

Madison County Community Bank

Madison, FL

Established

5/5/1999

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION

For the
North Florida Group

For the year ended December 31, 2025

Institution name	Total Assets (\$'000's)
Everbank, National Association	46,033,756
Capital City Bank	4,383,270
First Federal Bank	4,310,472
Prime Meridian Bank	956,408
Florida Capital Bank, National Association	652,158
Fnbt Bank	635,442
Intracoastal Bank	550,507
Dlp Bank	303,780
Lafayette State Bank	247,355
Madison County Community Bank	202,295
The Warrington Bank	172,802
Pnb Community Bank	157,720
Bank Of Pensacola	144,348
Peoples Bank Of Graceville	113,167
Gala Bank	30,900

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.05
Capital City Bank	1.46
Intracoastal Bank	1.32
Pnb Community Bank	1.24
Lafayette State Bank	1.11
Florida Capital Bank, National Association	1.00
Peoples Bank Of Graceville	0.85
Madison County Community Bank	0.82
Bank Of Pensacola	0.74
Everbank, National Association	0.72
Prime Meridian Bank	0.63
First Federal Bank	0.56
The Warrington Bank	0.44
Dlp Bank	0.30
Gala Bank	(3.54)

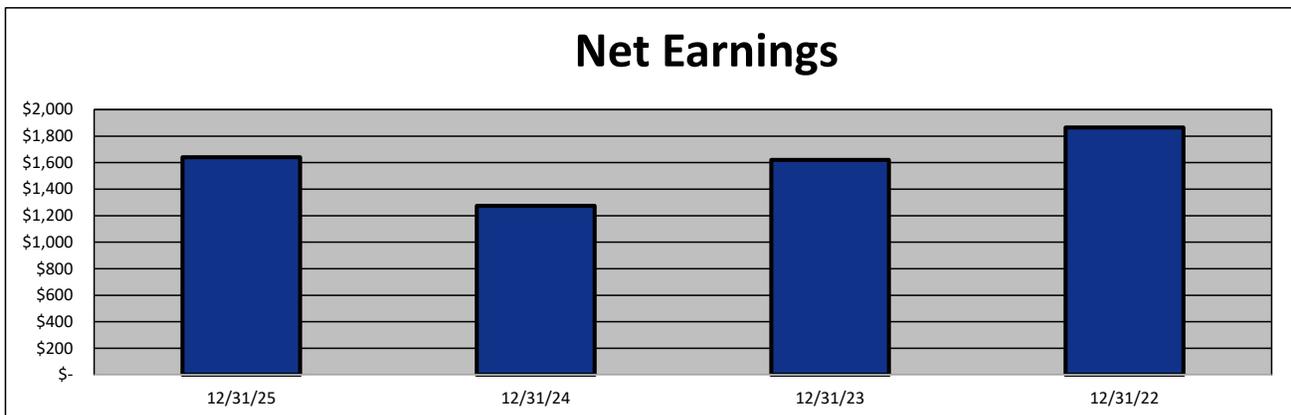
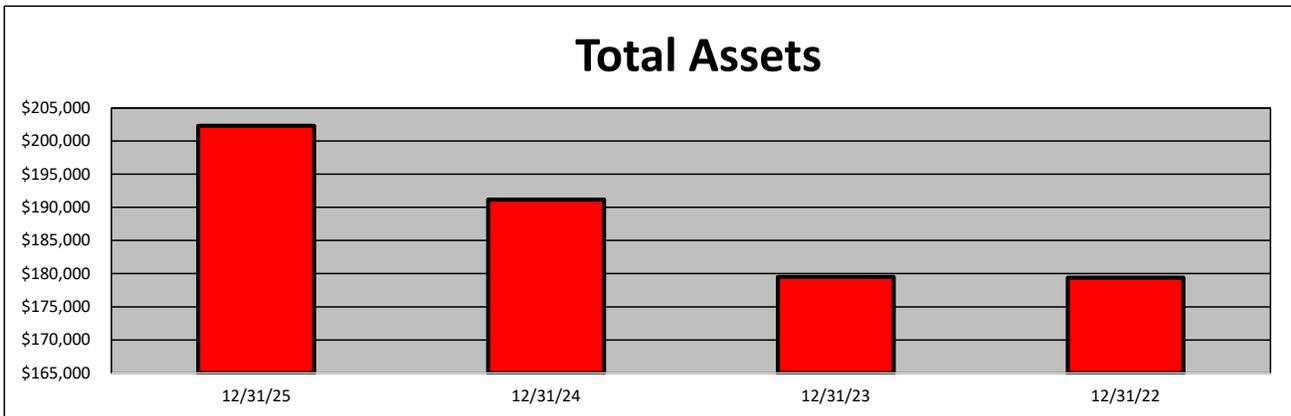
**EXECUTIVE SUMMARY - Madison County Community Bank
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.43	4.89	5.22	3.97	10.68	11.69
Leverage Ratio	8.65	8.90	8.96	8.48	11.20	11.93
Tier 1 Cap/Risk Based Assets	14.14	15.53	16.05	15.65	12.21	13.42
Risk Based Ratio	15.39	16.78	18.56	16.90	12.99	14.09
Common Equity Tier 1 Capital Ratio	14.14	15.53	16.05	15.65	12.13	13.42
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	56.80	46.42	50.54	45.69	77.22	64.43
Loans/Assets	52.78	43.67	44.62	43.57	64.63	55.19
Securities/Assets	34.41	38.94	36.67	40.52	17.77	27.26
PROFITABILITY:						
Return on Avg Assets	0.82	0.69	0.92	1.05	0.77	0.65
Return on Avg Equity	15.12	13.51	21.33	21.84	10.09	9.79
Nonint Income/Avg Assets	0.63	0.58	0.55	0.60	0.77	0.60
Net Overhead Ratio	2.27	2.22	1.98	1.63	2.31	2.33
Efficiency Ratio	71.88	75.14	67.21	61.01	72.83	76.34
Assets (per million) per Employee	5.32	5.03	4.99	6.19	10.41	8.08
ASSET QUALITY:						
Allowance/Loans	1.53	1.85	2.04	2.00	1.28	1.17
Nonperforming Loans/Total Loans	0.21	0.36	0.44	0.34	0.54	0.65
Nonperforming Assets/Total Assets	0.13	0.21	0.19	0.15	0.38	0.35
Adjusted Texas Ratio	1.74	3.60	3.17	3.07	3.26	2.49
YIELDS & COSTS:						
Yield on earning assets	5.26	4.99	4.52	3.42	5.50	4.84
Cost of funds	2.14	2.24	1.72	0.48	2.82	2.19
Net interest margin	3.61	3.26	3.22	3.06	3.28	2.88
Avg Earning Assets/Avg Assets	93.25	95.54	98.37	97.27	95.74	94.55

