company's management, including the CEO and CFO, concluded that the Company's disclosure controls and procedures were effective as of March 31, 2005. There

have been no significant changes in the Company's internal controls that occurred for the quarter ended March 31, 2005. PART II ITEM 1 LEGAL PROCEEDINGS None ITEM 2 CHANGES IN SECURITIES AND USE OF PROCEEDS None ITEM 3 DEFAULTS UPON SENIOR SECURITIES None 6

ITEM 4 SUBMISSION OF MATTERS TO A VOTE OF SECURITIES HOLDERS None ITEM 5 OTHER INFORMATION Richard Lis has joined the company as Chief Lending Officer. He replaces Daniel Schutt who left the company to assume the presidency at another financial institution. Mr. Lis brings many years of banking experience, especially in the credit administration area. He was worked at community banks and also larger institutions. ITEM 6 EXHIBITS 3.1 Articles of Incorporation of the Registrant (incorporated by reference to Registrant's Quarterly Report on Form 10-Q filed with the Commission on May 10, 2004) 3.2 Code of Regulations of the Registrant (incorporated by reference to Registrant's Quarterly Report on Form 10-Q filed with the Commission on May 10, 2004) 10.1 Change in Control Agreement executed by and between the Company and Paul S. Siebenmorgen on February 18, 2005, incorporated by reference to Exhibit 10.1 of the Company's Form 8-K filed with the Commission on February 22, 2005. 10.2 Change in Control Agreement executed by and between the Company and Barbara J. Britenriker on February 18, 2005, incorporated by reference to Exhibit 10.2 of the Company's Form 8-K filed with the Commission on February 22, 2005. 10.3 Change in Control Agreement executed by and between the Company and Edward A. Leininger on February 18, 2005, incorporated by reference to Exhibit 10.3 of the Company's Form 8-K filed with the Commission on February 22, 2005. 10.4 Change in Control Agreement executed by and between the Company and Rex D. Rice on February 18, 2005, incorporated by reference to Exhibit 10.4 of the Company's Form 8-K filed with the Commission on February 22, 2005. 10.5 Employment Agreement by and between the Company and Paul S. Siebenmorgen, dated May 7, 2004, incorporated by reference to exhibit 10.5 of the Company's Form 8-K filed with the Commission on February 22, 2005. 31.1 Rule 13-a-14(a) Certification -CEO 31.2 Rule 13-a-14(a) Certification -CFO 32.1 Section 1350 Certification - CEO 32.2 Section 1350 Certification - CFO 7

SIGNATURES Pursuant to the requirements of Section 13 or 15 (d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, theunto duly authorized. Farmers & Merchants Bancorp, Inc., Date: April 27, 2005 By: /s/ Paul S. Siebenmorgen Paul S. Siebenmorgen President and CEO Date: April 27, 2005 By: /s/ Barbara J. Britenriker Barbara J. Britenriker Exec. Vice-President and CFO 8

EXHIBIT INDEX EX.NO DESCRIPTION - ----- 31.1
Rule 13-a-14(a) Certification - CEO 31.2 Rule 13-a-14(a) Certification - CFO
32.1 Section 1350 Certification - CEO 32.2 Section 1350 Certification - CFO

CERTIFICATIONS

I, Paul S. Siebenmorgen, President and CEO of Farmers & Merchants Bancorp, Inc., certify that:

- 1 I have reviewed this quarterly report on Form 10-Q of Farmers & Merchants Bancorp, Inc.;
- 2 Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
- 3 Based on my knowledge, the financial statements, and other financial information included in this quarterly report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;
- 4 The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in the Exchange Acts Rules 13a-15(f) and 15d-15(f) for the registrant and have:
 - a. Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries is made known to us by others within those entities, particularly during the period in which this report is being prepared;
 - b. Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;
 - c. Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and
 - d. Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect the registrant's internal control over financial reporting; and
- 5 The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of registrant's board of directors (or persons performing the equivalent functions):
 - a. All significant deficiencies and material weaknesses in the design or operation of internal controls over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and
 - b. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: April 27, 2005

/s/ Paul S. Siebenmorgen

Paul S. Siebenmorgen
President and Chief Executive Officer

CERTIFICATIONS

I, Barbara J. Britenriker, Executive Vice-President and CFO of Farmers & Merchants Bancorp, Inc., certify that:

- 1 I have reviewed this quarterly report on Form 10-Q of Farmers & Merchants Bancorp, Inc.;
- 2 Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
- 3 Based on my knowledge, the financial statements, and other financial information included in this quarterly report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;
- 4 The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in the Exchange Acts Rules 13a-15(f) and 15d-15(f) for the registrant and have:
 - a. Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries is made known to us by others within those entities, particularly during the period in which this report is being prepared;
 - b. Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;
 - c. Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and
 - d. Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect the registrant's internal control over financial reporting; and
- 5 The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of registrant's board of directors (or persons performing the equivalent functions):
 - a. All significant deficiencies and material weaknesses in the design or operation of internal controls over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and
 - b. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: April 27, 2005

/s/ Barbara J. Britenriker

Barbara J Britenriker
Executive Vice President and
Chief Financial Officer

Exhibit 32.1

ADDITIONAL EXHIBIT CERTIFICATIONS - ITEM 601(b)

CERTIFICATION OF PRINCIPAL EXECUTIVE OFFICER
PURSUANT TO 18 U.S.C. SECTION 1350

In connection with the Quarterly Report of Farmers & Merchants Bancorp, Inc. on Form 10-Q for the period ending March 31, 2005, as filed with the Securities and Exchange Commission ("the report"), I, Paul S. Siebenmorgen, President and Chief Executive Officer, certify, pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that:

- 1 The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and
- 2 The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of Farmers & Merchants Bancorp, Inc. as of the dates and for the periods expressed in the Report.

Date: April 27, 2005

/s/ Paul S. Siebenmorgen

Paul S. Siebenmorgen, President and
Chief Executive Officer

Exhibit 32.2

CERTIFICATION OF PRINCIPAL EXECUTIVE OFFICER
PURSUANT TO 18 U.S.C. SECTION 1350

In connection with the Quarterly Report of Farmers & Merchants Bancorp, Inc. on Form 10-Q for the period ending September 30, 2004, as filed with the Securities and Exchange Commission ("the report"), I, Barbara J. Britenriker, Exec. Vice-President and Chief Financial Officer, certify, pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that:

- 1 The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and
- 2 The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of Farmers & Merchants Bancorp, Inc. as of the dates and for the periods expressed in the Report.

Date: April 27, 2005

/s/ Barbara J. Britenriker

Barbara J. Britenriker, Exec. Vice President
and Chief Financial Officer