



Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):  
**December 31, 2011**  
Month / Day / Year

I, Stanley Tucker  
Name of the Bank Holding Company Director and Official  
President/CEO  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
Farmers & Merchants Bancshares, Inc  
Legal Title of Bank Holding Company  
P.O. Box 128  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
Lafayette AL 36862  
City State Zip Code  
1st Street NE, Lafayette, AL 36862  
Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

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:  
Tiffany Pitchford Vice President  
Name Title  
334-864-2300  
Area Code / Phone Number / Extension  
334-864-9801  
Area Code / FAX Number  
tpitchford@fmbanklafayette.com  
E-mail Address  
N/A  
Address (URL) for the Bank Holding Company's web page

[Signature]  
Signature of Bank Holding Company Director and Official  
3-19-2012  
Date of Signature

For bank 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 1086485  
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

## For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
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City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

**Form FR Y-6**

**Farmers & Merchants Bancshares, Inc  
Lafayette, Alabama  
Fiscal Year Ending December 31, 2011**

Report Item

- 1: See Cover Page
- 2a: Organizational Chart
- 2b: Branch Listing – Submitted via email on 3/19/2011

**Farmers & Merchants Bancshares, Inc  
(Parent Company)  
Lafayette, Alabama**

**Farmers & Merchants Bank  
(100% Owned Subsidiary)  
Lafayette, Alabama**

**Results:** A list of branches for your depository institution: FARMERS AND MERCHANTS BANK (ID\_RSSD: 446130). This depository institution is held by FARMERS & MERCHANTS BANCSHARES, INC. (1086485) of LAFAYETTE, AL. The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

**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.

Branch ID	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)	446130	FARMERS AND MERCHANTS BANK	1ST STREET NORTHEAST	LAFAYETTE	AL	36862	CHAMBERS	UNITED STATES	8683	0	FARMERS AND MERCHANTS BANK	446130	
OK	Full Service	1974247	HUGULEY BRANCH	2838 PHILLIPS ROAD	LANETT	AL	36863	CHAMBERS	UNITED STATES	230589	1	FARMERS AND MERCHANTS BANK	446130	

**Form FR Y-6**  
**Farmers & Merchants Banshares, Inc**  
**Fiscal Year Ending December 31, 2011**

**Report Item 3: Shareholders**

[1][a][b][c] and [2][a][b][c]

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2011			Shareholders not listed in 3[1][c] that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2011		
[1][a] Name City, State, Country	[1][b] Country of Citizenship or Incorporation	[1][c] Number and Percent of Each Class of Voting Securities	[2][a] Name City, State, Country	[2][b] Country of Citizenship or Incorporation	[2][c] Number and Percent of Each Class of Voting Securities
Hennon L. King Lafayette, AL	USA	22723 - 9.88% Common Stock			
Vivian H. Tucker Lafayette, AL	USA	22360 - 9.72% Common Stock			
Tucker Brothers, LLC Lafayette, AL	USA	25000 - 10.87% Common Stock			
Mose A. Tucker Lafayette, AL	USA	2295 - 0.92% Common Stock 25000 - 10.87% Common Stock owned by Tucker Brothers, LLC with power to vote			

Form FR Y-6  
Farmers & Merchants Bancshares, Inc  
Fiscal Year Ending December 31, 2011

Report Item 4: Insiders  
[1], [2], [3][a][b][c], and [4][a][b][c]

[1] Name City, State, Country	[2] Principal Occupation if other than with Bank Holding Company	[3][a] Title & Position with Bank Holding Company	[3][b] Title & Position with Subsidiaries [include names of Subsidiaries]	[3][c] Title & Position with Other Businesses [include names of other Businesses]	[4][a] Percentage of Voting Shares in Bank Holding Company	[4][b] Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	[4][c] List names of other companies [includes partnerships] if 25% or more of voting securities held [List names of companies and percentage of voting securities held]
Mose A. Tucker Lafayette, AL	Cattle Farmer	Director	Director Farmers & Merchants Bank	Owner Tucker Brothers, LLC	11.85%	None	100% Ownership Tucker Brothers, LLC
Tucker Brothers, LLC Lafayette, AL	Cattle Farming	None	None	None	10.87%	None	None
Wayne Welch Lafayette, AL	Retired-Lumber	Director	Director Farmers & Merchants Bank	None	1.49%	None	None
James B. Spence Lafayette, AL	Retired-Military	Director	Director Farmers & Merchants Bank	None	2.04%	None	None
Chan Brinson Lafayette, AL	Alabama-Georgia Wood	Director	Director Farmers & Merchants Bank	President Binson Enterprises, LLC	0.22%	None	100% Ownership Brinson Enterprises, LLC
Hennon L. King Lafayette, AL	Automobile Dealer	Director	Director Farmers & Merchants Bank	Owner-King Ford Owner-King Chevrolet Owner-King Family Property	9.88%	None	100% Ownership King Ford 100% Ownership King Chevrolet 50% Ownership King Family Property
W. Lewis Lowe Lafayette, AL	Retired-Pharmacist	Director	Director Farmers & Merchants Bank	None	4.88%	None	None
William B. Bowling II Pine Mountain, GA	Retired-Pharmacist	Director	Director Farmers & Merchants Bank	None	1.34%	None	None
Philip A. Gipson Auburn, AL	Retired-Banker	Director	Director Farmers & Merchants Bank	None	1.48%	None	None
Stanley Tucker Lafayette, AL	Banking	President, CEO	President, CEO Farmers & Merchants Bank	None	0.58%	None	None