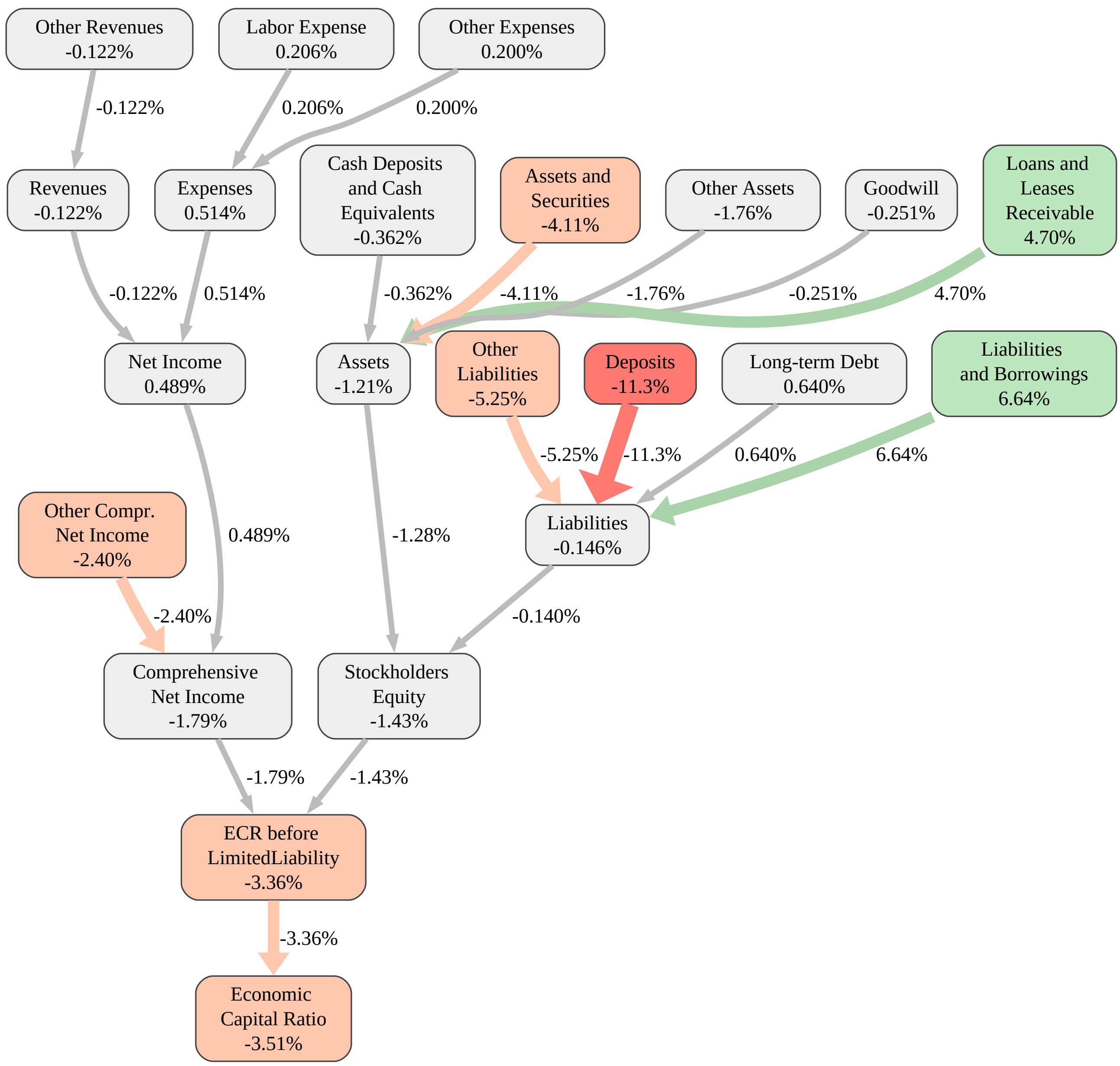
STATE BANKS 2014

Middlefield BANC CORP
Rank 75 of 87



RealRate

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The Middlefield Banking Company

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 6.6% 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 6.9%, being 3.5% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	26,193
Deposits	568,836
Fees	0
Goodwill	4,559
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	65,350
Loans and Leases Receivable	428,679
Long-term Debt	0
Occupancy	0
Other Assets	177,831
Other Compr. Net Income	-7,628
Other Expenses	1,979
Other Liabilities	-40,569
Other Net Income	9,007
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,828

Output Variable	Value in 1000 USD
Liabilities	593,617
Assets	647,090
Expenses	1,979
Revenues	0
Stockholders Equity	53,473
Net Income	7,028
Comprehensive Net Income	-600
BaseVar	654,138
ECR before LimitedLiability	6.3%
Economic Capital Ratio	6.9%