2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAUDERDALE COUNTY (077), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	351	1	351	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	351	1	351	0	0
LEE COUNTY (081), AL										
MSA 12220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	651	2	651	0	0
STATE TOTAL	0	0	0	0	2	651	2	651	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	300	1	300	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	6	0	0	0	0	1	6	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	2	1,500	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	1,500	1	150	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	600	1	600	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	1	150	4	2,400	4	1,056	0	0
STATE TOTAL	1	6	1	150	4	2,400	4	1,056	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 31924										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	544	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	544	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	544	0	0	0	0
STATE TOTAL	0	0	0	0	1	544	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	6	0	0	0	0	1	6	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	1	500	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	1	500	1	6	0	0
STATE TOTAL	1	6	0	0	1	500	1	6	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELKHART COUNTY (039), IN										
MSA 21140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	640	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	640	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	640	0	0	0	0
STATE TOTAL	0	0	0	0	1	640	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	400	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALCONA COUNTY (001), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	0	0	0	0	2	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0
ALLEGAN COUNTY (005), MI										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	270	4	700	3	2,068	5	1,888	0	0
Upper Income	2	195	2	395	10	6,828	8	5,329	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	465	6	1,095	13	8,896	13	7,217	0	0
ANTRIM COUNTY (009), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARENAC COUNTY (011), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	44	0	0	1	499	2	533	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	0	0	1	499	2	533	0	0
BARRY COUNTY (015), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	110	2	375	0	0	3	235	0	0
Upper Income	1	100	0	0	1	700	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	2	375	1	700	4	335	0	0
BAY COUNTY (017), MI										
MSA 13020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	280	0	0	0	0
Middle Income	4	161	0	0	1	700	3	86	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	161	1	200	2	980	3	86	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	1	600	1	600	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
BRANCH COUNTY (023), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
CALHOUN COUNTY (025), MI										
MSA 12980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	1	500	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (027), MI										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
CHARLEVOIX COUNTY (029), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
CHEBOYGAN COUNTY (031), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	489	1	489	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	489	1	489	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARE COUNTY (035), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	0	0	0	0	1	88	0	0
Middle Income	16	766	7	1,100	2	765	21	1,720	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	854	7	1,100	2	765	22	1,808	0	0
CLINTON COUNTY (037), MI										
MSA 29620										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	700	2	900	0	0
Middle Income	7	388	6	1,020	7	3,950	9	2,028	0	0
Upper Income	3	132	2	400	3	1,496	6	1,435	0	0
Income Not Known	0	0	0	0	1	300	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	520	9	1,620	12	6,446	17	4,363	0	0
CRAWFORD COUNTY (039), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	341	2	300	3	1,477	8	1,230	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	341	2	300	3	1,477	8	1,230	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (041), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
EATON COUNTY (045), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	750	2	825	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	750	2	825	0	0
EMMET COUNTY (047), MI										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	18	0	0	0	0	2	18	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	68	0	0	0	0	3	68	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GENESEE COUNTY (049), MI										
MSA 22420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	3	1,650	1	100	0	0
Upper Income	0	0	0	0	2	984	1	600	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	5	2,634	2	700	0	0
GLADWIN COUNTY (051), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	2	105	2	320	2	1,489	4	1,005	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	205	2	320	2	1,489	4	1,005	0	0
GRAND TRAVERSE COUNTY (055), MI										
MSA 45900										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	88	0	0	0	0	3	88	0	0
Middle Income	2	130	2	350	3	2,303	5	1,117	0	0
Upper Income	0	0	0	0	2	1,982	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	218	2	350	5	4,285	9	2,205	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRATIOT COUNTY (057), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	25	1,104	3	550	3	1,165	21	1,307	0	0
Middle Income	4	295	3	600	0	0	6	805	0	0
Upper Income	1	100	0	0	1	350	2	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,499	6	1,150	4	1,515	29	2,562	0	0
INGHAM COUNTY (065), MI										
MSA 29620										
Inside AA 0003										
Low Income	2	180	2	252	2	800	4	432	0	0
Moderate Income	2	70	5	922	7	5,055	10	4,725	0	0
Middle Income	3	75	2	495	9	5,827	9	3,870	0	0
Upper Income	3	148	4	800	6	3,246	8	1,626	0	0
Income Not Known	1	95	0	0	0	0	1	95	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	568	13	2,469	24	14,928	32	10,748	0	0
IONIA COUNTY (067), MI										
MSA 24340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	108	2	433	4	2,300	9	1,841	0	0
