

# SASB Framework

The index below includes SASB standards for the Financial Sector that are relevant for our business: Commercial Banks. Unless otherwise noted, all data and descriptions apply to our entire firm and are as of or for the year ended December 31, 2025. For additional information about our financial performance, please refer to the Company's quarterly earnings materials as well as quarterly and annual reports on Form 10-Q and Form 10-K, respectively.

Certain information may not be disclosed within the index below if it is not considered material, is privileged or confidential, could cause a competitive disadvantage to our business if publicly disseminated, or is not currently collected in a manner wholly correlative with the SASB metric.

Data Security		Disclosure
FN-CB-230a.1	(1) Number of data breaches	(1) 0
	(2) Percentage that are personal data breaches	(2) 0%
	(3) Number of account holders affected	(3) 0
		Any material cybersecurity incidents would be reported in a periodic, annual, or quarterly report.
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Please see Item 1C. Cybersecurity in our <a href="#">December 31, 2025 Form 10-K</a> , on page 17.
Access & Affordability		Disclosure
FN-CB-240a.1	(1) Number and	(1) 145 Community Development Loans, 1,272 Small Business/Community Reinvestment Act (CRA) Loans;
	(2) Amount of loans outstanding that qualify for programs designed to promote small business and community development	(2) \$548,628,996 Community Development Loans, \$395,377,000 Small Business/Community Reinvestment Act (CRA) Loans.
FN-CB-240a.2	(1) Number and (2) Amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Not Disclosed.

Access & Affordability <i>(continued)</i>		Disclosure
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Mercantile Bank offers two low-cost checking accounts (fees may be waived if certain requirements are met). MercStart™ is an account designed for students ages 13 to 17 that provides the convenience of a traditional checking account while encouraging healthy banking habits (1,143 accounts). MercStart Fresh™ is BankOn Certified, and an account developed for customers with previous banking obstacles to assist them with maintaining a deposit account while developing healthy banking habits; overdraft and dormant fees are waived (59 accounts).
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	410 financial literacy courses were offered to over 4,993 participants that were considered low or moderate income (LMI).
Product Design & Lifecycle Management		Disclosure
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	It is the Environmental Risk Management Policy of the Bank to perform a risk analysis to evaluate all lending and real estate activities for existing and potential liabilities.
Financed Emissions		Disclosure
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1 (2) Scope 2 (3) Scope 3	Not Disclosed.
FN-CB-410b.2	Gross exposure for each industry by asset class	Not Disclosed.
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation.	Not Disclosed.
FN-CB-410b.4	Description of the methodology used to calculate financed emissions.	Not Disclosed.

## Business Ethics & Competitive Behavior

## Disclosure

FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Please see Part 1, Item 3. Legal Proceedings from our <a href="#">December 31, 2025 Form 10-K</a> , page 18. In the opinion of management, we are not a party to any legal proceedings that are material to our financial condition, either individually or in the aggregate.
FN-CB-510a.2	Description of whistleblower policies and procedures.	Please see our <a href="#">Code of Ethics Policy</a> , Section III, on page 3 and our Business Conduct Contact Form on our website under Investor Relations - Governance Documents.

## Systemic Risk Management

## Disclosure

FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Mercantile Bank is not identified as a Global Systemically Important Bank (G-SIB) for 2025 and therefore does not have a score; this metric is not relevant to our business.
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	The Bank monitors its risk factors continuously, formally documenting risk and control assessments on each factor on a quarterly basis, maintaining historical documentation along with an analysis of the projected and desired risk outcomes and any projected risk discrepancy. The Bank regularly consults with its independent audit firm, legal counsel, independent investment banking firms and regulators to anticipate emerging risks and mitigate future threats. A capital stress test is conducted as part of the annual budget review and approval process that centers around the expected performance of our loan portfolio under a variety of economic scenarios.

## Activity Metrics

## Disclosure

FN-CB-000.A	(1) Number and (2) Value of checking and savings accounts by segment: (a) personal and (b) small business	Please see our <a href="#">Investor Presentation from Q4 and Year-End 2025</a> , page 22.
FN-CB-000.B	(1) Number and (2) Value of loans by segment: (a) personal, (b) small business, and (c) corporate	Please see our <a href="#">Investor Presentation from Q4 and Year-End 2025</a> , page 28.