SELECTED FINANCIAL DATA - Madison County Community Bank
(Dollars in Thousands)

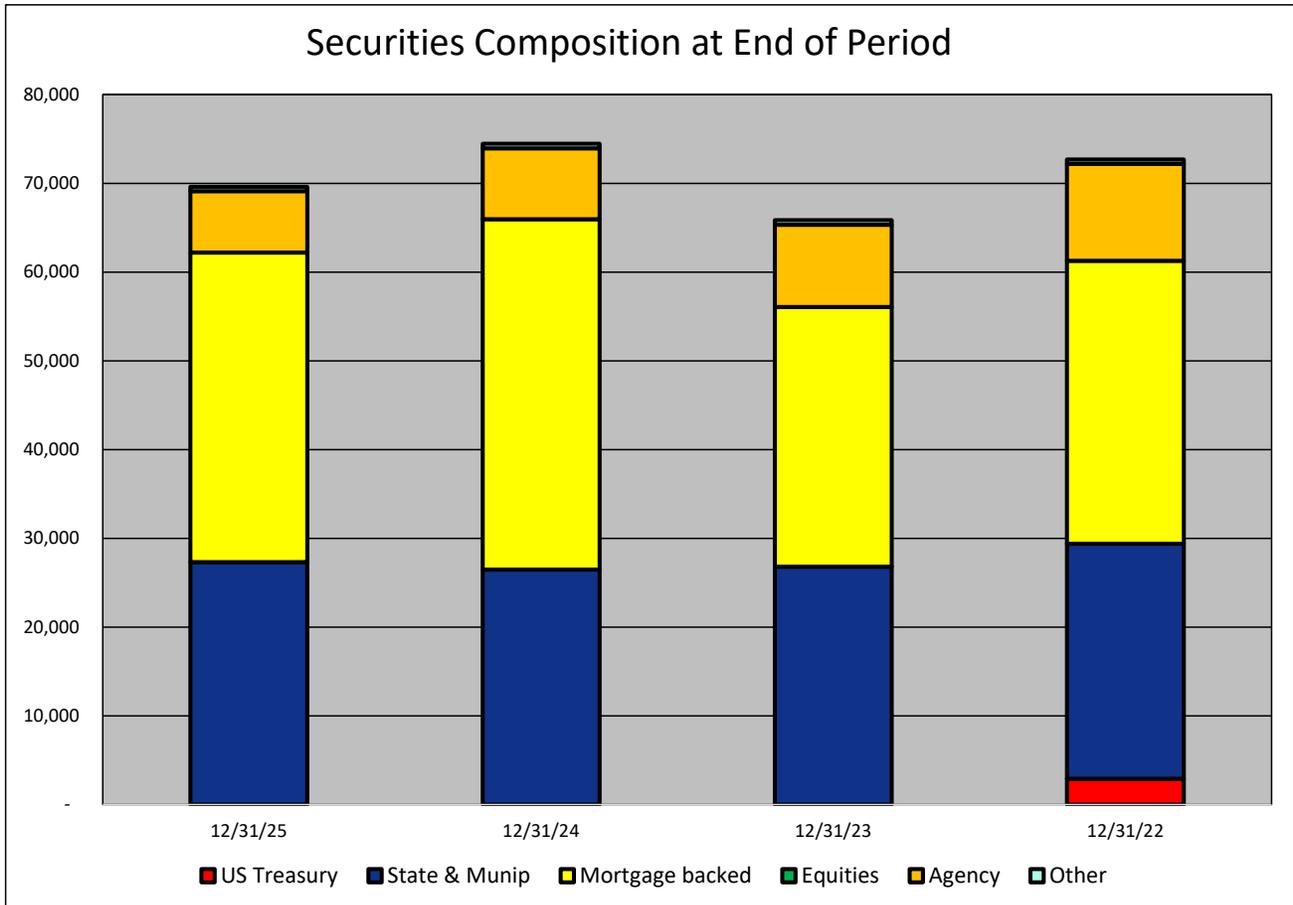
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	202,295	191,169	179,521	179,410	11,126	5.82
Cash and Equivalents	12,088	18,690	19,392	17,790	(6,602)	(35.32)
Securities	69,613	74,445	65,835	72,693	(4,832)	(6.49)
Loans, net	106,776	83,487	80,104	78,173	23,289	27.90
Deposit Accounts	187,981	179,849	158,490	171,108	8,132	4.52
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	13,012	9,339	9,366	7,125	3,673	39.33

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,641	1,275	1,621	1,865	366	28.71
Interest Income	9,863	8,828	7,798	5,915	1,035	11.72
Interest Expense	3,088	3,053	2,240	622	35	1.15
Net Interest Income	6,775	5,775	5,558	5,293	1,000	17.32
Credit Loss Expense	112	72	71	96	40	55.56
Noninterest income	1,261	1,076	956	1,059	185	17.19
Gain on Sale of Securities	-	-	(20)	-	-	NA
Noninterest Expense	5,820	5,185	4,434	3,968	635	12.25
Net Operating Income	2,104	1,594	2,009	2,288	510	31.99
Income Taxes	443	319	343	423	124	38.87