Middle Income	14	659	9	1,577	6	3,350	26	4,911	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	767	11	2,010	10	5,650	35	6,752	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IOSCO COUNTY (069), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	190	1	578	2	768	0	0
Middle Income	1	69	0	0	0	0	1	69	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	1	190	1	578	3	837	0	0
ISABELLA COUNTY (073), MI										
MSA NA										
Inside AA 0005										
Low Income	3	200	1	150	1	1,000	3	1,153	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	32	1,824	8	1,547	12	7,425	43	7,618	0	0
Upper Income	9	423	5	961	7	4,900	19	5,259	0	0
Income Not Known	1	30	1	118	0	0	2	148	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	2,477	15	2,776	20	13,325	67	14,178	0	0
JACKSON COUNTY (075), MI										
MSA 27100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	100	0	0	0	0	1	100	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	2	350	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Inside AA 0002										
Low Income	5	295	2	345	1	400	8	1,040	0	0
Moderate Income	3	235	3	477	4	2,551	8	2,413	0	0
Middle Income	13	620	10	1,935	7	4,322	22	4,617	0	0
Upper Income	9	390	9	1,875	18	12,273	25	7,840	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,540	24	4,632	30	19,546	63	15,910	0	0
KALKASKA COUNTY (079), MI										
MSA 45900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,680	1	640	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,680	1	640	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	750	0	0	0	0
Median Family Income 30-40%	1	25	1	180	3	1,375	4	1,305	0	0
Median Family Income 40-50%	2	35	1	150	4	2,679	6	1,964	0	0
Median Family Income 50-60%	2	95	3	450	2	1,150	6	1,545	0	0
Median Family Income 60-70%	10	320	17	2,869	25	16,476	40	13,753	0	0
Median Family Income 70-80%	6	446	7	1,189	15	9,620	24	9,535	0	0
Median Family Income 80-90%	10	387	5	1,100	15	9,227	12	2,672	0	0
Median Family Income 90-100%	9	418	8	1,568	19	11,008	25	9,360	0	0
Median Family Income 100-110%	10	462	10	2,044	14	9,316	24	7,585	0	0
Median Family Income 110-120%	19	1,195	11	2,239	34	18,851	33	8,699	0	0
Median Family Income >= 120%	46	2,137	31	6,065	73	42,455	107	28,528	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	115	5,520	94	17,854	205	122,907	281	84,946	0	0
LEELANAU COUNTY (089), MI										
MSA 45900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	108	1	200	2	1,450	4	908	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	108	1	200	2	1,450	4	908	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	1	320	1	25	0	0
Middle Income	2	87	1	138	0	0	3	225	0	0
Upper Income	1	44	0	0	2	1,475	3	1,519	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	156	1	138	3	1,795	7	1,769	0	0
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	1	100	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	40	1	250	1	1,000	2	290	0	0
Median Family Income 90-100%	0	0	0	0	3	920	3	920	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	1	500	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	75	0	0	0	0	1	75	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	215	1	250	5	2,420	8	1,885	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANISTEE COUNTY (101), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	762	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	762	0	0	0	0
MASON COUNTY (105), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	326	2	1,000	2	326	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	326	2	1,000	2	326	0	0
MECOSTA COUNTY (107), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	171	0	0	1	171	0	0
Middle Income	1	82	1	175	4	1,378	4	1,095	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	2	346	4	1,378	5	1,266	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDLAND COUNTY (111), MI										
MSA 33220										
Inside AA 0004										
Low Income	0	0	0	0	2	928	1	468	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	5	319	1	150	4	2,365	5	369	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	334	1	150	6	3,293	7	852	0	0
MISSAUKEE COUNTY (113), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	380	1	200	1	384	6	764	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	380	1	200	1	384	6	764	0	0
MONTCALM COUNTY (117), MI										
MSA 24340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	15	0	0	3	1,278	4	793	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	15	0	0	3	1,278	4	793	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSKEGON COUNTY (121), MI										
MSA 34740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	6	2,597	6	2,016	0	0
Middle Income	2	80	1	125	1	400	3	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	97	1	125	7	2,997	9	2,221	0	0
NEWAYGO COUNTY (123), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	3	928	2	554	0	0
Median Family Income 50-60%	1	75	0	0	1	1,000	2	1,075	0	0
Median Family Income 60-70%	0	0	0	0	2	1,406	1	406	0	0
Median Family Income 70-80%	0	0	1	200	3	1,963	4	2,163	0	0
Median Family Income 80-90%	0	0	2	400	1	1,000	2	400	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	3	218	0	0	2	1,350	4	1,218	0	0
Median Family Income 110-120%	0	0	2	475	0	0	0	0	0	0
Median Family Income >= 120%	4	288	4	700	3	2,210	9	2,138	0	0
Median Family Income Not Known	0	0	0	0	2	1,500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	581	10	2,025	17	11,357	24	7,954	0	0
OGEMAW COUNTY (129), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	481	1	198	1	400	7	579	0	0
Middle Income	26	1,256	9	1,499	2	1,327	28	3,348	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,737	10	1,697	3	1,727	35	3,927	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (133), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	4	2,630	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	4	2,630	1	350	0	0
OSCODA COUNTY (135), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	537	3	595	1	300	10	702	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	537	3	595	1	300	10	702	0	0
OTSEGO COUNTY (137), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	2	1,500	1	60	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	2	1,500	2	90	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTTAWA COUNTY (139), MI										
