
**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) October 1, 2012

Farmers & Merchants Bancorp, Inc.

(Exact Name of Registrant as Specified in its Charter)

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)

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 October 1, 2012, Farmers & Merchants Bancorp, Inc. issued a press release announcing that its wholly-owned subsidiary bank, Farmers & Merchants State Bank, had completed purchase of property to begin construction of its twentieth (20th) branch office in Waterville, Ohio. 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>Number</u> | <u>Exhibit</u> |
|---------------|---|
| 99 | Company Press Release dated October 1, 2012 |

Signature

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: October 1, 2012

/s/ Paul S. Siebenmorgen

Paul S. Siebenmorgen
President & Chief Executive Officer

/s/ Barbara J. Britenriker

Barbara J. Britenriker
Executive Vice President &
Chief Financial Officer

Exhibit Index

Exhibit
Number

Description of Exhibit

99 Company Press Release dated October 1, 2012

Exhibit 99

Company Press Release dated October 1, 2012



Farmers & Merchants State Bank
1313 S. Defiance Street
Archbold, Ohio 43502
Contact: Marty Filogamo
Phone: (419) 446-2501

FOR IMMEDIATE RELEASE

**Farmers & Merchants State Bank Announces Construction of its 20th Branch Office
in Waterville, Ohio to Begin in October**

Release—October 1, 2012

Archbold, OH—Paul S. Siebenmorgen, President and CEO of Farmers & Merchants State Bank in Archbold, Ohio, announced that construction will begin in the fall on the bank's twentieth office, in Waterville, Ohio.

The full-service office will serve the Waterville and Whitehouse markets and include a drive-up ATM and three drive-up lanes staffed with local bankers to serve customers, with decisions made locally. F&M focuses on locally owned and operated businesses and 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. The opening is scheduled for 1st half of 2013.

Farmers & Merchants State Bank is a \$930 million independent community bank that has been serving Northwest Ohio for 115 years. Farmers & Merchants State Bank has 19 offices with locations in Fulton, Williams, Henry, Defiance, Lucas and Wood counties in Ohio and three 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.