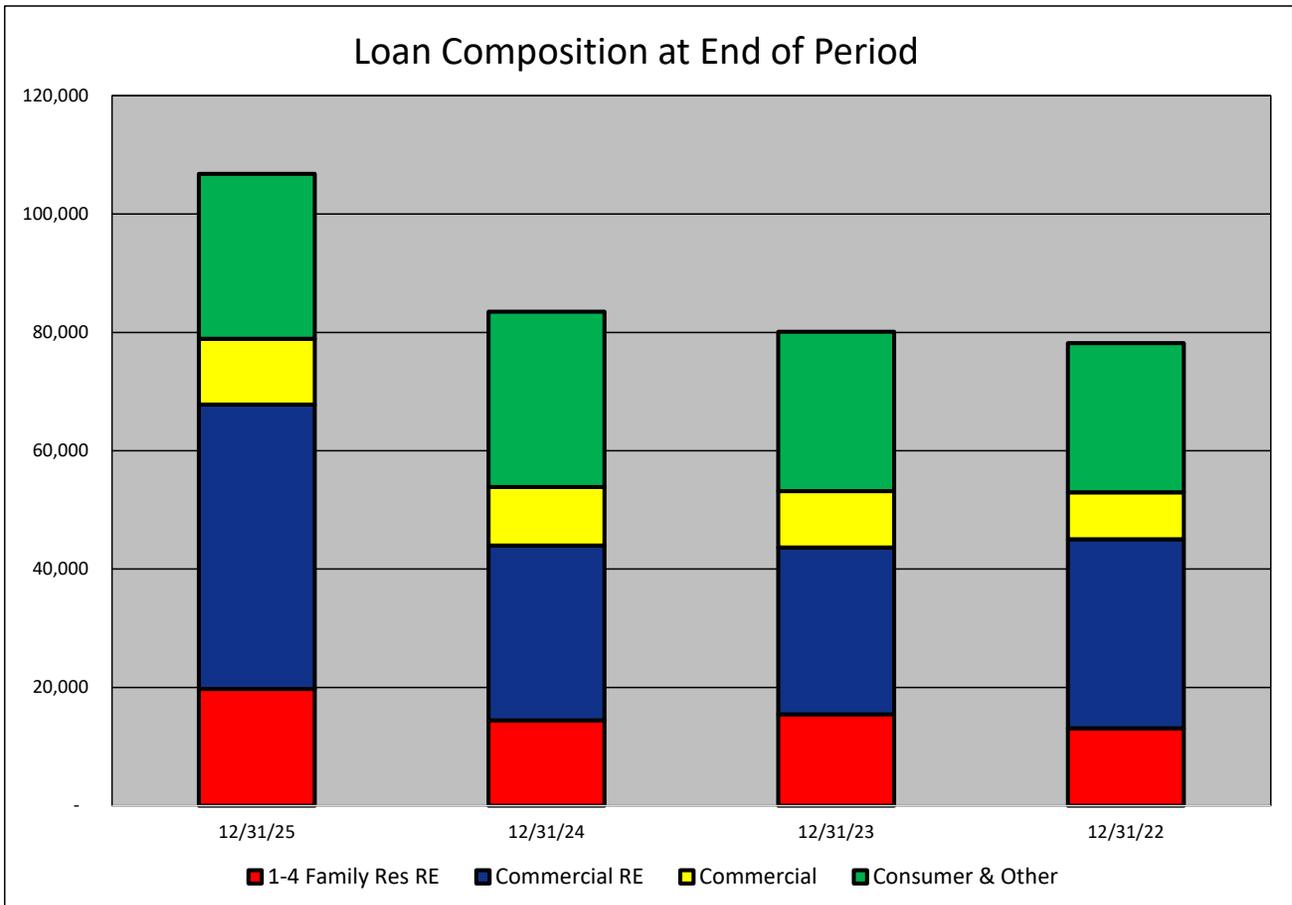
SECURITIES COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	2,906	-	NA
State & Munip	27,319	26,488	26,804	26,486	831	3.14
Mortgage backed	34,877	39,473	29,271	31,867	(4,596)	(11.64)
Equities	-	-	-	-	-	NA
Agency	6,917	7,984	9,260	10,934	(1,067)	(13.36)
Other	500	500	500	500	-	-
Total Securities	69,613	74,445	65,835	72,693	(4,832)	(6.49)



LOAN PORTFOLIO COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	19,742	14,446	15,454	13,085	5,296	36.66
Commercial RE	48,070	29,545	28,184	31,945	18,525	62.70
Commercial	11,118	9,869	9,532	7,954	1,249	12.66
Consumer & Other	27,846	29,627	26,934	25,189	(1,781)	(6.01)
Loans, Net	106,776	83,487	80,104	78,173	23,289	27.90



