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Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

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MAR 28 2012

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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, R. Michael Sims

Name of the Bank Holding Company Director and Official

President

Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

FMB Banking Corporation

Legal Title of Bank Holding Company

P O Box 340

(Mailing Address of the Bank Holding Company) Street / P.O. Box

Monticello FL 32345

City State Zip Code

200 E. Washington Street, Monticello, FL 32344

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:

R. Michael Sims

President

Name

Title

850-997-2591

Area Code / Phone Number / Extension

850-997-6764

Area Code / FAX Number

rmsims@fmbbank.com

E-mail Address

www.fmbbank.com

Address (URL) for the Bank Holding Company's web page

Signature of Bank Holding Company Director and Official

03/27/2012

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 _____
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."

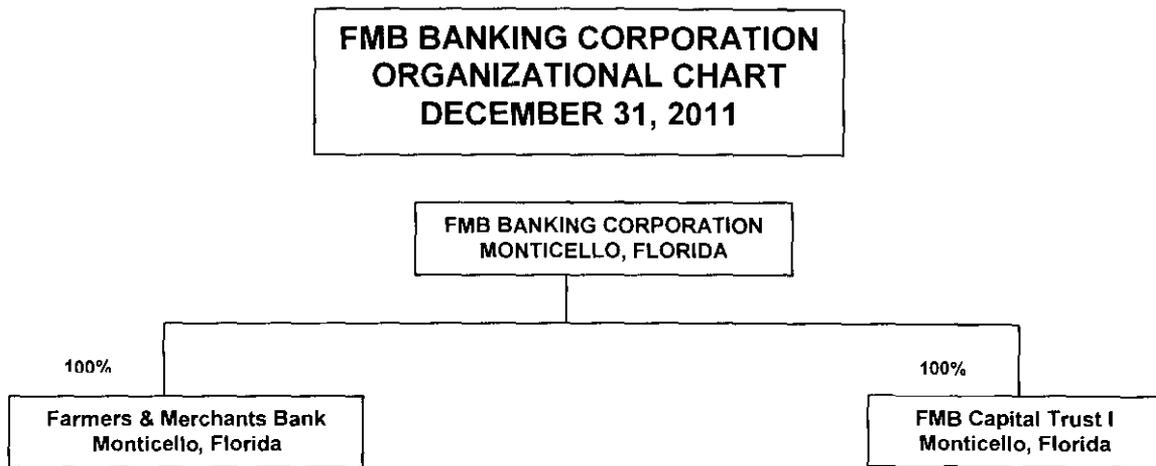
No

Form FR Y-6
FMB Banking Corporation
Monticello, Florida
Fiscal Year Ending December 31, 2011

Report Item 1a: The bank holding company does not prepare an annual report for its securities holders.

Report Item 1b: Bank Holding Company (FMB Banking Corporation) Financial Statement as prepared by Carr, Riggs, and Ingram for period ending December 31, 2011 (see enclosed).

Report Item 2: Organizational Chart



The legal address for all above subsidiaries is:
200 East Washington Street
Monticello, FL 32344

Form FR Y – 6
FMB Banking Corporation
December 31, 2011

Report Item 2b: Domestic Branch Listing – Submitted Early via email on March 26, 2011

Form FR Y – 6
FMB Banking Corporation
December 31, 2011

Report Item 3: Shareholders

(1)(a) (1)(b) 1(c) (2)(a) 2(b) 2(c)

Current Shareholders with ownership, control or holdings of 5% or more With power to vote as of 12-31-2011			Shareholders not listed in (3)(1)(a) through (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 & Address (City, State, Country)	(1)(b) Country of Citizenship of Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
✓ FMB Banking Corporation Employee Stock Ownership Plan w/401K Provisions Monticello, FL	USA	52,797 Shares or 13.51% Common Stock	NONE		
✓ Edward H. Carraway Sarasota, FL	USA	47,284 Shares or 12.10% Common Stock			
✓ F. Wilson Carraway, III Thomasville, GA	USA	50,767 Shares or 12.99% Common Stock			
✓ Renee Carraway Taylor Thomasville, GA	USA	43,713 Shares or 11.19% Common Stock			
✓ Caroline Carraway Sutton Tallahassee, FL	USA	46,074 Shares or 11.79% Common Stock			
✓ Elisabeth L. Carraway Neilson Thomasville, GA	USA	40,191 Shares or 10.28% Common Stock			

