



◆ THE "COMMUNITY" BANK THAT PUTS PEOPLE FIRST ◆

Member FDIC

Farmers & Merchants Bank

Bank Location Listing

Farmers & Merchants Bank - Main Office
15226 Hanover Pike
Upperco, MD. 21155
(410) 833-6600

Estab. 1919

Census Tract: 4046.01
Baltimore County, MD

Farmers & Merchants Bank
Hampstead Branch
735 Hanover Pike
Hampstead, MD. 21074
(410) 239-4448

Estab. April 1990

Census Tract: 5081
Carroll County, MD

Farmers & Merchants Bank
Greenmount In-Store Branch (Weis Markets)
2205 Hanover Pike
Hampstead, MD. 21074
(410) 374-3436

Estab. July 1996

Census Tract: 5081
Carroll County, MD

Farmers & Merchants Bank
Reisterstown Branch
25 Westminster Pike
Reisterstown, MD. 21136
(410) 517-3060

Estab. June 1999

Census Tract: 4048.0
Baltimore County, MD

Farmers & Merchants Bank
Owings Mills Branch
9320 Lakeside Boulevard
Owings Mills, MD. 21117
(410) 356-8200

Estab. March 2004

Census Tract.: 4025.07
Baltimore County, MD

Farmers & Merchants Bank
Westminster Branch
275 Clifton Blvd.
Westminster, MD. 21157
(410) 857-1100

Estab. July 2011

Census Tract: 4026.03
Carroll County, MD.

Farmers & Merchants Bank
Carroll Lutheran Village Retirement Community Branch
205 St. Mark Way
Westminster, MD. 21158
(410) 848-1110

Estab. July 2018

Census Tract: 5077.03
Carroll County, MD

Farmers & Merchants Bank
Eldersburg Branch
1321 Liberty Road
Sykesville, MD. 21784
(410) 795-1900

Estab. December 2020

Census Tract: 5052.03
Carroll County, MD

Farmers & Merchants Bank
Towson Office
22 W. Pennsylvania Ave. Suite 100
Towson, MD 21204
(410) 769-3191

Estab. June 2024

Census Tract: 4907.03
Carroll County, MD

Prepared by: Christopher T. Oswald, Executive Vice President-Chief Operations Officer
CRA Compliance Officer

Main Office
15226 Hanover Pike
Upperco, MD 21155
(410) 833-6600
FAX (410) 526-3835

Hampstead Branch
735 Hanover Pike
Hampstead, MD 21074
(410) 239-4448
FAX (410) 374-4240

Greenmount In-Store Branch
2320 Hanover Pike
Hampstead, MD 21074
(410) 374-3436
FAX (410) 374-3756

Reisterstown Branch
25 Westminster Pike, PO Box 249
Reisterstown, MD 21136
(410) 517-3060
FAX (410) 517-3061

Owings Mills Branch
9320 Lakeside Blvd.
Owings Mills, MD 21117
(410) 356-8200
FAX (410) 356-5456

Westminster Branch
275 Clifton Blvd.
Westminster, MD 21157
(410) 857-1100
FAX (410) 857-2360

Eldersburg Branch
1321 Liberty Road
Sykesville, MD 21784
(410) 795-1900
FAX (410) 549-1715



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Farmers & Merchants Bank - Historical Analysis
Loan-to-Deposit Ratios

<u>Quarter Ending</u>	<u>Loan-to-Deposit Ratio</u>
3/20	91.89%
6/20	88.98%
9/20	91.75%
12/20	90.89%
3/21	86.01%
6/21	84.42%
9/21	79.68%
12/21	76.59%
3/22	76.06%
6/22	77.66%
9/22	78.84%
12/22	82.75%
3/23	81.53%
6/23	83.81%
9/23	81.46%
12/23	77.56%

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(410) 795-1900
FAX (410) 549-1715

**YOU MAY OBTAIN
A COPY OF OUR ANNUAL
DISCLOSURE STATEMENT
OF
FINANCIAL CONDITION**

BY CONTACTING:

**MARK C. KREBS
CHIEF FINANCIAL OFFICER
FARMERS AND MERCHANTS BANK
25 WESTMINSTER PIKE
REISTERSTOWN, MD 21136
(410) 517-3065
mark.krebs@fmb1919.bank**

One copy of the statement may be obtained free of charge

Farmers & Merchants Bank
Community Reinvestment Act (C.R.A.)

2023 C.R.A. Assessment Area

Based on Available 2020 Census Tract

Baltimore County, MD. (1) 4023.06 to 4023.07;
(2) 4025.05 to 4026.04;
(3) 4037.03 to 4037.04;
(4) 4041.01 to 4084.00;
(5) 4085.03 to 4085.05;
(6) 4085.07;
(7) 4087.03 to 4087.04;
(8) 4924.01 to 4924.02;
(9) 4022.01;
(10) 4025.03;
(11) 4025.04;
(12) 4038.01 to 4038.02;

North / West Portion of Baltimore County, MD.

Carroll County, MD. 5010.01 to 5142.02

Carroll County, MD.

Prepared by: Christopher T. Oswald, E.V.P.-C.O.O.
April 6, 2023

(Last) Board of Directors Review/Approval: April 25, 2023 (APPROVED)

(Last) Board of Directors Review/Approval: March 18, 2013 (APPROVED)

Farmers and Merchants Bank Assessment Area Map