LOAN PORTFOLIO QUALITY - Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

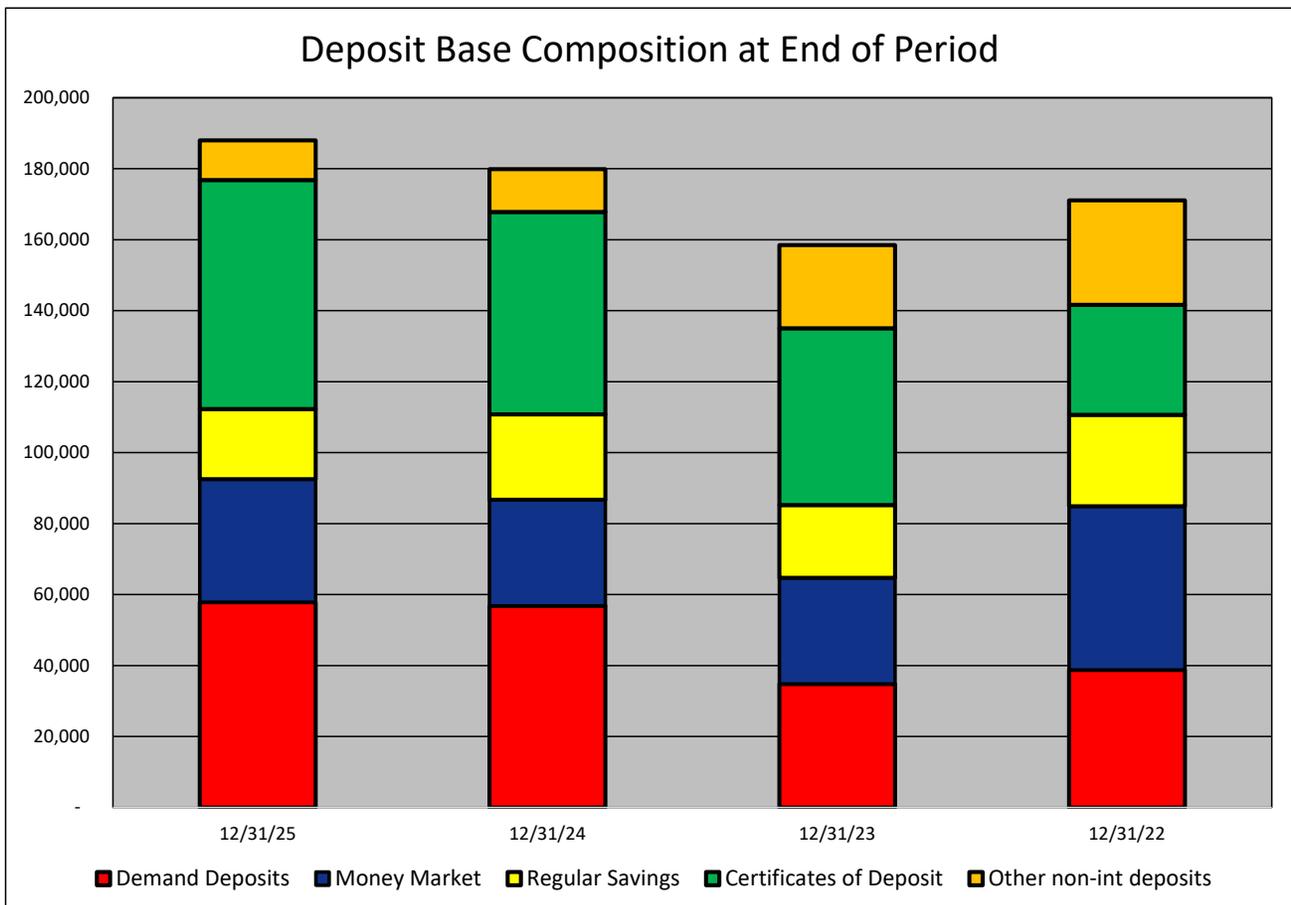
Beginning Balance	1,545	1,633	1,562	1,474	(88)	(5.39)
Total Recoveries	4	4	4	1	-	-
Total Charge-offs	30	164	4	9	(134)	(81.71)
Credit Loss Expense	112	72	71	96	40	55.56
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>1,631</u>	<u>1,545</u>	<u>1,633</u>	<u>1,562</u>	<u>86</u>	<u>5.57</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	13	-	-	-	13	NA
Total-Nonaccrual	214	303	349	267	(89)	(29.37)
Foreclosed Real Estate	28	89	-	-	(61)	(68.54)