*Missing
T. Buckingham Bird
John E. Hawkins
Both Retired*

Form FR Y – 6
FMB Banking Corporation
December 31, 2011

Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (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 are held (List names of companies and percentage
✓ Joseph J. Audie, Jr. Tallahassee, FL USA	Marble Medical/DOCS	Director	Director Farmers & Merchants Bank	N/A	0.00%	None	N/A
✓ Fred H. Beshears Monticello, FL USA	Simpson Nurseries President	Director	Director Farmers & Merchants Bank	N/A	0.00%	None	N/A
✓ Edward H. Carraway Sarasota, FL USA	Business Owner	Director/Treasurer	N/A	N/A	12.10%	None	N/A
✓ F. Wilson Carraway, III Thomasville, GA USA	Chairman Farmers & Merchants Bank	Director	Director Farmers & Merchants Bank (Chairman)	N/A	12.99%	None	N/A
✓ E. Edward Murray, Jr. Tallahassee, FL USA	TALCOR Commercial Real Estate President/Broker	Director	Director Farmers & Merchants Bank	N/A	0.00%	None	N/A
✓ R. Michael Sims Monticello, FL USA	President/CEO Farmers & Merchants Bank	Director/President	Director/President/CEO Farmers & Merchants Bank	N/A	.51%	None	N/A
✓ Caroline C. Sutton Tallahassee, FL USA	Assistant Vice President Farmers & Merchants Bank	Director/Secretary	N/A	N/A	11.79%	None	N/A
✓ Thomas B. Walker, Jr. Monticello, FL USA	Cattleman/Dairyman	Director	Director Farmers & Merchants Bank	N/A	.35%	None	N/A
✓ FMB Banking Corporation Employee Stock Ownership Plan w/401K Provisions Monticello, FL USA	N/A	N/A	N/A	N/A	13.51%	None	N/A
✓ Renee Carraway Taylor Thomasville, GA USA	N/A	N/A	N/A	N/A	11.19%	None	N/A
Elisabeth L. Carraway Neilson Thomasville, GA USA	N/A	N/A	N/A	N/A	10.28%	None	N/A

1084128

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number
		Full Service (Head Office)	271631	FARMERS & MERCHANTS BANK	200 EAST WASHINGTON ST	MONTICELLO	FL	32344	JEFFERSON	UNITED STATES	7201	0
		Full Service	2529372	GREENVILLE BRANCH	1325 SW MAIN STREET	GREENVILLE	FL	32331	MADISON	UNITED STATES	224306	4
		Full Service	1868010	MAHAN OFFICE	2626 MAHAN DRIVE	TALLAHASSEE	FL	32308	LEON	UNITED STATES	224303	1
		Full Service	2569921	METRO OFFICE	3320 THOMASVILLE RD AT METROPOLITAN BLVD	TALLAHASSEE	FL	32308	LEON	UNITED STATES	224307	5
		Full Service	2319863	NORTH MONROE STREET OFFICE	3490 NORTH MONROE STREET	TALLAHASSEE	FL	32303	LEON	UNITED STATES	224305	3
		Full Service	2319872	PARKWAY OFFICE	2000 APALACHEE PARKWAY	TALLAHASSEE	FL	32317	LEON	UNITED STATES	224304	2
		Full Service	3741050	WEST TENNESSEE OFFICE	4210 W TENNESSEE STREET	TALLAHASSEE	FL	32304	LEON	UNITED STATES	441861	8
		Full Service	770031	THOMASVILLE BRANCH	1313 EAST JACKSON STREET	THOMASVILLE	GA	31792	THOMAS	UNITED STATES	13572	6

Results: A list of branches for your depository institution: FARMERS & MERCHANTS BANK (ID_RSSD: 271631)
 This depository institution is held by FMR BANKING CORPORATION (1084128) of MONTICELLO, FL.
 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.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*
Correct		Full Service (Head Office)	271631	FARMERS & MERCHANTS BANK	200 EAST WASHINGTON ST	MONTICELLO	FL	32344	JEFFERSON	UNITED	7201	
Correct		Full Service	2529372	GREENVILLE BRANCH	1325 SW MAIN STREET	GREENVILLE	FL	32331	MADISON	UNITED	224306	
Correct		Full Service	1868010	MAHAN OFFICE	2626 MAHAN DRIVE	TALLAHASSEE	FL	32308	LEON	UNITED	224303	
Correct		Full Service	2569921	METRO OFFICE	3320 THOMASVILLE RD AT METROPOLITAN BLVD	TALLAHASSEE	FL	32308	LEON	UNITED STATES	224307	
Correct		Full Service	2319863	NORTH MONROE STREET	3490 NORTH MONROE STREET	TALLAHASSEE	FL	32303	LEON	UNITED	224305	
Correct		Full Service	2319872	PARKWAY OFFICE	2000 APALACHEE PARKWAY	TALLAHASSEE	FL	32317	LEON	UNITED	224304	
Correct		Full Service	3741050	WEST TENNESSEE OFFICE	4210 W TENNESSEE STREET	TALLAHASSEE	FL	32304	LEON	UNITED	441861	
Correct		Full Service	770031	THOMASVILLE BRANCH	1313 EAST JACKSON STREET	THOMASVILLE	GA	31792	THOMAS	UNITED	13572	