MSA 24340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	491	11	2,192	21	12,463	32	10,006	0	0
Upper Income	4	177	3	600	6	2,851	9	1,802	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	668	14	2,792	27	15,314	41	11,808	0	0
PRESQUE ISLE COUNTY (141), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	160	0	0	2	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	160	0	0	2	185	0	0
ROSCOMMON COUNTY (143), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	4	207	0	0	2	1,600	6	1,807	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	307	0	0	2	1,600	7	1,907	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAGINAW COUNTY (145), MI										
MSA 40980										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	750	1	50	0	0
Upper Income	6	184	0	0	4	2,000	9	2,126	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	234	0	0	5	2,750	10	2,176	0	0
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	125	2	400	0	0	3	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	2	400	0	0	3	90	0	0
SHIAWASSEE COUNTY (155), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	150	0	0	0	0	2	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	2	150	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VAN BUREN COUNTY (159), MI										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	1	100	1	229	4	2,550	4	2,079	0	0
Upper Income	1	50	1	130	0	0	2	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	2	359	4	2,550	7	2,359	0	0
WASHTENAW COUNTY (161), MI										
MSA 11460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	200	0	0	1	200	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	1	750	1	150	0	0
Median Family Income 40-50%	0	0	0	0	1	600	1	600	0	0
Median Family Income 50-60%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 60-70%	0	0	0	0	1	700	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	950	1	500	0	0
Median Family Income 80-90%	0	0	1	175	1	334	2	509	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	700	0	0	0	0
Median Family Income >= 120%	6	425	3	420	5	2,807	10	2,492	0	0
Median Family Income Not Known	0	0	0	0	2	860	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	425	5	745	15	8,701	17	5,751	0	0
WEXFORD COUNTY (165), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	150	4	630	0	0	5	405	0	0
Middle Income	17	764	8	1,353	6	3,090	22	2,826	0	0
Upper Income	1	65	0	0	1	750	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	979	12	1,983	7	3,840	28	3,296	0	0
TOTAL INSIDE AA IN STATE	408	20,600	242	45,203	405	244,034	755	188,561	0	0
TOTAL OUTSIDE AA IN STATE	55	3,006	27	4,829	66	36,831	98	22,665	0	0
STATE TOTAL	463	23,606	269	50,032	471	280,865	853	211,226	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	615	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	615	0	0	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	1	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	65	0	0	2	1,615	2	1,065	0	0
STATE TOTAL	1	65	0	0	2	1,615	2	1,065	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	1,000	2	1,050	0	0
MEDINA COUNTY (103), OH										
MSA 17410										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTAGE COUNTY (133), OH										
MSA 10420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	2	450	2	2,000	5	2,500	0	0
STATE TOTAL	1	50	2	450	2	2,000	5	2,500	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMPBELL COUNTY (031), VA										
MSA 31340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
FLUVANNA COUNTY (065), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,500	2	1,500	0	0
STATE TOTAL	0	0	0	0	2	1,500	2	1,500	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	408	20,600	242	45,203	405	244,034	755	188,561	0	0
TOTAL OUTSIDE AA	59	3,133	30	5,429	82	47,081	114	29,443	0	0
TOTAL INSIDE & OUTSIDE	467	23,733	272	50,632	487	291,115	869	218,004	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARE COUNTY (035), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	237	0	0	1	237	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	237	0	0	1	237	0	0
IONIA COUNTY (067), MI										
MSA 24340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
ISABELLA COUNTY (073), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	300	2	350	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	125	1	300	3	475	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	307	1	307	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	307	1	307	0	0
MECOSTA COUNTY (107), MI										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTCALM COUNTY (117), MI										
MSA 24340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	1	500	1	85	0	0
TOTAL INSIDE AA IN STATE	4	255	2	362	3	1,107	8	1,224	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4	255	2	362	3	1,107	8	1,224	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	4	255	2	362	3	1,107	8	1,224	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	4	255	2	362	3	1,107	8	1,224	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - IONIA COUNTY (067) - MSA 24340	39	8,427	35	6,752	0	0
MI - KENT COUNTY (081) - MSA 24340	414	146,281	281	84,946	0	0
MI - MONTCALM COUNTY (117) - MSA 24340	5	1,293	4	793	0	0
MI - OTTAWA COUNTY (139) - MSA 24340	57	18,774	41	11,808	0	0
MI - KALAMAZOO COUNTY (077) - MSA 28020	84	25,718	63	15,910	0	0
MI - CLINTON COUNTY (037) - MSA 29620	31	8,586	17	4,363	0	0
MI - INGHAM COUNTY (065) - MSA 29620	48	17,965	32	10,748	0	0
MI - MIDLAND COUNTY (111) - MSA 33220	13	3,777	7	852	0	0
MI - CLARE COUNTY (035) - MSA NA	26	2,719	22	1,808	0	0
MI - GRATIOT COUNTY (057) - MSA NA	40	4,164	29	2,562	0	0
MI - ISABELLA COUNTY (073) - MSA NA	80	18,578	67	14,178	0	0
MI - MECOSTA COUNTY (107) - MSA NA	7	1,806	5	1,266	0	0
MI - MISSAUKEE COUNTY (113) - MSA NA	7	964	6	764	0	0
MI - OGEMAW COUNTY (129) - MSA NA	46	5,161	35	3,927	0	0
MI - OSCODA COUNTY (135) - MSA NA	15	1,432	10	702	0	0
MI - ROSCOMMON COUNTY (143) - MSA NA	7	1,907	7	1,907	0	0
MI - WEXFORD COUNTY (165) - MSA NA	40	6,802	28	3,296	0	0
MI - EMMET COUNTY (047) - MSA NA	3	68	3	68	0	0
MI - SAGINAW COUNTY (145) - MSA 40980	12	2,984	10	2,176	0	0
MI - ALLEGAN COUNTY (005) - MSA NA	25	10,456	13	7,217	0	0
MI - VAN BUREN COUNTY (159) - MSA NA	9	3,159	7	2,359	0	0
MI - GRAND TRAVERSE COUNTY (055) - MSA 45900	12	4,853	9	2,205	0	0
MI - OAKLAND COUNTY (125) - MSA 47664	35	13,963	24	7,954	0	0

