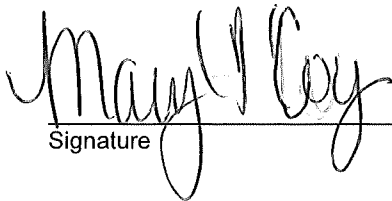
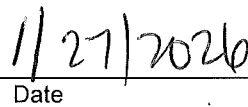


**Annual Disclosure Statement**  
**December 31, 2025**  
**FFIEC 051**

**MIDLAND COMMUNITY BANK**  
**KINCAID, IL 62540**

I, the undersigned officer, attest to the correctness of this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal regulatory authority and is true and correct.

  
Signature

  
Date

# Consolidated Report of Income

## December 31, 2025

Dollar Amounts in Thousands

	Prior Year 2024	Current Year 2025
<b>Interest income:</b>		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties.....	1,153	236
All other loans secured by real estate.....	443	91
Commercial and industrial loans.....	743	88
Loans to individuals for household, family, and other personal expenditures:		
Credit cards.....	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	98	15
All other loans.....	106	18
Total interest and fee income on loans.....	2,543	448
Income from lease financing receivables.....	0	0
Interest income on balances due from depository institutions.....	54	44
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	0	0
Mortgage-backed securities.....	517	150
All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4	0
Interest income on federal funds sold and securities purchased under agreements to resell.....	0	0
Other interest income.....	0	7
Total interest income.....	3,118	649
<b>Interest expense:</b>		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	34	7
Nontransaction accounts:		
Savings deposits (includes MMDAs).....	55	8
Time deposits of \$250,000 or less.....	650	104
Time deposits of more than \$250,000.....	58	21
Expense of federal funds purchased and securities sold under agreements to repurchase.....	8	0
Other interest expense.....	11	0
Total interest expense.....	816	140
Net interest income.....	2,302	509
Provisions for credit losses.....	8	0
<b>Noninterest income:</b>		
Income from fiduciary activities.....	0	0
Service charges on deposit accounts.....	85	30
Income from securities-related and insurance activities:		
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	6	2
Income from insurance activities.....	0	0

## Consolidated Report of Income December 31, 2025

Dollar Amounts in Thousands

	Prior Year 2024	Current Year 2025
<b>Noninterest income (continued):</b>		
Net servicing fees.....	171	32
Net gains (losses) on sales of loans and leases.....	129	34
Net gains (losses) on sales of other real estate owned.....	0	0
Net gains (losses) on sales of other assets.....	0	0
Other noninterest income.....	124	24
Total noninterest income.....	515	122
Realized gains (losses) on held-to-maturity securities.....	0	0
Realized gains (losses) on available-for-sale debt securities.....	(9)	0
<b>Noninterest expense:</b>		
Salaries and employee benefits.....	1,144	242
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	143	27
Goodwill impairment losses.....	0	0
Amortization expense and impairment losses for other intangible assets.....	0	17
Other noninterest expense.....	880	114
Total noninterest expense.....	2,167	400
Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations.....	633	231
Change in net unrealized holding gains (losses) on equity securities not held for trading.....	0	0
Income (loss) before applicable income taxes and discontinued operations.....	633	231
Applicable income taxes.....	199	(306)
Income (loss) before discontinued operations.....	434	537
Discontinued operations, net of applicable income taxes.....	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests.....	434	537
LESS: Net income (loss) attributable to noncontrolling (minority) interests.....	0	0
Net income (loss) attributable to bank.....	434	537
<b>Memoranda</b>		
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.....	0	0
Income on tax-exempt securities issued by states and political subdivisions in the U.S.....	4	0
Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	<b>Number</b>	<b>Number</b>
	13	13
<i>The following item is to be completed by:</i>		
• banks with \$300 million or more in total assets, and		
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans.		
Interest and fee income on loans to finance agricultural production and other loans to farmers.....	NR	NR

# Consolidated Report of Income

## December 31, 2025

Dollar Amounts in Thousands

**Memoranda (continued)**

Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....

*The following items are to be completed by institutions with \$1 billion or more in total assets and offer one or more consumer deposit account products.*

Components of service charges on deposit accounts:

Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....

Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....

Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....

All other service charges on deposit accounts.....

