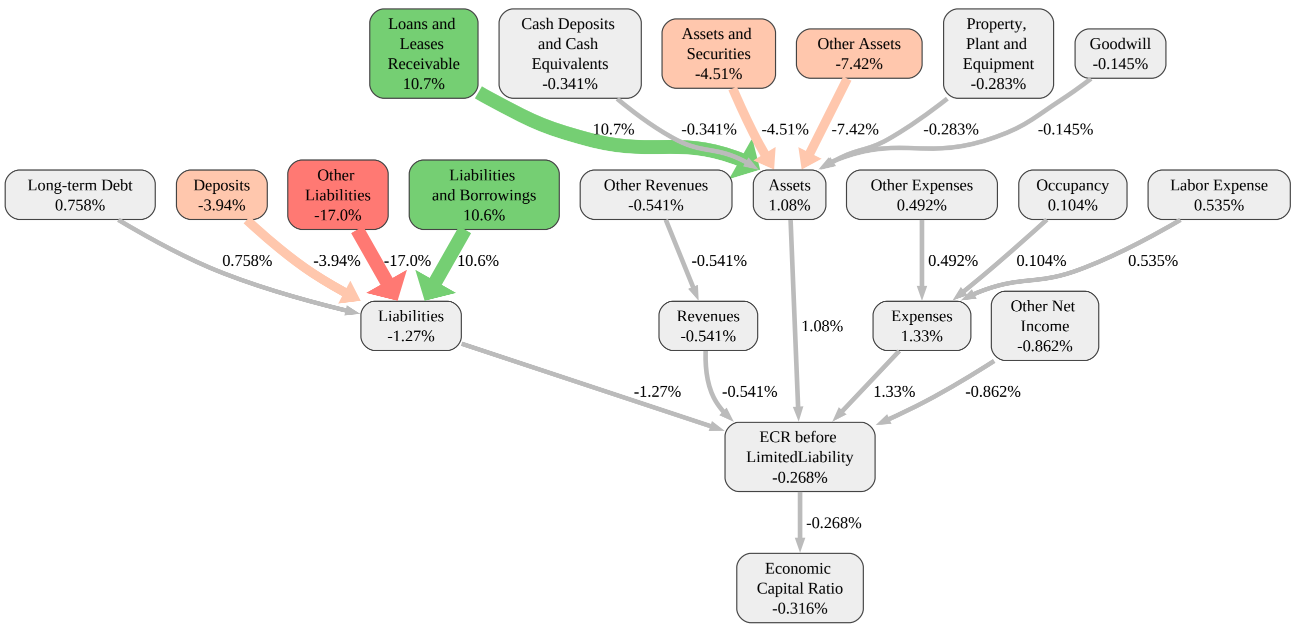
STATE BANKS 2018

Middlefield BANC CORP
Rank 63 of 116



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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 Loans and Leases Receivable, increasing the Economic Capital Ratio by 11% points.The greatest weakness of Middlefield BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.32% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	39,886
Deposits	878,194
Fees	0
Goodwill	15,071
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	113,055
Loans and Leases Receivable	916,486
Long-term Debt	0
Occupancy	0
Other Assets	123,040
Other Compr. Net Income	-110
Other Expenses	4,222
Other Liabilities	-4,776
Other Net Income	13,677
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,853

Output Variable	Value in 1000 USD
Liabilities	986,473
Assets	1,106,336
Expenses	4,222
Revenues	0
Stockholders Equity	119,863
Net Income	9,455
Comprehensive Net Income	9,345
BaseVar	1,079,091
ECR before LimitedLiability	12%
Economic Capital Ratio	12%