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Mercantile Bank

Respondent ID: 0000034598

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - IONIA COUNTY (067) - MSA 24340	1	70	1	70	0	0
MI - KENT COUNTY (081) - MSA 24340	1	307	1	307	0	0
MI - MONTCALM COUNTY (117) - MSA 24340	2	585	1	85	0	0
MI - CLARE COUNTY (035) - MSA NA	1	237	1	237	0	0
MI - ISABELLA COUNTY (073) - MSA NA	3	475	3	475	0	0
MI - MECOSTA COUNTY (107) - MSA NA	1	50	1	50	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000034598

Institution: Mercantile Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	116	481,604	0	0
Purchased	0	0	0	0
Total	116	481,604	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3

ASSESSMENT AREA - 0001

IONIA COUNTY (067), MI

MSA: 24340

Moderate Income

0301.01 0302.00 0317.00 0321.00*

Middle Income

0301.02 0303.00 0304.01 0304.02 0312.00 0313.01 0313.02* 0314.00 0315.00* 0316.00 0319.00

Income Not Known

9822.00*

KENT COUNTY (081), MI

MSA: 24340

Median Family Income 20-30%

0036.00

Median Family Income 30-40%

0028.00 0039.00

Median Family Income 40-50%

0013.00 0031.00 0032.00 0037.00 0127.04

Median Family Income 50-60%

0016.00 0030.00* 0035.00* 0038.00 0040.00* 0114.06* 0126.12* 0135.00* 0138.01* 0147.01

Median Family Income 60-70%

0008.00 0009.00 0019.00 0026.00 0027.00* 0046.00 0126.09* 0129.02* 0136.00* 0142.00 0143.00 0147.03*

Median Family Income 70-80%

0012.00* 0015.00 0101.02* 0102.00* 0104.02 0112.00* 0126.08 0126.11* 0129.01 0130.00 0133.00* 0137.00*

Median Family Income 80-90%

0007.00 0010.00* 0011.02* 0011.03* 0017.00* 0022.00 0103.01* 0120.04 0127.03* 0127.05 0128.00* 0138.04* 0140.00* 0141.00 0145.05 0148.09

Median Family Income 90-100%

0002.00* 0004.00* 0005.00 0011.04 0014.00 0021.00 0033.00 0041.00 0042.00 0113.01* 0115.01
0116.02* 0117.01* 0126.10 0131.00* 0134.00 0139.00 0145.04* 0145.06 0147.04 0148.08

Median Family Income 100-110%

0003.00 0025.00 0029.00* 0101.01* 0104.01 0108.02 0108.04* 0111.01 0114.01 0127.02* 0132.00*
0146.04 0148.03 0148.11

Median Family Income 110-120%

0006.00 0018.02 0034.00* 0045.01* 0045.02* 0107.00* 0113.02 0114.03 0114.05* 0115.02 0116.01
0117.02 0120.03 0146.05

Median Family Income >= 120%

0018.01* 0020.00 0023.00 0024.00 0043.00 0044.00 0103.02 0106.01* 0106.02 0108.03* 0109.02*
0109.03 0109.04 0110.01 0110.02* 0111.02 0118.01 0118.03 0118.04 0119.01 0119.02 0120.02
0122.01 0122.02 0122.03 0123.00 0124.00 0125.00 0126.04 0126.05 0145.03* 0146.03 0146.06
0148.05 0148.06 0148.10

Median Family Income Not Known

0001.00* 0138.03*

MONTCALM COUNTY (117), MI

MSA: 24340

Moderate Income

9701.00 9702.00* 9704.00* 9705.02 9708.00* 9709.00* 9710.00* 9712.00 9713.00

Middle Income

9703.00* 9705.01* 9706.00* 9707.00 9711.00*

OTTAWA COUNTY (139), MI

MSA: 24340

Low Income

0245.01* 0245.02*

Moderate Income

0251.01* 0257.00*

Middle Income

0201.00 0202.00 0204.00 0205.01 0205.04 0209.00 0210.00 0211.00* 0212.03* 0212.04* 0213.01*