Total Non-perf Assets	<u>255</u>	<u>392</u>	<u>349</u>	<u>267</u>	<u>(137)</u>	<u>(34.95)</u>

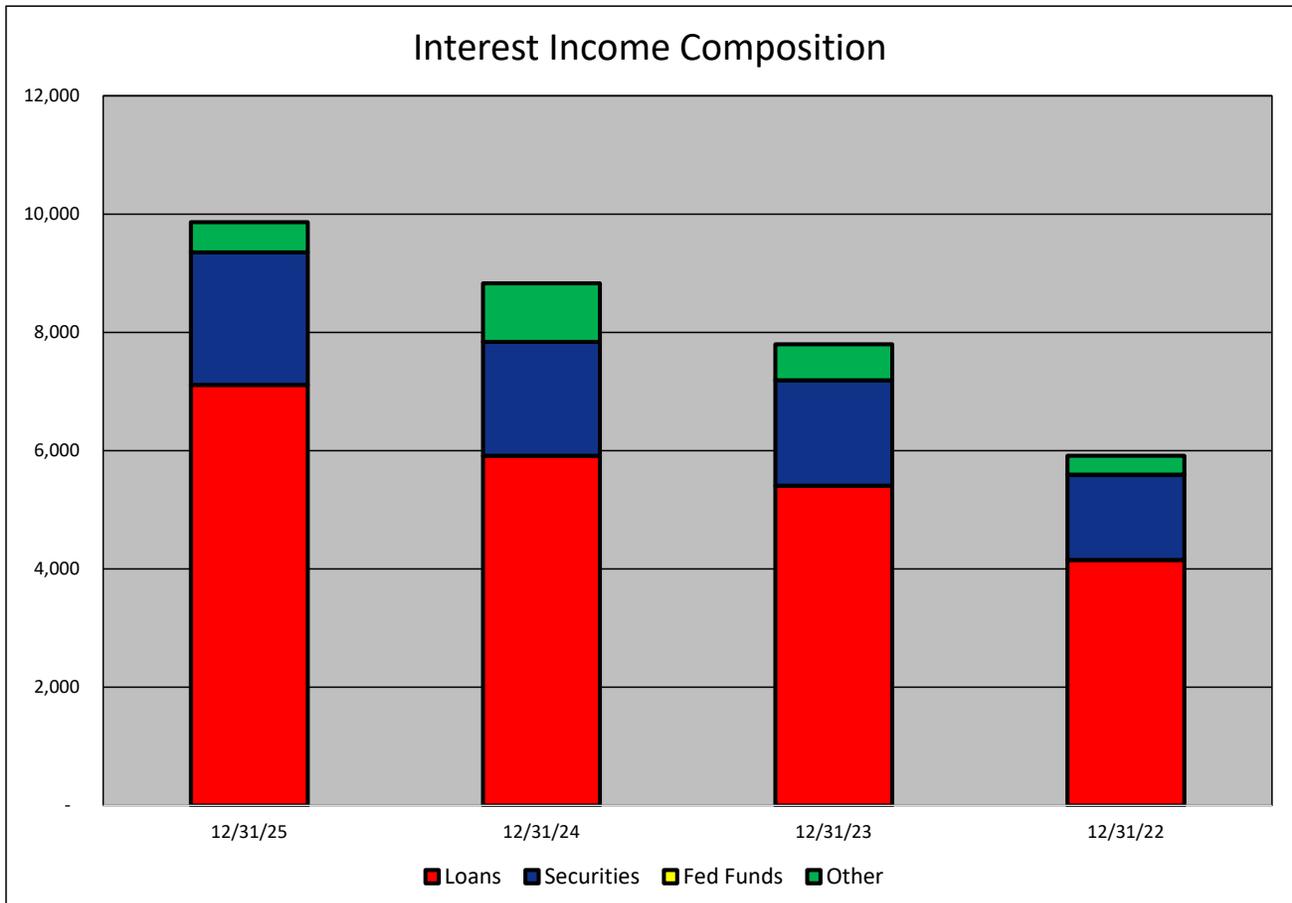
DEPOSIT BASE COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	57,864	56,824	34,816	38,744	1,040	1.83
Money Market	34,640	29,927	29,902	46,125	4,713	15.75
Regular Savings	19,744	24,038	20,485	25,775	(4,294)	(17.86)
Certificates of Deposit	64,532	57,056	49,840	30,973	7,476	13.10
Other non-int deposits	11,201	12,004	23,447	29,491	(803)	(6.69)
Total Deposits	187,981	179,849	158,490	171,108	8,132	4.52



