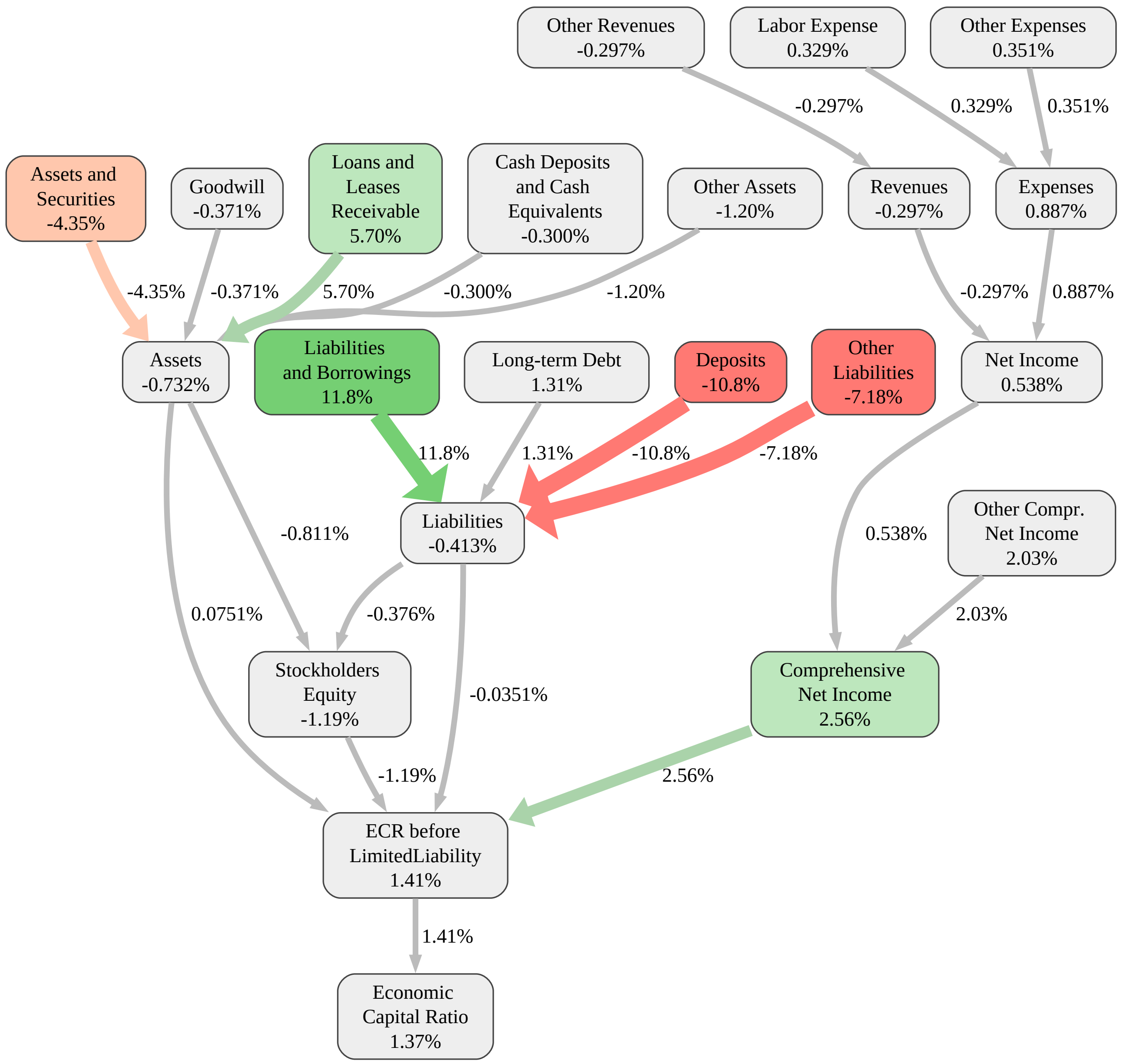
STATE BANKS 2015

Middlefield BANC CORP
Rank 29 of 93



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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 12% points.The greatest weakness of Middlefield BANC CORP is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	25,639
Deposits	586,112
Fees	0
Goodwill	4,559
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	67,001
Loans and Leases Receivable	464,176
Long-term Debt	0
Occupancy	0
Other Assets	173,177
Other Compr. Net Income	4,785
Other Expenses	1,992
Other Liabilities	-39,449
Other Net Income	9,172
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,980

Output Variable	Value in 1000 USD
Liabilities	613,664
Assets	677,531
Expenses	1,992
Revenues	0
Stockholders Equity	63,867
Net Income	7,180
Comprehensive Net Income	11,965
BaseVar	674,545
ECR before LimitedLiability	14%
Economic Capital Ratio	14%