0214.01 0214.02 0215.01* 0215.02 0216.03* 0216.04 0216.06* 0218.01 0218.02* 0220.01* 0220.02
0221.05* 0221.07 0222.07 0222.08* 0226.00* 0229.00 0230.04* 0231.01* 0231.02 0232.00* 0244.01*
0244.02* 0249.01* 0249.02 0251.02 0252.00* 0255.00* 0258.00*

Upper Income

0205.03* 0212.01* 0213.03* 0213.04 0216.05* 0217.00* 0219.01* 0219.03* 0219.04* 0221.03 0221.06*
0221.08 0222.06 0230.01 0230.03 0235.00* 0236.00* 0243.00* 0246.00*

Income Not Known

0206.00* 9900.00*

ASSESSMENT AREA - 0002

KALAMAZOO COUNTY (077), MI

MSA: 28020

Low Income

0002.02* 0003.00* 0005.00 0009.00 0015.11* 0029.07*

Moderate Income

0001.00* 0006.01 0010.01 0010.02* 0011.00 0013.00* 0015.09* 0016.03* 0018.01 0018.03* 0019.07
0022.01* 0022.04 0029.10 0055.01* 0055.02* 0067.01*

Middle Income

0015.01 0015.02 0015.03* 0015.08* 0016.04 0017.01 0017.02 0018.02* 0019.05 0019.06* 0020.02*
0021.03* 0021.04* 0027.01* 0028.02* 0029.01 0029.11 0033.02* 0034.00 0035.00 0061.02 0061.03
0066.01*

Upper Income

0002.01 0012.00 0015.04* 0016.01* 0020.03 0020.04 0020.05* 0021.02* 0022.03 0026.01* 0027.02
0028.01 0029.06* 0029.08 0029.09 0030.02* 0030.05* 0030.06 0030.07* 0030.08 0067.02

Income Not Known

0015.10*

ASSESSMENT AREA - 0003

CLINTON COUNTY (037), MI

MSA: 29620

Moderate Income

0102.01 0102.03* 0107.02*

Middle Income

0101.04 0105.00* 0106.00* 0107.01* 0108.01 0108.02 0109.01 0110.01 0111.01 0111.06

Upper Income

0101.05* 0101.07 0101.08 0102.04* 0103.00 0104.00* 0109.02 0110.02 0111.05*

Income Not Known

0112.00

INGHAM COUNTY (065), MI

MSA: 29620

Low Income

0001.00* 0007.00 0012.00* 0020.00 0032.00 0066.00 0068.00*

Moderate Income

0004.00* 0006.00* 0008.00* 0021.01* 0023.00 0026.00 0027.00* 0029.02* 0033.01 0035.00 0036.01*
0036.02* 0037.00* 0044.02* 0044.03* 0051.00* 0052.01* 0053.03 0053.04 0054.02* 0065.00 0067.00

Middle Income

0010.00* 0017.03 0022.00* 0028.00* 0029.01* 0031.03* 0033.02* 0034.00* 0038.02 0043.01* 0045.00*
0048.01* 0049.02 0053.06 0054.01* 0055.02* 0056.00 0060.01 0060.02* 0061.00* 0062.00* 0063.01
0063.02* 0064.01* 0064.02* 0070.00

Upper Income

0038.01 0039.01 0039.02* 0040.00 0046.00* 0047.00* 0048.02* 0049.03 0049.04* 0050.02* 0050.03
0050.04* 0052.02* 0053.05* 0055.01 0057.00* 0058.00 0059.00*

Income Not Known

0041.00 0043.02* 0044.90* 0044.91* 0044.92* 0044.93* 0044.94* 9800.00* 9801.00* 9802.00* 9803.00*

ASSESSMENT AREA - 0004

MIDLAND COUNTY (111), MI

MSA: 33220

Low Income

2906.00

Moderate Income

2901.00* 2902.00* 2915.00* 2917.00

Middle Income

2903.00 2904.00 2905.00 2907.00 2908.00 2911.01* 2911.03 2912.00 2913.00* 2914.00* 2916.01* 2916.02*

Upper Income

2909.01* 2909.02* 2910.00* 2911.04*

ASSESSMENT AREA - 0005

CLARE COUNTY (035), MI

MSA: NA

Moderate Income

0002.00* 0003.00* 0005.00* 0009.00* 0010.00* 0013.01 0013.02*

Middle Income

0001.00* 0004.00 0006.00 0007.00 0008.00

GRATIOT COUNTY (057), MI

MSA: NA

Moderate Income

0005.00

Middle Income

0001.00 0003.00 0006.00 0007.00* 0008.00 0009.00 0010.00*

Upper Income

0002.00

Income Not Known

0004.00*

ISABELLA COUNTY (073), MI

MSA: NA

Low Income

0007.01

Middle Income

0001.00 0002.00 0003.00 0006.00 0008.00 0009.00 9401.00 9402.00 9403.00 9404.00 9405.00

Upper Income

0004.01 0004.02 0005.00 9406.00

Income Not Known

0007.02 0007.03

MECOSTA COUNTY (107), MI

MSA: NA

Moderate Income

9605.00

Middle Income

9601.00* 9602.00* 9603.00* 9604.00* 9606.00* 9607.02 9608.00* 9609.00 9610.01 9610.02*

