CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers & Merchants Bank
Person to be contacted about this report: Marv Mullaney
Submission date: 4/20/09

RSSD (for Bank Holding Companies): 1416831
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 16810

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$106,919	$122,629		
b. Average Commercial Loans	$151,571	$153,718	includes our ag loans	
c. Total Loans (sum of lines a and b)	$258,490	$276,347		

2. General Market Commentary (optional)