	Prior Year 2024	Current Year 2025
	YES / NO	YES / NO
	NO	NO
	NR	NR
	NR	NR
	NR	NR
	NR	NR

# Consolidated Report of Income

## December 31, 2025

Dollar Amounts in Thousands

	Prior Year 2024	Current Year 2025
<b>Changes in Bank Equity Capital</b>		
Total bank equity capital most recently reported for the December 31, 2024 Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	8,194	8,478
Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	0	0
Balance end of previous calendar year as restated.....	8,194	8,478
Net income (loss) attributable to bank.....	434	537
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	0	0
Treasury stock transactions, net.....	0	0
Changes incident to business combinations, net.....	0	2,572
LESS: Cash dividends declared on preferred stock.....	0	0
LESS: Cash dividends declared on common stock.....	155	0
Other comprehensive income.....	5	(47)
Other transactions with stockholders (including a parent holding company).....	0	0
Total bank equity capital end of current period.....	8,478	11,540
<b>Changes in Allowances for Credit Losses</b>		
<b>Loans and Leases Held for Investment</b>		
Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	314	236
Recoveries.....	0	16
LESS: Charge-offs.....	86	0
LESS: Write-downs arising from transfers of financial assets.....	0	0
Provisions for credit losses.....	8	0
Adjustments.....	0	0
Balance end of current period.....	236	252
<b>Changes in Allowances for Credit Losses</b>		
<b>Held-to-Maturity Debt Securities</b>		
Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	0	0
Recoveries.....	0	0
LESS: Charge-offs.....	0	0
LESS: Write-downs arising from transfers of financial assets.....	0	0
Provisions for credit losses.....	0	0
Adjustments.....	0	0
Balance end of current period.....	0	0

## Consolidated Report of Income

### December 31, 2025

Dollar Amounts in Thousands

	Prior Year 2024	Current Year 2025
<b>Changes in Allowances for Credit Losses</b>		
<b>Available-for-Sale Debt Securities</b>		
Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	0	0
Recoveries.....	0	0
LESS: Charge-offs.....	0	0
LESS: Write-downs arising from transfers of financial assets.....	0	0
Provisions for credit losses.....	0	0
Adjustments.....	0	0
Balance end of current period.....	0	0
<b>Memoranda</b>		
Provisions for credit losses on other financial assets measured at amortized cost.....	0	0
Allowance for credit losses on other financial assets measured at amortized cost.....	0	0
Provisions for credit losses on off-balance-sheet credit exposures.....	0	0

# Consolidated Report of Condition

## December 31, 2025

Dollar Amounts in Thousands

	Prior Year 2024	Current Year 2025
<b>Assets</b>		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin.....	360	415
Interest-bearing balances.....	5	7,635
Securities:		
Held-to-maturity securities.....	0	0
Available-for-sale debt securities.....	20,267	18,319
Equity securities with readily determinable fair values not held for trading.....	0	0
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold.....	0	0
Securities purchased under agreements to resell.....	0	0
Loans and lease financing receivables:		
Loans and leases held for sale.....	0	0
Loans and leases held for investment.....	43,386	37,450
LESS: Allowance for credit losses on loans and leases.....	236	252
Loans and leases held for investment, net of allowance.....	43,150	37,198
Trading assets.....	0	0
Premises and fixed assets (including right-of-use assets).....	487	711
Other real estate owned.....	29	0
Investments in unconsolidated subsidiaries and associated companies.....	0	0
Direct and indirect investments in real estate ventures.....	0	0
Intangible assets.....	0	4,314
Other assets.....	1,327	917
<b>Total assets.....</b>	<b>65,625</b>	<b>69,509</b>
<b>Liabilities</b>		
Deposits:		
In domestic offices:.....	56,726	57,852
Noninterest-bearing.....	10,019	11,142
Interest-bearing.....	46,707	46,710
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased.....	232	0
Securities sold under agreements to repurchase.....	0	0
Trading liabilities.....	0	0
Other borrowed money (includes mortgage indebtedness).....	0	0
Subordinated notes and debentures.....	0	0
Other liabilities.....	189	117
<b>Total liabilities.....</b>	<b>57,147</b>	<b>57,969</b>
<b>Equity Capital</b>		
<b>Bank Equity Capital</b>		
Perpetual preferred stock and related surplus.....	0	0
Common stock.....	350	350
Surplus (excludes all surplus related to preferred stock).....	700	10,700
Retained earnings.....	9,331	537
Accumulated other comprehensive income.....	(1,903)	(47)
Other equity capital components.....	0	0
<b>Total bank equity capital.....</b>	<b>8,478</b>	<b>11,540</b>
Noncontrolling (minority) interests in consolidated subsidiaries.....	0	0
<b>Total equity capital.....</b>	<b>8,478</b>	<b>11,540</b>
<b>Total liabilities and equity capital.....</b>	<b>65,625</b>	<b>69,509</b>