Income Not Known

9607.01* 9813.00*

MISSAUKEE COUNTY (113), MI

MSA: NA

Moderate Income

9601.02*

Middle Income

9601.01* 9602.00* 9603.00 9604.00

OGEMAW COUNTY (129), MI

MSA: NA

Moderate Income

9501.00 9506.00 9509.01 9509.02

Middle Income

9502.00 9503.00 9504.00 9505.00

OSCODA COUNTY (135), MI

MSA: NA

Moderate Income

9705.00*

Middle Income

9702.01* 9702.02 9703.00 9704.00

ROSCOMMON COUNTY (143), MI

MSA: NA

Moderate Income

9701.00* 9702.00* 9710.01* 9711.00 9712.00*

Middle Income

9703.00 9704.01* 9704.02 9705.00 9706.00 9707.00* 9710.02* 9710.03*

WEXFORD COUNTY (165), MI

MSA: NA

Moderate Income

3807.00

Middle Income

3801.00* 3802.00 3803.00 3805.00 3806.00 3808.00

Upper Income

3804.00

ASSESSMENT AREA - 0006

EMMET COUNTY (047), MI

MSA: NA

Moderate Income

9702.01*

Middle Income

9701.00* 9702.02* 9704.00* 9705.00* 9708.00

Upper Income

9703.01 9703.02* 9706.00* 9707.00*

Income Not Known

9900.00*

ASSESSMENT AREA - 0007

SAGINAW COUNTY (145), MI

MSA: 40980

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3

Low Income

0001.00* 0002.00* 0009.00* 0011.00* 0013.00*

Moderate Income

0004.00* 0006.00* 0007.00* 0008.00* 0010.00* 0012.00* 0014.00* 0015.00* 0016.00* 0017.00* 0018.00*
0019.00* 0020.00* 0103.04* 0104.01* 0107.00* 0110.01* 0115.00*

Middle Income

0102.00* 0104.02* 0105.02* 0106.00* 0108.00* 0110.02* 0111.00* 0116.00* 0117.02* 0118.00* 0122.00
0123.00* 0124.00* 0125.00* 0126.00 0127.00* 0129.00* 0130.00*

Upper Income

0021.00 0101.01 0101.02* 0103.03* 0103.05* 0103.06* 0104.04* 0104.05* 0105.01* 0112.00 0113.01*
0113.02* 0117.01* 0119.01* 0119.02 0120.01* 0120.02* 0120.03* 0121.00* 0131.00*

ASSESSMENT AREA - 0008

ALLEGAN COUNTY (005), MI

MSA: NA

Moderate Income

0310.01* 0312.00*

Middle Income

0305.02 0307.03* 0307.04* 0310.02* 0311.01* 0311.02* 0313.00* 0318.00* 0319.00* 0320.00 0322.00*
0324.01 0326.00*

Upper Income

0302.00 0303.01* 0303.02* 0304.02 0304.03 0304.04 0305.01* 0306.00* 0307.02* 0308.01* 0308.02
0309.01 0309.02* 0321.00 0324.02

Income Not Known

9900.00*

VAN BUREN COUNTY (159), MI

MSA: NA

Moderate Income

0102.02* 0106.00* 0114.00

Middle Income

0101.01* 0101.02* 0102.01* 0104.00* 0105.00* 0109.01* 0113.00* 0115.00* 0116.01* 0118.01 0118.02 0120.01 0120.02*

Upper Income

0103.00* 0109.02* 0110.03* 0110.04* 0116.02* 0119.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0009

GRAND TRAVERSE COUNTY (055), MI

MSA: 45900

Moderate Income

5506.03 5507.02* 5513.01* 5513.02

Middle Income

5501.02 5502.00* 5503.00* 5504.01* 5504.02* 5505.00* 5506.02* 5507.01* 5511.00 5512.00 5513.03

Upper Income

5501.01* 5506.01* 5508.01* 5508.02* 5509.00 5510.00* 5514.00 5515.00*

Income Not Known

9900.00*

ASSESSMENT AREA - 0010

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 20-30%

1410.01* 1412.00* 1417.00*

Median Family Income 30-40%

1331.02* 1413.00* 1422.00* 1423.00* 1424.00* 1603.00* 1724.00*

Median Family Income 40-50%

1331.01* 1421.00* 1427.00* 1604.00* 1689.02* 1716.00 1725.00* 1752.00* 1810.01*

Median Family Income 50-60%

1411.00* 1415.00* 1416.00* 1447.01* 1449.00* 1459.00* 1622.00* 1715.00* 1753.00* 1815.00* 1945.00

Median Family Income 60-70%

1210.00* 1350.00* 1410.02* 1420.00* 1455.02* 1605.00* 1610.00* 1613.00* 1618.00* 1621.00* 1714.00*
1736.00 1751.00* 1813.00* 1814.00* 1835.00

Median Family Income 70-80%

1245.00 1347.00* 1361.02* 1406.00* 1425.00* 1426.00* 1448.00* 1452.00* 1457.00* 1572.00* 1616.00
1623.00* 1624.00* 1673.00* 1675.00* 1686.02* 1713.00* 1730.00* 1750.00* 1812.00* 1816.00* 1974.00*

