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FARMERS & MERCHANTS BANCORP

Form 8-K

July 28, 2003

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

July 25, 2003
(Date of earliest event reported)

Farmers & Merchants Bancorp
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of incorporation)

1.000 - 26099

(Commission File Number)

94-3327828

(IRS Employer Identification No.)

111 West Pine Street, Lodi, California 95240-2184

(Address of principal executive offices) (Zip Code)

(209) 367-2412
(Registrant's telephone number, including
area code)

Not Applicable
(Former name or former address, if changes since last report)

Item 12. Results of Operations and Financial Condition

On July 25, 2003, Farmers & Merchants Bancorp issued a press release concerning financial results for the second quarter of 2003, a copy of which is included as Exhibit 99.1 and incorporated herein by reference.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FARMERS & MERCHANTS BANCORP

By /s/ Stephen W. Haley

Stephen W. Haley
Executive Vice President
& Chief Financial Officer

Date: July 28, 2003