

Enterprise Excellence Matrix

People Metric	Update
Community Development Lending	145 loans totaling over \$548 million in 2025
Community Donations	Almost \$1 million in corporate donations were made in 2025; employees collectively pledged over \$144,000 in support of United Way from their pay in 2025
Community Financial Education	More than 400 financial education classes were offered, impacting over 5,100 participants in 2025
Community Supplier Program	Mercantile's Community Supplier Program is committed to utilizing and fairly considering suppliers within the local community to support the Bank's strategic sourcing of goods and services
Compliance Training	The Company requires the Directors to complete annual information security training as well as compliance training, including Bank Secrecy Act (BSA), Anti-Money Laundering (AML) compliance, Fair Lending, and Cybersecurity
Compliance Training	All staff complete annual compliance and information security training, including Bank Secrecy Act (BSA), Anti-Money Laundering (AML) compliance, Cybersecurity, Identity Theft Red Flags identification, Customer Identification Program (CIP) and Customer Due Diligence requirements, Disaster Recovery & Business Continuity training, and Fair Lending compliance; 5,564 compliance training courses completed by employees
Employee Retention	Robust Employee Benefit Programs: 86% company contribution towards medical, dental and vision benefits; company-provided short-term disability, long-term disability and basic life insurance accidental death and dismemberment (AD&D) insurance; tuition reimbursement; Employee Assistance Program (EAP); access provided to all employees for additional optional employee-paid benefits
Employee Retention	Additional Employee Benefits: Adoption/IVF assistance; Interest free loans for computer/home office, clothing, and fitness equipment; stock purchase plan; 401(k) match; employee referral program; Pay-it-Forward program; generous vacation and sick time program; Giving Day; incentive vacation for specialized volunteer opportunities; United Way giving; casual Fridays; Flexible Hybrid Remote Work wherever possible; annual wellness program



People Metric	Update
Employee Retention	Third-Party Employee Engagement Surveys completed annually, with 91% response rate in 2025; supervisor training; Employee FUN Committee with during and after-hours employee programming; Executive Road Show; THRIVE and Young Professional groups; online training subscription; employee library; clothing resource closet; and various lunch-and-learn programming
Employee Retention	Employee turnover rate is 12%
Employee Retention	Proportion of females in management equals 60% of all managers
Employee Retention	Proportion of women in executive positions equals 39% of all executives
Employee Wellness	Variety of monthly wellness challenges - employees can earn rewards for participating and completing healthy goals
First-Time Home Buyer Program	First-Time Home Buyer (Extra Credit) Program offsetting a total of \$394,062 in closing costs for 190 participants
Internship Programs	Annually provide enriching business experiences for college students/young professionals through paid internships
Non-Profits Served - Volunteering	81% of employees donated 28,138 hours of volunteering in support of 927 non-profit organizations in 2025; employees served on 300 non-profit boards and committees in 2025
Pay It Forward	Employees can donate up to 24 vacation hours per year to a vacation bank for other employees to use in times of need
Small Business Lending/Community Reinvestment Act (CRA)	1,272 loans totaling more than \$395 million in 2025
Supervisor Training	1,586 hours invested in supervisor training
Sustainable Giving	The Mercantile Foundation exists to ensure future community giving



Planet Metric	Update
Certified Suppliers	100% of electronics recycling vendors are certified to ISO 14001 and ISO 45001 standards
Electric Vehicle	Maintain one (1) Electric Vehicle for courier delivery use
Electric Vehicle Charging Stations	Two Electric Vehicle (EV) Chargers are available for employee and public use
Electric Vehicle Loans	Vehicle loans intended for the purchase of Electric, Hybrid, or Fuel Efficient (Combined 40+ MPG) vehicles
ESG Green Credit (Loan)	For clients building or renovating a home that have a LEED certification or use large scale environment-friendly sustainable initiatives including Solar Panels, Electric Vehicle (EV) Charging Stations and Water Recycling Systems; LEED certifications receive a discount on closing costs; Electric Vehicle Loans
Recycling	All office locations have recycling stations to divert cardboard, plastic, and metal items from landfills; battery recycling at larger office locations
Recycling	Secure paper shredding and recycling program (internal and community shred days); in 2025, the Bank securely shred 153 tons of paper, including 3 state-wide community shred events, which saved approximately 2,599 trees, 626,767 kWh in saved electricity, avoided adding 504 cubic yards of waste in landfills, saved 58,091 gallons of oil, and saved 1,070,090 gallons of water
Waste Reduction	Water bottle refill stations installed during expansions and renovations to reduce plastic bottle use



Process Metric	Update
Audit	The Company has annual information security audits
Compliance	The company does not make political contributions
Enterprise Wide Risk Assessment	Enterprise Wide Risk Assessment includes environmental risk; reports are presented to the Board quarterly to monitor evolving risk
Insurance	The Company maintains insurance policies for information security risks
Safety Through Technology	The Company utilized both the Federal Financial Institutions Examination Council Cybersecurity Assessment (FFIEC CAT) and the Cyber Risk Institute (CRI) Profile in 2025 and will be maintaining the CRI Profile going forward
Safety Through Technology	The organization's Cyber and Information Security training program includes monthly awareness modules and simulated phishing campaigns
Vendor Management	Vendor Management Program classifies and assesses risk associated with outsourcing services to a vendor, which allows for appropriate due diligence review and mitigating controls to be in place at all times for operations; all vendors reviewed at least annually