Median Family Income 80-90%

1227.00* 1306.00* 1311.00* 1318.00* 1349.00* 1360.00* 1368.00* 1392.02* 1403.01* 1405.00* 1407.00*
1409.00* 1414.00* 1444.00* 1453.00* 1542.00* 1575.00* 1609.00 1620.00* 1625.00* 1666.00 1674.00*
1833.00* 1935.00* 1976.00*

Median Family Income 90-100%

1229.00* 1250.00* 1273.00* 1274.00* 1275.00* 1277.00* 1284.00* 1302.00 1307.00* 1314.00* 1348.00*
1408.00* 1435.00* 1441.00* 1442.00* 1443.01* 1451.00* 1454.00* 1455.01* 1611.00* 1615.00* 1617.00*
1710.00* 1712.00* 1735.00* 1801.00* 1803.00* 1832.00* 1911.00* 1975.00* 1977.02*

Median Family Income 100-110%

1215.00* 1222.00* 1230.00 1240.00* 1256.00* 1264.00* 1280.00* 1285.00* 1300.00* 1305.00* 1316.00*
1330.03* 1343.00* 1366.01* 1401.01* 1501.00* 1606.00* 1612.00* 1614.00* 1619.00* 1650.00* 1652.00*
1685.00* 1704.00* 1711.00* 1811.00* 1830.00* 1847.00* 1933.00* 1946.00* 1973.00* 1981.00

Median Family Income 110-120%

1200.00* 1203.00* 1217.00* 1224.00* 1263.00* 1288.00* 1304.00* 1325.00* 1344.00* 1346.00* 1365.00*
1377.00* 1383.01* 1403.03* 1445.00* 1456.00* 1576.00* 1608.00* 1651.00* 1661.00* 1669.00* 1689.01*
1701.00* 1703.00* 1733.00* 1802.00* 1831.00* 1930.00* 1936.00* 1937.00* 1940.00* 1962.00 1972.00*
1977.01*

Median Family Income >= 120%

1214.00* 1218.00* 1231.00* 1262.00* 1265.00* 1270.00* 1271.00* 1272.00* 1276.00* 1281.00* 1282.00*
1283.00* 1286.00* 1287.00* 1289.00* 1290.00* 1301.00* 1303.00* 1313.00* 1315.00* 1321.00* 1326.00*
1327.00* 1330.01* 1330.02* 1340.00* 1345.00* 1351.00* 1352.00* 1353.00* 1361.01* 1363.00 1366.02*
1367.00* 1371.01* 1371.02* 1374.00* 1378.00* 1381.00* 1383.02* 1386.00* 1392.01* 1394.00* 1446.00*
1500.00* 1502.00* 1503.00* 1504.00* 1505.00* 1506.00* 1507.00* 1508.00* 1509.00* 1510.00* 1520.00*
1526.00* 1527.00* 1529.00* 1530.00* 1531.00* 1532.00 1533.00* 1540.00* 1541.00* 1545.00* 1546.00*
1560.00* 1561.00* 1562.00* 1563.00* 1564.00* 1565.00* 1569.00* 1570.00* 1571.00* 1573.00* 1574.00*

1577.00* 1578.00* 1579.00* 1580.00 1581.00* 1582.00* 1590.00* 1600.00* 1607.00* 1660.00* 1662.00*
1664.00* 1665.00* 1667.00 1668.00* 1670.00* 1678.00* 1679.00* 1681.00* 1684.00 1686.01* 1687.00*
1688.00* 1700.00* 1702.00* 1731.00* 1732.00* 1734.00* 1800.00 1834.00* 1836.00* 1837.00* 1838.00*
1839.00* 1840.00* 1841.00* 1842.00* 1843.00* 1844.00* 1845.00* 1846.00* 1870.00* 1880.01* 1881.00*
1902.00* 1904.00* 1905.00* 1907.00* 1908.00* 1910.00* 1912.00 1913.00* 1920.00* 1922.00* 1924.00*
1925.00* 1927.00 1931.00* 1934.00* 1941.00* 1942.00* 1943.00* 1944.00* 1960.00* 1961.00* 1963.00*
1964.00* 1965.00* 1966.00* 1967.00* 1968.00* 1969.00 1970.00* 1971.00* 1979.00* 1980.00*

