

# FARMERS & MERCHANTS BANCORP

## **FARMERS & MERCHANTS BANCORP (FMCB) ANNOUNCES SPECIAL STOCK BUYBACK PROGRAM**

**LODI, CALIFORNIA, November 13, 2025** – Farmers & Merchants Bancorp (OTCQX: FMCB) (the “Company” or “FMCB”), the parent company of Farmers & Merchants Bank of Central California (the “Bank” or “F&M Bank”), announced today that it will temporarily offer a special voluntary program through which shareholders owning 99 shares or less of FMCB common stock, as of November 12, 2025, may sell all of their shares without paying any fees. This program allows eligible shareholders to easily sell all their shares in a convenient and efficient manner, while providing an opportunity to increase their liquidity and diversify their portfolio.

Eligible shareholders will be informed by mail of the program, which will become effective on November 19, 2025 and continue until December 23, 2025, unless the program is terminated or extended by the Company.

FMCB’s program will be independently administered by Georgeson LLC (“Georgeson”), an affiliate of FMCB’s transfer agent, Computershare Trust Company, N.A. (“Computershare”). Computershare will serve as the paying agent for the program.

Neither Georgeson nor FMCB is making any recommendation to shareholders regarding their participation in this voluntary program.

FMCB shareholders can visit [www.oddlotprogram.com/FMCB](http://www.oddlotprogram.com/FMCB) or call 1-800-733-8475, for additional information.

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### **About Farmers & Merchants Bancorp**

Farmers & Merchants Bancorp trades on the OTCQX under the symbol FMCB, and is the parent company of Farmers & Merchants Bank of Central California, also known as F&M Bank. Founded in 1916, F&M Bank is a locally owned and operated community bank, which proudly serves California through 33 convenient locations. F&M Bank is financially strong, with \$5.6 billion in assets, and is consistently recognized as one of the nation's safest banks by national bank rating firms. The Bank has maintained a 5-Star rating from BauerFinancial for 35 consecutive years, longer than any other commercial bank in the State of California.

F&M Bank offers a full complement of loan, deposit, equipment leasing and treasury management products to businesses, as well as a full suite of consumer banking products. The FDIC awarded

F&M Bank the highest possible rating of "Outstanding" in their last Community Reinvestment Act ("CRA") evaluation.

### **Forward-Looking Statements**

This press release may contain certain forward-looking statements that are based on management's current expectations regarding the Company's financial performance. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "intend," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." Forward-looking statements in this press release include, without limitation, statements regarding the Company's financial condition and strength and the special voluntary stock buyback program and its timing and potential results. Forward-looking statements in this press release include matters that involve known and unknown risks, uncertainties and other factors that may cause actual results to differ materially from results expressed or implied by such forward-looking statements. Such risk factors include, among others: the effects of and changes in monetary and fiscal policies, including the interest rate policies of the Federal Reserve Board and their effects on inflation risk; financial and regulatory policies of the United States government; political and economic uncertainty, including any decline in global, domestic or local economic conditions or the stability of credit and financial markets and the impact of tariffs; and other relevant risks detailed in the Company's Form 10-K, Form 10-Qs, and various other securities law filings made periodically by the Company, copies of which are available from the Company's website. All such factors are difficult to predict and are beyond the Company's ability to control or predict. There also may be additional risks that the Company does not presently know, or that the Company currently believes to be immaterial, that could also cause actual results to differ materially and adversely from those contained in these forward-looking statements. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or circumstances after the date of this press release or otherwise, except as may be required by applicable law.

For more information about Farmers & Merchants Bancorp and F&M Bank, visit [fmbonline.com](http://fmbonline.com).

### **Investor Relations Contact**

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