## Consolidated Report of Condition December 31, 2025

**Past Due and Nonaccrual Loans, Leases,  
and Other Assets**

Dollar Amounts in Thousands	Prior Year - 2024		Current Year - 2025	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans secured by real estate:				
Construction, land development, and other land loans:				
1-4 family residential construction loans.....	0	0	0	0
Other construction loans and all land development and other land loans.....	0	0	0	0
Secured by farmland.....	0	0	0	0
Secured by 1-4 family residential properties:				
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0	0
Closed-end loans secured by 1-4 family residential properties:				
Secured by first liens.....	213	0	179	0
Secured by junior liens.....	0	0	0	0
Secured by multifamily (5 or more) residential properties.....	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0
Loans secured by other nonfarm nonresidential properties.....	0	0	0	0
Loans to depository institutions and acceptances of other banks.....	0	0	0	0
Commercial and industrial loans.....	0	0	0	91
Loans to individuals for household, family, and other personal expenditures:				
Credit cards.....	0	0	0	0
Automobile loans.....	0	0	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0
All other loans.....	0	0	0	0
Lease financing receivables.....	0	0	0	0
<b>Total loans and leases.....</b>	<b>213</b>	<b>0</b>	<b>179</b>	<b>91</b>
Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0	0
Loans and leases reported in items above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	0	0	0	0
Guaranteed portion of loans and leases included in item above, excluding rebooked "GNMA loans".....	0	0	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item above.....	0	0	0	0
Portion of covered loans and leases included in total above that is protected by FDIC loss-sharing agreements.....	0	0	0	0



# Consolidated Report of Condition

## December 31, 2025

**Past Due and Nonaccrual Loans, Leases, and Other Assets**

<b>Memoranda</b> Dollar Amounts in Thousands	Prior Year - 2024		Current Year - 2025	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loan modifications to borrowers experiencing financial difficulty included in items above:				
Construction, land development, and other land loans:				
1-4 family residential construction loans.....	0	0	0	0
Other construction loans and all land development and other land loans.....	0	0	0	0
Loans secured by 1-4 family residential properties.....	0	0	0	0
Secured by multifamily (5 or more) residential properties.....	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0
Loans secured by other nonfarm nonresidential properties.....	0	0	0	0
Commercial and industrial loans.....	0	0	0	0
All other loans (include loans to individuals for household, family, and other personal expenditures).....	0	0	0	0
<i>Itemize loan categories included in item above that exceed 10% of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status:</i>				
Loans secured by farmland.....	0	0	0	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards.....	0	0	0	0
Automobile loans.....	0	0	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0
<i>The following item is to be completed by:</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans				
Loans to finance agricultural production and other loans to farmers included in item above.....	NR	NR	NR	NR
Total loan modifications to borrowers experiencing financial difficulty included in items above.....	0	0	0	0
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in items above.....	0	0	0	0

## Consolidated Report of Condition December 31, 2025

**Past Due and Nonaccrual Loans, Leases, and Other Assets**

**Memoranda**

Dollar Amounts in Thousands

	Prior Year - 2024		Current Year - 2025	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
<i>The following item is to be completed by:</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans to farmers (included in items above).....	NR	NR	NR	NR
Loans and leases held for sale (included in items above).....	0	0	0	0

*The following item is to be completed by:*

- Banks with \$300 million or more in total assets
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans to farmers (included in items above).....

Loans and leases held for sale (included in items above).....

Dollar Amounts in Thousands

	Prior Year 2024	Current Year 2025
Additions to nonaccrual assets during the previous six months.....	0	91
Nonaccrual assets sold during the previous six months.....	0	0

**Memoranda**

Dollar Amounts in Thousands

	Prior Year - 2024		Current Year - 2025	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans to nondepository financial institutions included in "All other loans," above.....	0	0	0	0

Loans to nondepository financial institutions included in "All other loans," above.....