Median Family Income Not Known

9810.00* 9811.00* 9812.00* 9813.00* 9814.00* 9815.00 9816.00*

OUTSIDE ASSESSMENT AREA

LAUDERDALE COUNTY (077), AL

MSA: 22520

Upper Income

0115.04

LEE COUNTY (081), AL

MSA: 12220

Middle Income

0402.01

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 80-90%

0685.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 110-120%

0610.04

ST. JOHNS COUNTY (109), FL

MSA: 27260

Upper Income

0208.01

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income >= 120%

0829.04

COBB COUNTY (067), GA

MSA: 31924

Median Family Income >= 120%

0305.09

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 90-100%

8287.01

Median Family Income >= 120%

8391.00

ELKHART COUNTY (039), IN

MSA: 21140

Moderate Income

0017.01

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47764

Median Family Income >= 120%

8074.08

ALCONA COUNTY (001), MI

MSA: NA

Moderate Income

9705.00

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Mercantile Bank

Respondent ID: 0000034598
Agency: FDIC - 3

ANTRIM COUNTY (009), MI

MSA: NA

Upper Income

9606.00

ARENAC COUNTY (011), MI

MSA: NA

Middle Income

9702.00 9703.00 9705.00

BARRY COUNTY (015), MI

MSA: 24340

Middle Income

0101.00 0102.00 0105.00

Upper Income

0103.02 0104.03

BAY COUNTY (017), MI

MSA: 13020

Moderate Income

2859.00 2865.00

Middle Income

2856.00 2864.00

BERRIEN COUNTY (021), MI

MSA: 35660

Low Income

0021.00

BRANCH COUNTY (023), MI

MSA: NA

Middle Income

9513.01

CALHOUN COUNTY (025), MI

MSA: 12980

Moderate Income

0026.00

Upper Income

0019.00

CASS COUNTY (027), MI

MSA: 43780

Middle Income

0017.01

CHARLEVOIX COUNTY (029), MI

MSA: NA

Upper Income

0003.00

CHEBOYGAN COUNTY (031), MI

MSA: NA

Middle Income

9602.00

CRAWFORD COUNTY (039), MI

MSA: NA

Middle Income

9603.00 9605.00

DELTA COUNTY (041), MI

MSA: NA

Middle Income

9704.00

EATON COUNTY (045), MI

MSA: 29620

Middle Income

0203.03 0206.01

GENESEE COUNTY (049), MI

MSA: 22420

Middle Income

0105.02 0109.12 0132.05

Upper Income

0127.04

GLADWIN COUNTY (051), MI

MSA: NA

Moderate Income

0004.00

Middle Income

0001.01 0007.00 0008.00

IOSCO COUNTY (069), MI

MSA: NA

Moderate Income

0003.00 0004.00

Middle Income

0007.00

JACKSON COUNTY (075), MI

MSA: 27100

Moderate Income

0004.00

Income Not Known

0006.00

KALKASKA COUNTY (079), MI

MSA: 45900

Moderate Income

9502.02 9503.00

LEELANAU COUNTY (089), MI

MSA: 45900

Middle Income

9702.01 9703.00 9706.01

LIVINGSTON COUNTY (093), MI

MSA: 47664

Moderate Income

7250.00

Middle Income

7110.00

Upper Income

7448.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 60-70%

2545.00

Median Family Income 80-90%

2259.00 2267.00

Median Family Income 90-100%

2519.00 2554.00

Median Family Income 110-120%

2254.01

Median Family Income Not Known

9820.02

MANISTEE COUNTY (101), MI

MSA: NA

Middle Income

0001.00

MASON COUNTY (105), MI

MSA: NA

Middle Income

9506.00

MUSKEGON COUNTY (121), MI

MSA: 34740

Moderate Income

0004.02 0006.01 0026.01 0026.02

Middle Income

0020.00 0024.00 0030.00

NEWAYGO COUNTY (123), MI

MSA: NA

Middle Income

9705.00

OSCEOLA COUNTY (133), MI

MSA: NA

Middle Income

9702.00 9706.00

OTSEGO COUNTY (137), MI

MSA: NA

Moderate Income

9503.00

Middle Income

9502.00

PRESQUE ISLE COUNTY (141), MI

MSA: NA

Middle Income

9502.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

Middle Income

0401.00 0409.00

SHIAWASSEE COUNTY (155), MI

MSA: NA

Upper Income

0314.01 0315.01

WASHTENAW COUNTY (161), MI

MSA: 11460

Upper Income

4070.00 4560.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 30-40%

5143.00

Median Family Income 40-50%

5192.00

Median Family Income 50-60%

5649.00

Median Family Income 60-70%

5798.00

Median Family Income 70-80%

5257.00 5843.00

Median Family Income 80-90%

5651.00 5772.00

Median Family Income 110-120%

5203.00

Median Family Income >= 120%

5207.00 5501.00 5504.00 5518.00 5547.00 5573.00 5583.01 5617.00 5722.00 5915.02 5980.00

Median Family Income Not Known

5204.00 9823.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0155.02

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0144.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income Not Known

2012.00

DELAWARE COUNTY (041), OH

MSA: 18140

Upper Income

0117.66

LICKING COUNTY (089), OH

MSA: 18140

Middle Income

7559.02

Upper Income

7556.01

MEDINA COUNTY (103), OH

MSA: 17410

Middle Income

4090.01

PORTAGE COUNTY (133), OH

MSA: 10420

Middle Income

6017.02

CAMPBELL COUNTY (031), VA

MSA: 31340

Middle Income

0201.01

FLUVANNA COUNTY (065), VA

MSA: 16820

Middle Income

0201.01

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000034598

Institution: Mercantile Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	447	447	0	0.00%
Small Farm Loans	9	9	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,028	1,028	0	0.00%
Total	1,486	1,486	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.