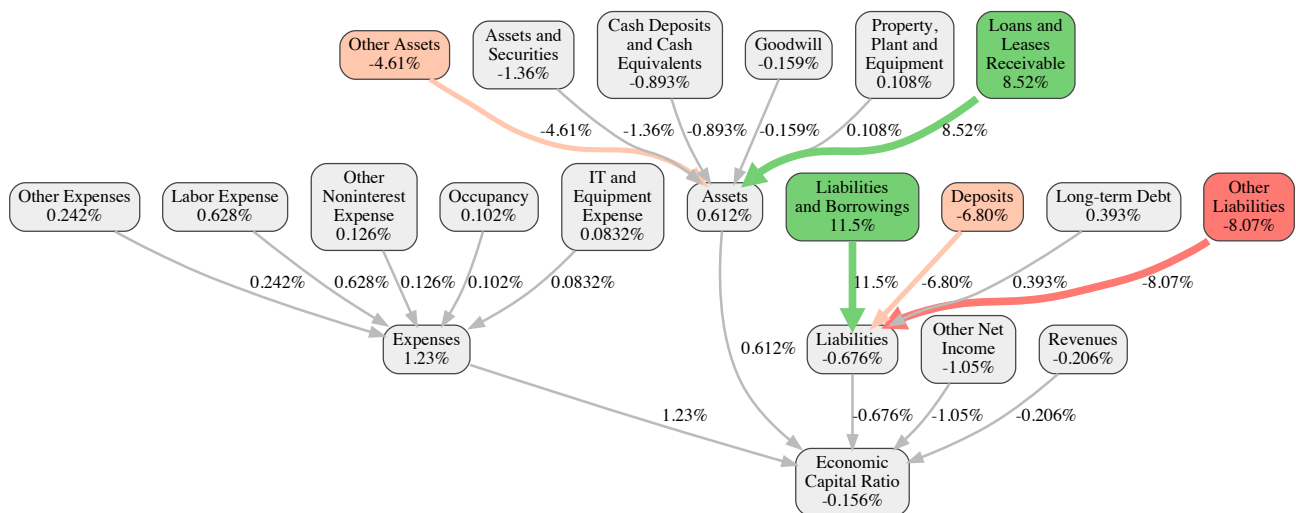




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The relative strengths and weaknesses of MIDDLEFIELD BANC CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of MIDDLEFIELD BANC CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of MIDDLEFIELD BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 8.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.16% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	105,733
Cash Deposits and Cash Equivalents	35,113
Deposits	1,020,843
Fees	0
Goodwill	15,071
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	120,669
Loans and Leases Receivable	978,710
Long-term Debt	0
Occupancy	0
Other Assets	29,974
Other Compr. Net Income	1,996
Other Expenses	2,592
Other Liabilities	-96,812
Other Net Income	15,303
Other Noninterest Expense	0
Property, Plant and Equipment	17,874
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,044,700
Assets	1,182,475
Expenses	2,592
Stockholders Equity	137,775
Net Income	12,711
Comprehensive Net Income	14,707
Economic Capital Ratio	7.5%

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