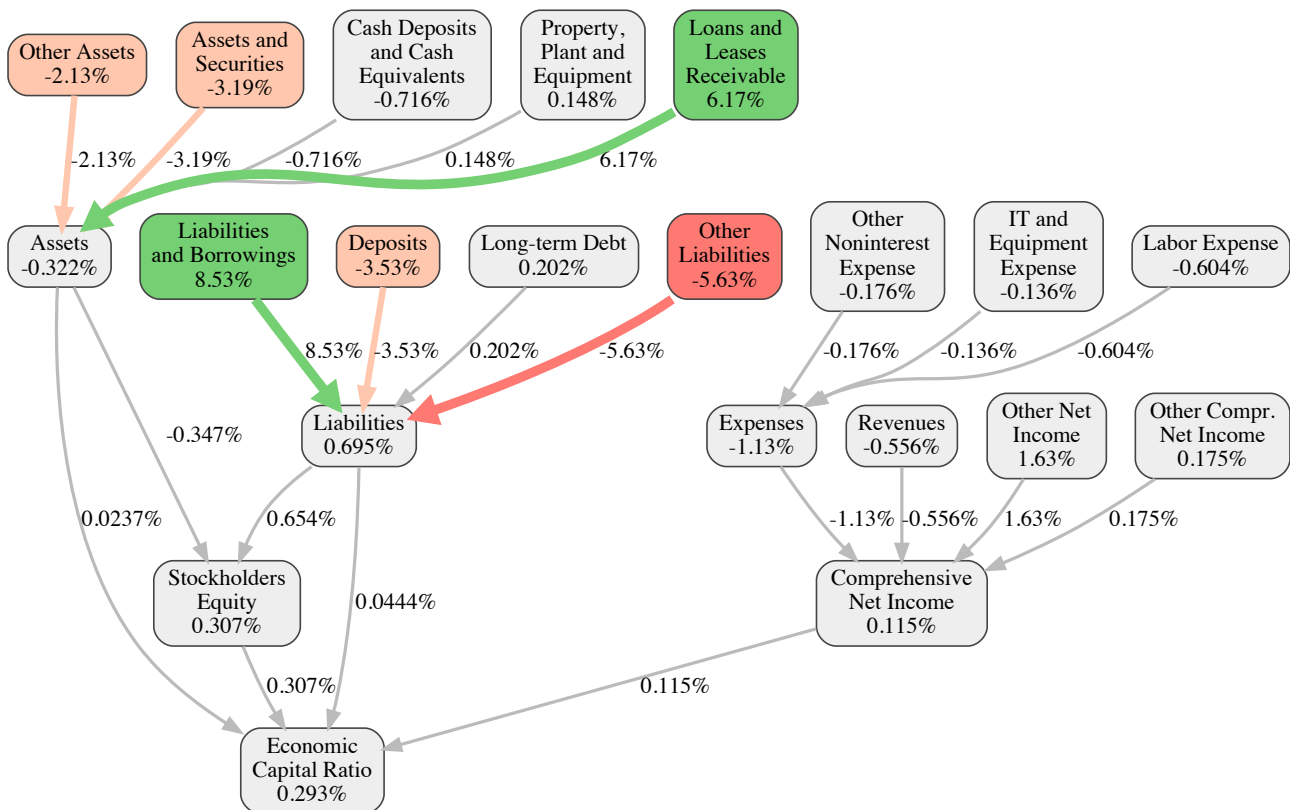




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# STATE BANKS 2022

## MIDDLEFIELD BANC CORP Rank 56 of 175



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• Financial Strength Rankings using Artificial Intelligence

• [www.realrate.ai](http://www.realrate.ai)



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## MIDDLEFIELD BANC CORP Rank 56 of 175



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 8.5% points. The greatest weakness of MIDDLEFIELD BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 5.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.29% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	170,199
Cash Deposits and Cash Equivalents	119,494
Deposits	1,166,610
Fees	1,807
Goodwill	15,071
IT and Equipment Expense	4,241
Labor Expense	17,151
Liabilities and Borrowings	209,209
Loans and Leases Receivable	968,400
Long-term Debt	0
Occupancy	2,178
Other Assets	40,570
Other Compr. Net Income	-822
Other Expenses	6,787
Other Liabilities	-190,148
Other Net Income	49,746
Other Noninterest Expense	3,979
Property, Plant and Equipment	17,272
Revenues	546

Output Variable	Value in 1000 USD
Liabilities	1,185,671
Assets	1,331,006
Expenses	36,143
Stockholders Equity	145,335
Net Income	14,149
Comprehensive Net Income	13,327
Economic Capital Ratio	6.8%

