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

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**FORM 8-K**

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

Date of Report (Date of earliest event reported) **May 21, 2013**

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**Farmers & Merchants Bancorp, Inc.**

(Exact Name of Registrant as Specified in its Charter)

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**Ohio**  
(State or Other Jurisdiction  
of Incorporation)

**000-14492**  
(Commission  
File Number)

**34-1469491**  
(IRS Employer  
Identification No.)

**307 North Defiance Street, Archbold, Ohio**  
(Address of Principal Executive Offices)

**43502**  
(Zip Code)

**Registrant's Telephone Number, including Area Code (419) 446-2501**

**N/A**  
(Former Name or Former Address, if Changed Since Last Report)

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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 communications 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 May 21, 2013, Farmers & Merchants Bancorp, Inc. issued a press release announcing that its wholly-owned subsidiary bank, Farmers & Merchants State Bank's newest office in Waterville, Ohio is open for business. This is the Bank's twentieth (20<sup>th</sup>) office. A copy of the press release is furnished herewith as Exhibit 99.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits.

The following exhibit is filed with or incorporated by reference into this Current Report on Form 8-K:

<u>Exhibit Number</u>	<u>Exhibit</u>
99	Company Press release dated May 21, 2013.

**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.

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

Dated: May 21, 2013

/s/ Paul S. Siebenmorgen

Paul S. Siebenmorgen  
President & Chief Executive Officer

/s/ Barbara J. Britenriker

Barbara J. Britenriker  
Executive Vice President &  
Chief Financial Officer

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**Exhibit Index**

Exhibit  
Number

Description of Exhibit

99 Company Press Release dated May 21, 2013

**Exhibit 99**

**Company Press Release dated May 21, 2013**

FARMERS &amp; MERCHANTS BANCORP, INC.

NEWS  
RELEASE**FOR IMMEDIATE RELEASE**

Tuesday, May 21, 2013

**CONTACT:**Marty Filogamo  
Marketing Director  
(419) 446-2501**Farmers & Merchants State Bank Opens its 20<sup>th</sup> Branch Office in Waterville, Ohio**

Archbold, OH – Paul S. Siebenmorgen, President and CEO of Farmers & Merchants State Bank in Archbold, Ohio, announced the opening of the bank's 20<sup>th</sup> full-service office, in Waterville, Ohio.

The F&M office serves the businesses and citizens of the Waterville and Whitehouse markets. The full-service office includes a drive-up ATM and three drive-up lanes. The office is staffed with local bankers to serve the customers, where decisions can be made locally. The bank focuses on locally owned and operated businesses & individuals because that is where "its" own roots are. The Waterville office complements the existing F&M office network.

The new office is located at the entrance to the new Villages at Waterville Landing, in front of the Kroger at 8720 Waterville-Swanton Road (near the new U.S. Highway 24). This is a rapidly growing area with shopping and housing.

Farmers & Merchants State Bank is a \$940 million independent community bank that has been serving Northwest Ohio for 115 years. The Farmers & Merchants State Bank has offices with locations in Fulton, Williams, Henry, Defiance, Lucas and Wood counties in Ohio, and offices in DeKalb and Steuben counties in Indiana. Farmers & Merchants Bancorp, Inc. is the one bank holding company of the Farmers & Merchants State Bank and is traded under the symbol FMAO.

For additional information, you may contact Marty Filogamo, Marketing Director at [mfilogamo@fm-bank.com](mailto:mfilogamo@fm-bank.com).