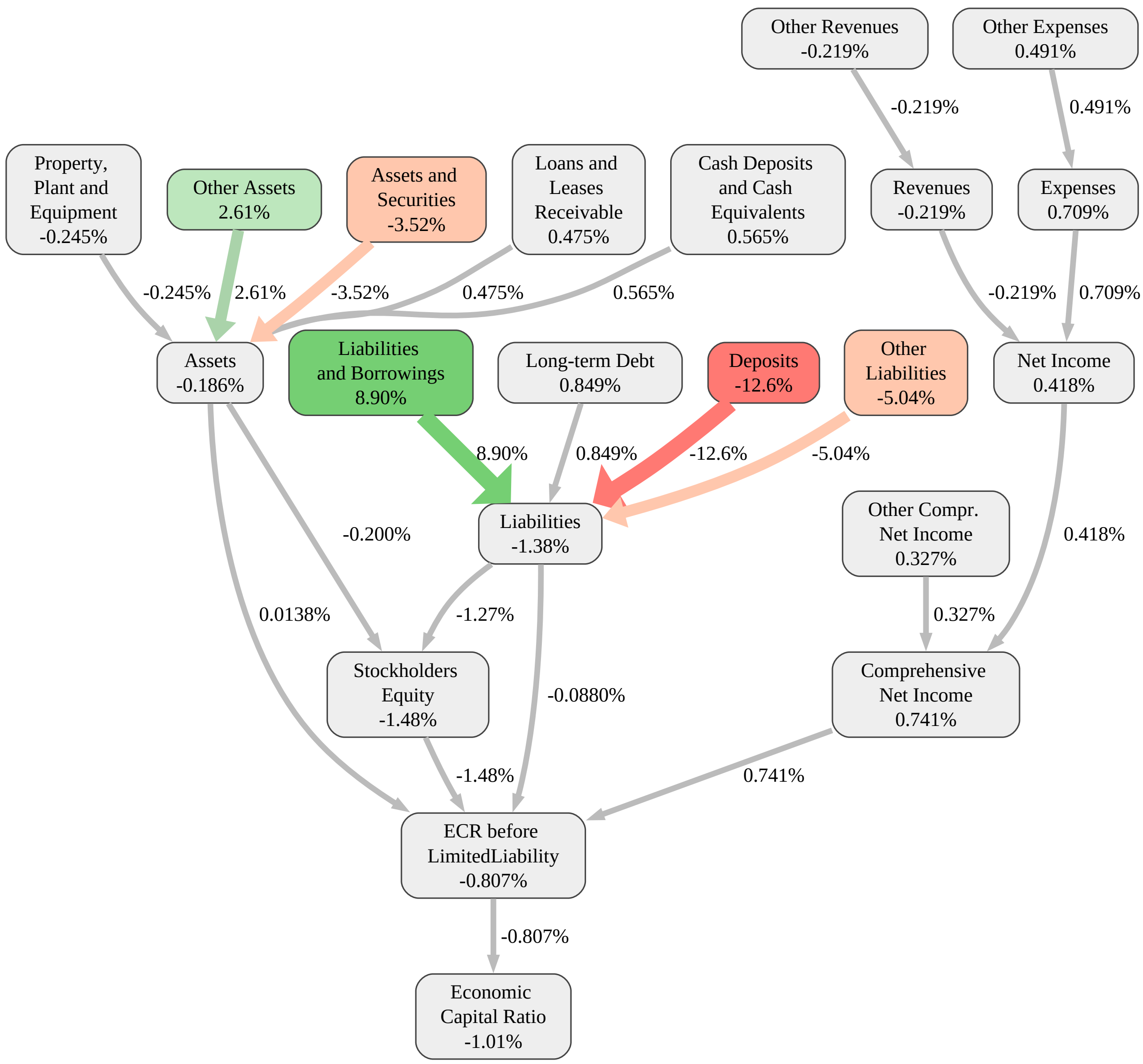
STATE BANKS 2013

Middlefield BANC CORP
Rank 52 of 85



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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 8.9% points.The greatest weakness of Middlefield BANC CORP is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	45,346
Deposits	593,335
Fees	0
Goodwill	4,559
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	76,885
Loans and Leases Receivable	400,654
Long-term Debt	0
Occupancy	0
Other Assets	211,059
Other Compr. Net Income	850
Other Expenses	1,662
Other Liabilities	-55,369
Other Net Income	7,943
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,670

Output Variable	Value in 1000 USD
Liabilities	614,851
Assets	670,288
Expenses	1,662
Revenues	0
Stockholders Equity	55,437
Net Income	6,281
Comprehensive Net Income	7,131
BaseVar	661,545
ECR before LimitedLiability	11%
Economic Capital Ratio	11%