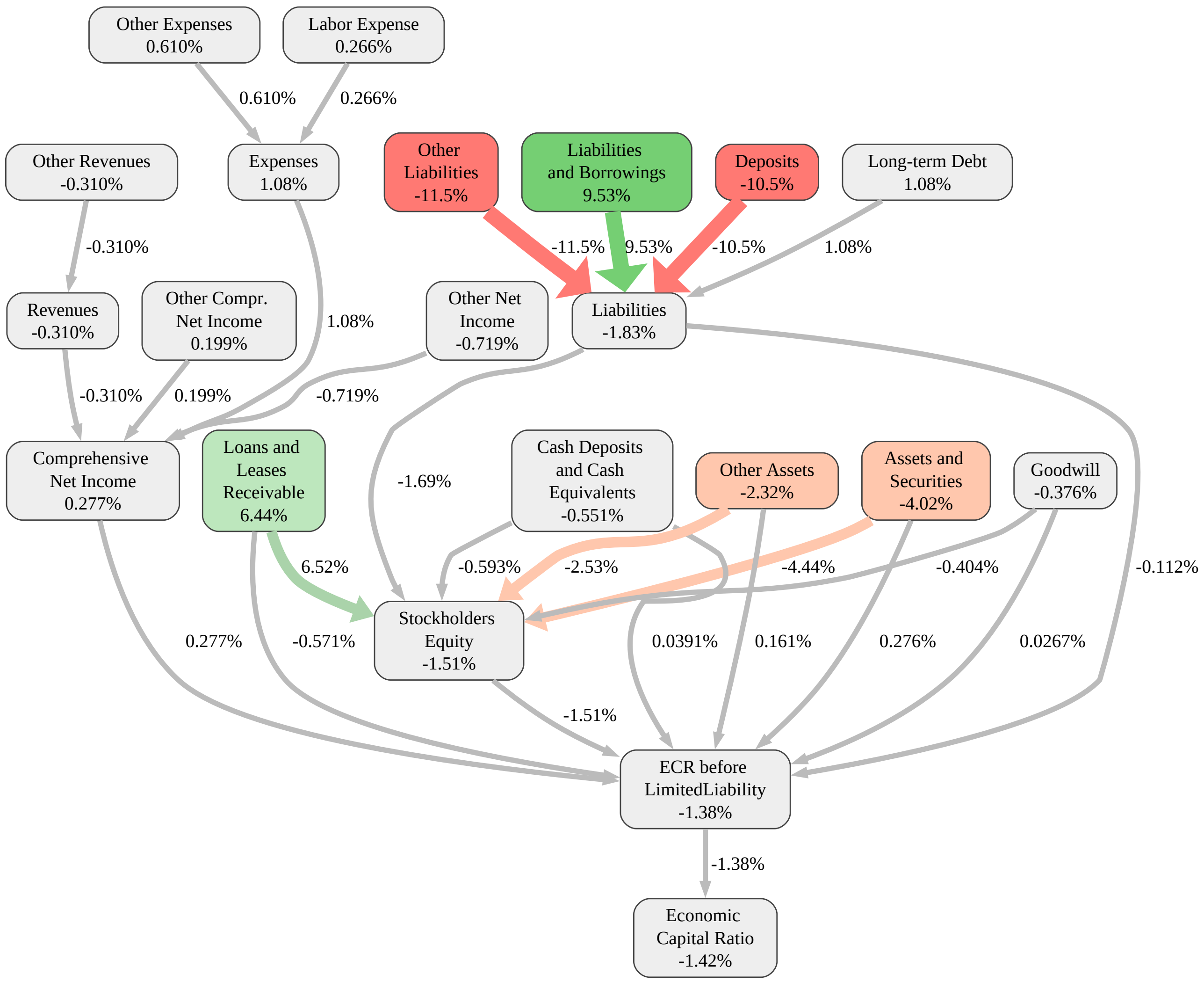
STATE BANKS 2016

Middlefield BANC CORP
Rank 72 of 101



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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 9.5% points.The greatest weakness of Middlefield BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.4% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	23,750
Deposits	624,447
Fees	0
Goodwill	4,559
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	67,158
Loans and Leases Receivable	528,432
Long-term Debt	0
Occupancy	0
Other Assets	168,626
Other Compr. Net Income	-153
Other Expenses	1,562
Other Liabilities	-18,770
Other Net Income	8,427
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,772

Output Variable	Value in 1000 USD
Liabilities	672,835
Assets	735,139
Expenses	1,562
Revenues	0
Stockholders Equity	62,304
Net Income	6,865
Comprehensive Net Income	6,712
BaseVar	722,395
ECR before LimitedLiability	10%
Economic Capital Ratio	10%