INTEREST INCOME COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	7,114	5,914	5,406	4,151	1,200	20.29
Securities	2,239	1,925	1,785	1,444	314	16.31
Fed Funds	-	-	-	1	-	NA
Other	510	989	607	319	(479)	(48.43)
Total Int Income	9,863	8,828	7,798	5,915	1,035	11.72

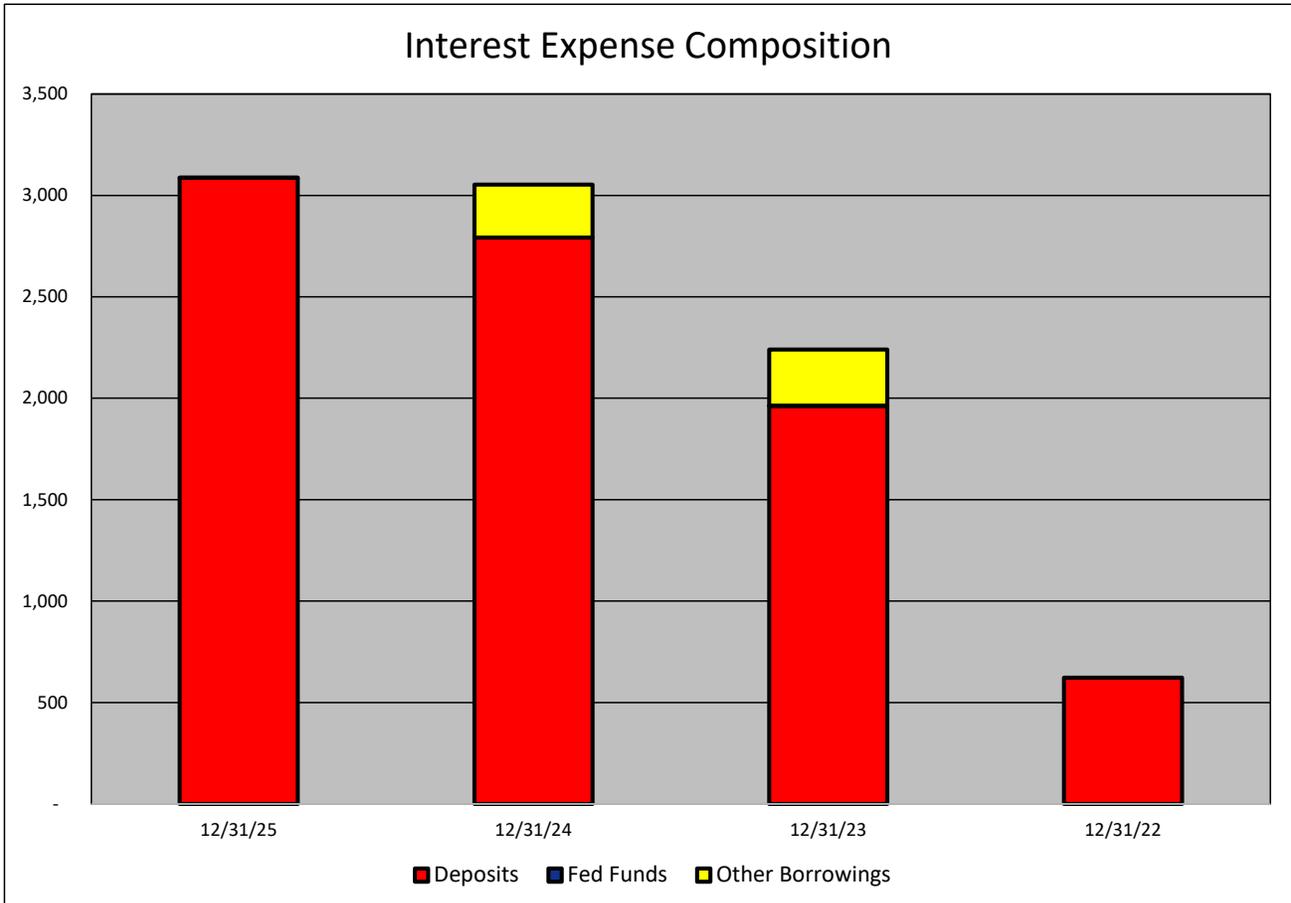


INTEREST EXPENSE COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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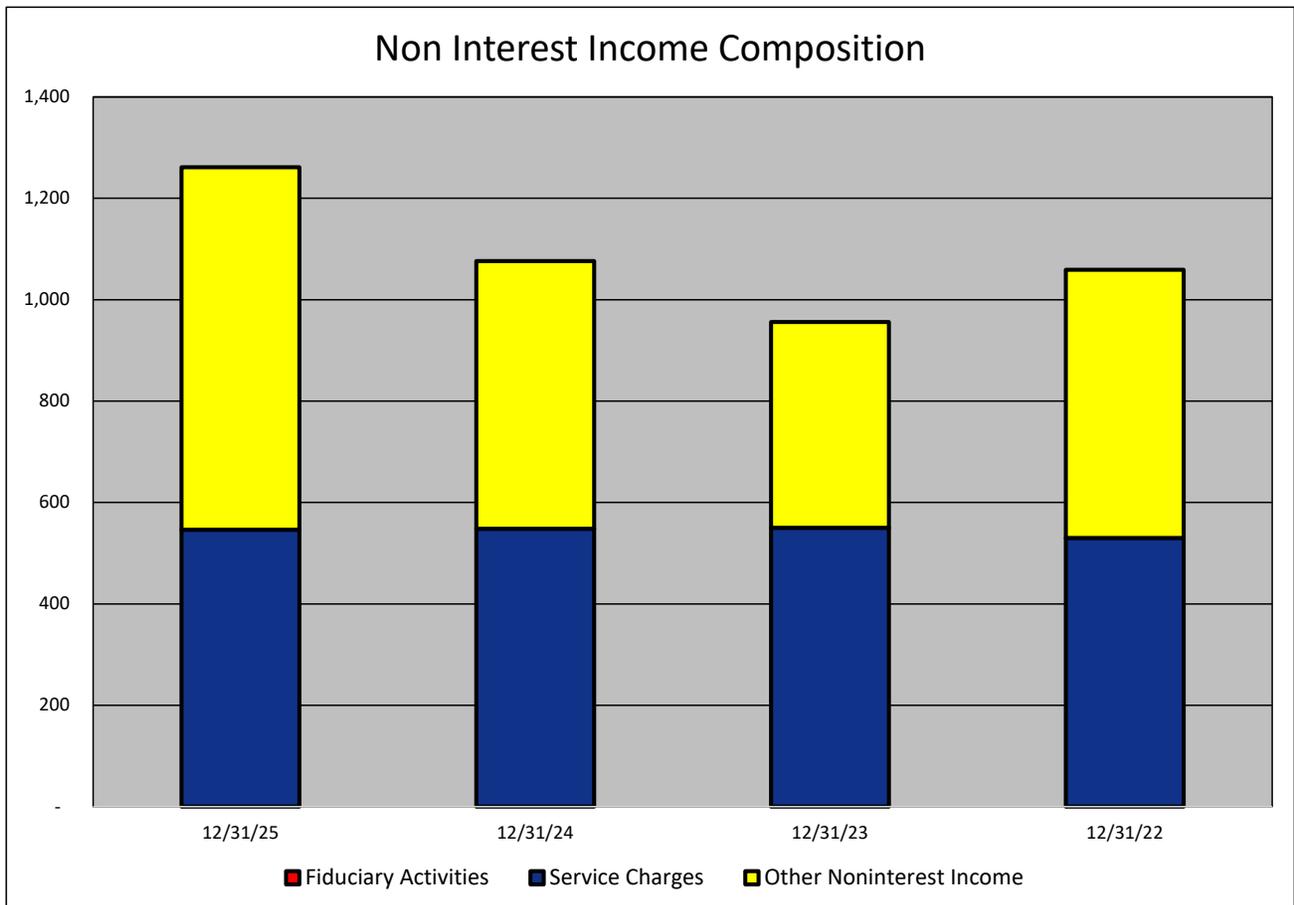
INTEREST EXPENSE CATEGORY

Deposits	3,087	2,792	1,962	622	295	10.57
Fed Funds	-	-	2	-	-	NA
Other Borrowings	1	261	276	-	(260)	(99.62)
Total Int Expense	3,088	3,053	2,240	622	35	1.15



NONINTEREST INCOME COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	546	548	550	530	(2)	(0.36)
Other Noninterest Income	715	528	406	529	187	35.42
Total Nonint. Income	1,261	1,076	956	1,059	185	17.19

