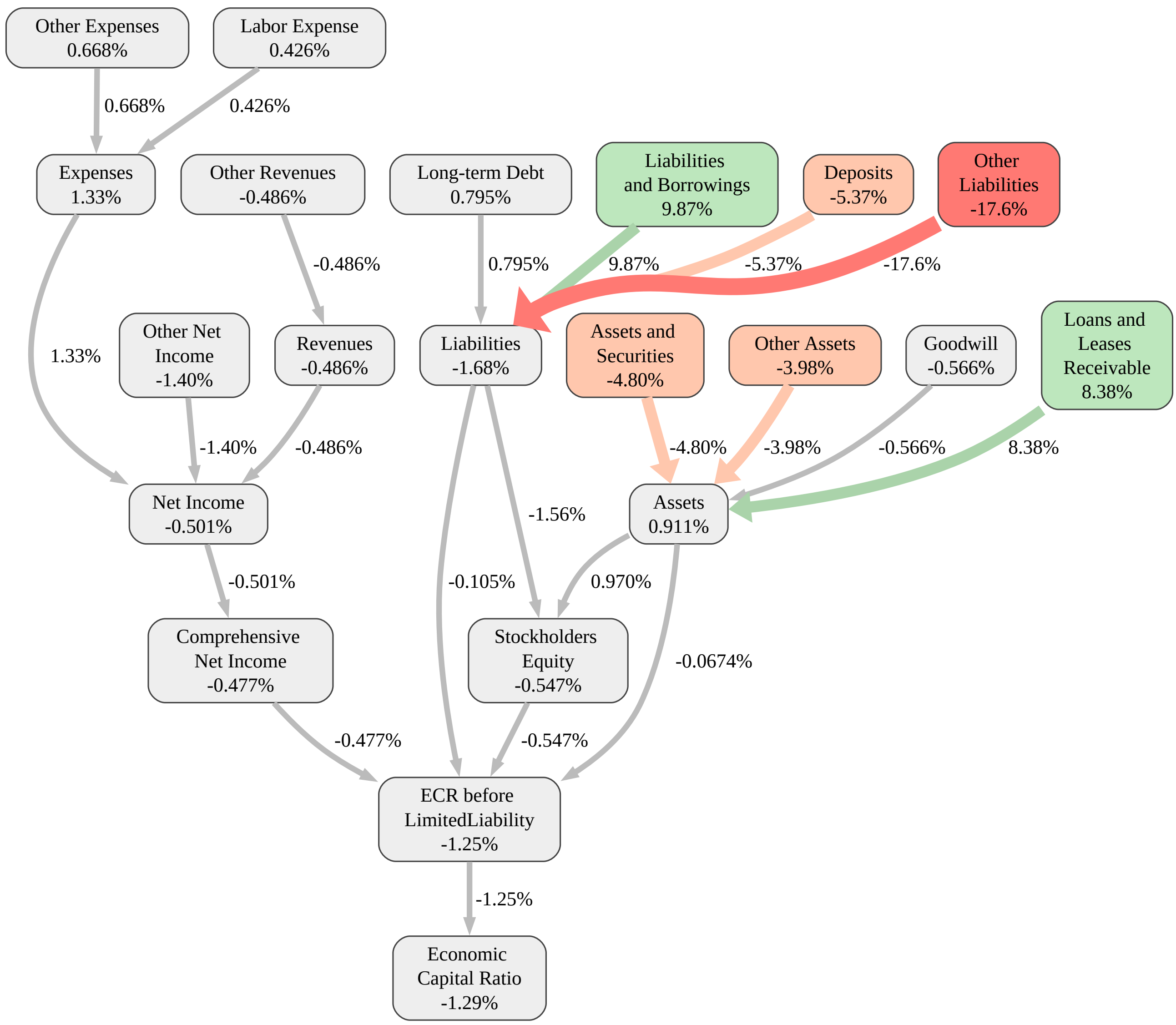
STATE BANKS 2017

Middlefield BANC CORP
Rank 74 of 108



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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 9.9% points.The greatest weakness of Middlefield BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	32,495
Deposits	629,934
Fees	0
Goodwill	4,559
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	68,997
Loans and Leases Receivable	603,176
Long-term Debt	0
Occupancy	0
Other Assets	136,388
Other Compr. Net Income	-1,194
Other Expenses	1,905
Other Liabilities	11,930
Other Net Income	8,321
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,203

Output Variable	Value in 1000 USD
Liabilities	710,861
Assets	787,821
Expenses	1,905
Revenues	0
Stockholders Equity	76,960
Net Income	6,416
Comprehensive Net Income	5,222
BaseVar	770,068
ECR before LimitedLiability	10%
Economic Capital Ratio	11%