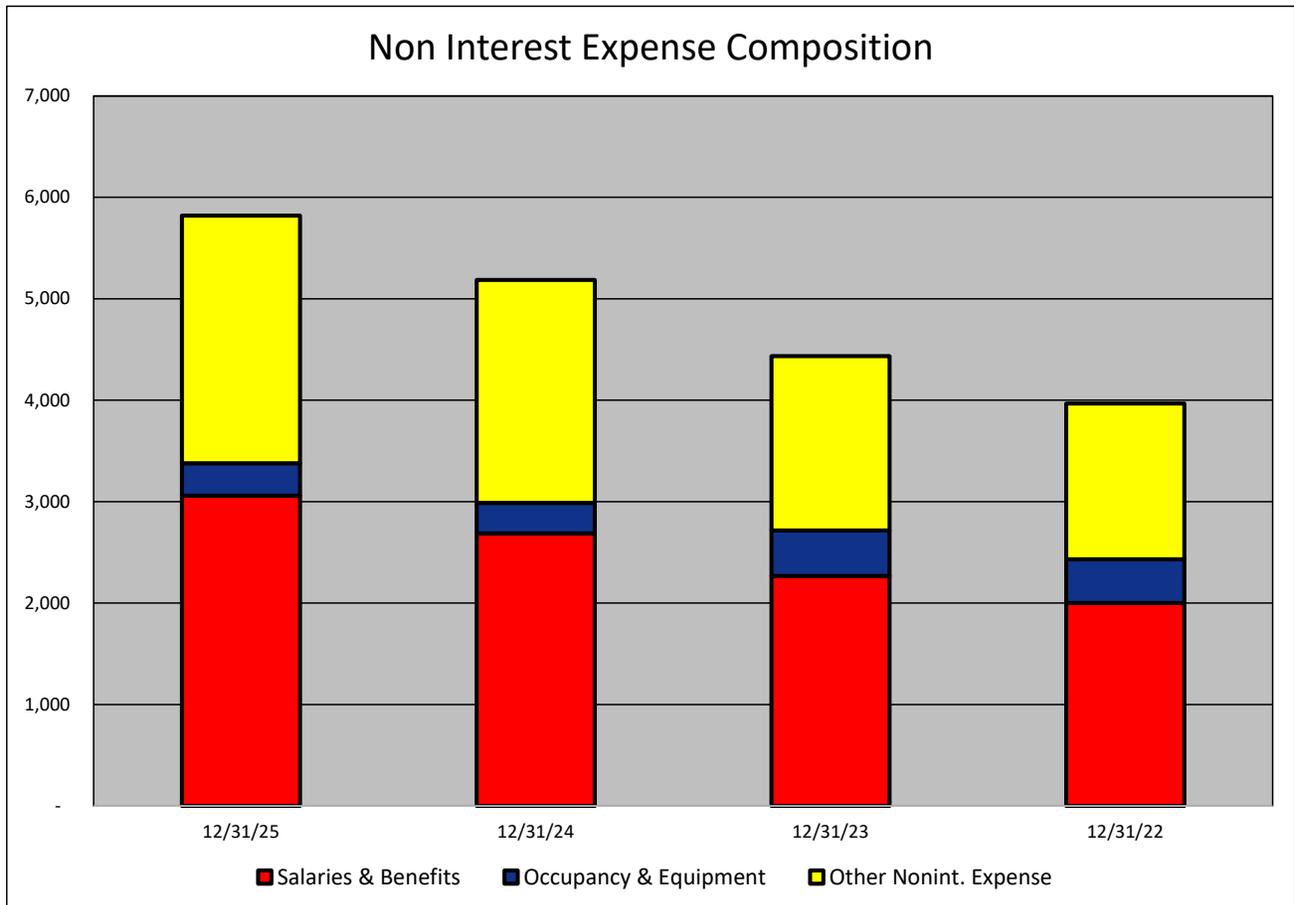


NONINTEREST EXPENSE COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	3,059	2,687	2,267	2,001	372	13.84
Occupancy & Equipment	319	300	448	431	19	6.33
Other Nonint. Expense	2,442	2,198	1,719	1,536	244	11.10
Total Nonint. Expense	5,820	5,185	4,434	3,968	635	12.25



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Gala Bank	30,900	9,899	212.15
Dlp Bank	303,780	247,314	22.83
First Federal Bank	4,310,472	3,820,541	12.82
Everbank, National Association	46,033,756	40,802,282	12.82
Lafayette State Bank	247,355	232,749	6.28
Fnbt Bank	635,442	599,734	5.95
Madison County Community Bank	202,295	191,169	5.82
The Warrington Bank	172,802	166,656	3.69
Prime Meridian Bank	956,408	923,785	3.53
Capital City Bank	4,383,270	4,300,234	1.93
Pnb Community Bank	157,720	155,179	1.64
Florida Capital Bank, National Association	652,158	645,819	0.98
Intracoastal Bank	550,507	552,289	(0.32)
Bank Of Pensacola	144,348	144,873	(0.36)
Peoples Bank Of Graceville	113,167	114,044	(0.77)

Select Peer Average	3,926,292	3,527,104	19.27
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gala Bank	14,631	0	NA
Madison County Community Bank	106,776	83,487	27.90
Everbank, National Association	35,903,751	29,519,760	21.63
Lafayette State Bank	164,948	143,447	14.99
First Federal Bank	1,382,005	1,256,224	10.01
Florida Capital Bank, National Association	499,768	463,719	7.77
Bank Of Pensacola	76,229	71,447	6.69
Peoples Bank Of Graceville	40,539	39,783	1.90
Prime Meridian Bank	719,441	708,274	1.58
Intracoastal Bank	418,687	418,788	(0.02)
Fnbt Bank	258,458	263,428	(1.89)
Dlp Bank	110,894	114,084	(2.80)
Capital City Bank	2,567,813	2,680,222	(4.19)
Pnb Community Bank	109,154	115,648	(5.62)
The Warrington Bank	50,933	55,415	(8.09)

Select Peer Average	2,828,268	2,395,582	4.99
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the year ended December 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	31.00	30.13	39.01	39.56	39.01
The Warrington Bank	16.55	16.58	0.00	0.00	0.00
Dlp Bank	18.96	13.85	0.00	0.00	0.00
Fnbt Bank	10.69	10.99	27.14	28.39	27.14
First Federal Bank	10.34	10.71	20.66	21.15	20.66
Prime Meridian Bank	9.93	10.20	14.46	15.34	14.46
Florida Capital Bank, National Association	10.27	10.10	15.16	16.41	15.16
Peoples Bank Of Graceville	6.94	10.09	29.63	30.66	29.63
Capital City Bank	11.81	10.06	17.26	18.51	17.26
Pnb Community Bank	8.47	9.75	0.00	0.00	0.00
Bank Of Pensacola	9.51	9.74	0.00	0.00	0.00
Intracoastal Bank	7.69	9.69	11.44	12.69	11.44
Lafayette State Bank	7.81	9.22	0.00	0.00	0.00
Everbank, National Association	8.91	9.12	12.37	13.30	12.37
Madison County Community Bank	6.43	8.65	14.14	15.39	14.14

Select Peer Average	11.69	11.93	13.42	14.09	13.42
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	97.13	77.99	17.92
Intracoastal Bank	88.73	76.05	17.96
Florida Capital Bank, National Association	85.97	76.63	3.44
Prime Meridian Bank	84.26	75.22	9.79
Pnb Community Bank	76.27	69.21	21.41
Lafayette State Bank	73.25	66.68	18.32
Gala Bank	68.88	47.35	17.77
Capital City Bank	68.37	58.58	23.12
Bank Of Pensacola	58.49	52.81	34.40
Madison County Community Bank	56.80	52.78	34.41
Fnbt Bank	45.68	40.67	19.39
Dlp Bank	45.31	36.50	13.95
First Federal Bank	43.13	32.06	55.42
Peoples Bank Of Graceville	38.90	35.82	60.80
The Warrington Bank	35.34	29.47	60.86

Select Peer Average	64.43	55.19	27.26
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	608,598	2.05	18.56
Capital City Bank	4,365,444	1.46	12.74
Intracoastal Bank	576,247	1.32	20.06
Pnb Community Bank	160,070	1.24	15.31
Lafayette State Bank	247,235	1.11	16.50
Florida Capital Bank, National Association	670,561	1.00	10.43
Peoples Bank Of Graceville	115,576	0.85	13.61
Madison County Community Bank	201,265	0.82	15.12
Bank Of Pensacola	139,505	0.74	7.77
Everbank, National Association	43,299,674	0.72	8.10
Prime Meridian Bank	970,025	0.63	6.60
First Federal Bank	4,229,547	0.56	5.86
The Warrington Bank	169,250	0.44	2.63
Dlp Bank	249,916	0.30	1.53
Gala Bank	22,380	(3.54)	(8.04)

Select Peer Average	3,735,020	0.65	9.79
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.76	1.62	55.47	8.47
Everbank, National Association	0.39	1.33	56.42	24.91
Dlp Bank	0.12	0.50	58.92	8.44
Intracoastal Bank	0.16	2.07	63.23	10.59
Capital City Bank	1.90	1.93	65.13	4.70
Peoples Bank Of Graceville	0.29	1.41	65.28	8.71
Pnb Community Bank	0.52	2.86	67.06	4.04
Bank Of Pensacola	0.23	1.81	67.91	11.10
First Federal Bank	1.31	1.46	68.56	7.78
Lafayette State Bank	0.72	2.98	69.87	4.76
Madison County Community Bank	0.63	2.27	71.88	5.32
Florida Capital Bank, National Association	1.40	2.24	72.83	5.43
Prime Meridian Bank	0.29	2.44	73.91	8.86
The Warrington Bank	0.21	2.08	79.53	6.17
Gala Bank	0.08	7.92	209.10	1.93

Select Peer Average	0.60	2.33	76.34	8.08
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.72	0.00	0.00	0.00
Fnbt Bank	1.42	0.00	0.00	0.00
Gala Bank	0.85	0.00	0.00	0.00
Peoples Bank Of Graceville	0.94	0.00	0.00	0.00
The Warrington Bank	1.05	0.00	0.00	0.00
Intracoastal Bank	1.36	0.05	0.04	0.46
Pnb Community Bank	1.29	0.06	0.04	0.45
Madison County Community Bank	1.53	0.21	0.13	1.74
Florida Capital Bank, National Association	1.26	0.19	0.15	0.42
Capital City Bank	1.21	0.33	0.24	2.29
Lafayette State Bank	1.89	0.06	0.24	2.65
Prime Meridian Bank	0.80	0.84	0.67	6.32
First Federal Bank	0.79	3.18	1.03	3.71
Everbank, National Association	0.80	1.31	1.05	4.55
Dlp Bank	1.66	3.45	1.68	14.78

Select Peer Average	1.17	0.65	0.35	2.49
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	3.86	6.48	0.00	0.00	18.32
The Warrington Bank	3.83	5.14	0.00	60.86	0.00
Gala Bank	2.73	0.85	17.15	0.00	17.77
Bank Of Pensacola	2.16	9.72	0.00	34.40	0.00
Pnb Community Bank	1.87	5.68	0.74	0.00	21.41
Capital City Bank	1.42	10.67	0.00	8.61	14.51
Madison County Community Bank	1.41	4.56	0.00	0.00	34.41
Dlp Bank	1.10	29.64	7.87	0.00	13.95
Intracoastal Bank	0.92	0.86	0.00	0.00	17.96
Prime Meridian Bank	0.89	4.13	6.62	1.60	8.19
Peoples Bank Of Graceville	0.88	1.77	0.00	44.04	16.76
First Federal Bank	0.69	1.26	0.00	0.00	55.42
Florida Capital Bank, National Association	0.45	17.07	0.00	0.00	3.44
Fnbt Bank	0.44	37.92	0.00	19.39	0.00
Everbank, National Association	0.09	2.17	0.00	0.06	17.81

Select Peer Average	1.52	9.19	2.16	11.26	16.00
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	77.37	0.24	0.01	0.02
Intracoastal Bank	75.02	0.98	0.00	0.00
Prime Meridian Bank	74.16	0.93	0.04	0.00
Florida Capital Bank, National Association	68.62	0.16	0.00	0.01
Pnb Community Bank	68.31	1.03	0.00	0.00
Lafayette State Bank	65.25	2.25	0.20	0.00
Capital City Bank	57.38	2.41	0.04	2.05
Bank Of Pensacola	52.43	0.65	0.00	0.00
Madison County Community Bank	51.98	4.01	0.01	0.00
Gala Bank	46.94	10.77	0.00	0.00
Fnbt Bank	40.10	1.58	0.00	0.00
Dlp Bank	35.90	1.29	0.42	8.21
Peoples Bank Of Graceville	35.48	0.16	0.00	0.00
The Warrington Bank	29.17	0.36	0.00	0.00
First Federal Bank	29.05	0.94	0.01	4.23

Select Peer Average	53.81	1.85	0.05	0.97
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	62.92	37.08	100.00	0.00	0.00
Bank Of Pensacola	47.06	52.94	100.00	0.00	0.00
Florida Capital Bank, National Association	46.38	53.56	99.94	0.00	0.06
Gala Bank	37.91	62.09	100.00	0.00	0.00
Lafayette State Bank	36.29	63.71	100.00	0.00	0.00
Capital City Bank	35.09	62.88	97.97	0.57	1.45
Fnbt Bank	30.46	69.54	100.00	0.00	0.00
Pnb Community Bank	26.67	73.33	100.00	0.00	0.00
The Warrington Bank	25.92	74.08	100.00	0.00	0.00
Prime Meridian Bank	24.13	75.57	99.70	0.00	0.30
Peoples Bank Of Graceville	23.28	76.72	100.00	0.00	0.00
Madison County Community Bank	20.35	79.65	100.00	0.00	0.00
Intracoastal Bank	15.51	78.51	94.02	0.00	5.98
First Federal Bank	15.22	70.56	85.77	0.00	14.23
Everbank, National Association	3.65	86.07	89.72	0.00	10.28

Select Peer Average	30.06	67.75	97.81	0.04	2.15
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Lafayette State Bank	6.21	2.17	4.92	92.43
Pnb Community Bank	5.76	1.46	4.78	94.44
Gala Bank	5.77	2.88	4.48	83.51
Capital City Bank	5.09	1.32	4.33	91.89
Florida Capital Bank, National Association	5.28	4.01	3.68	97.87
Madison County Community Bank	5.26	2.14	3.61	93.25
Fnbt Bank	5.41	2.71	3.61	97.90
Prime Meridian Bank	5.65	2.95	3.55	95.88
Intracoastal Bank	5.40	2.52	3.47	96.84
First Federal Bank	4.97	2.11	3.01	89.68
Bank Of Pensacola	3.77	1.74	2.87	96.71
The Warrington Bank	3.22	0.82	2.72	98.18
Everbank, National Association	5.55	3.35	2.68	99.08
Peoples Bank Of Graceville	4.13	2.45	2.30	98.67
Dlp Bank	1.07	0.16	1.01	91.90

Select Peer Average	4.84	2.19	2.88	94.55
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