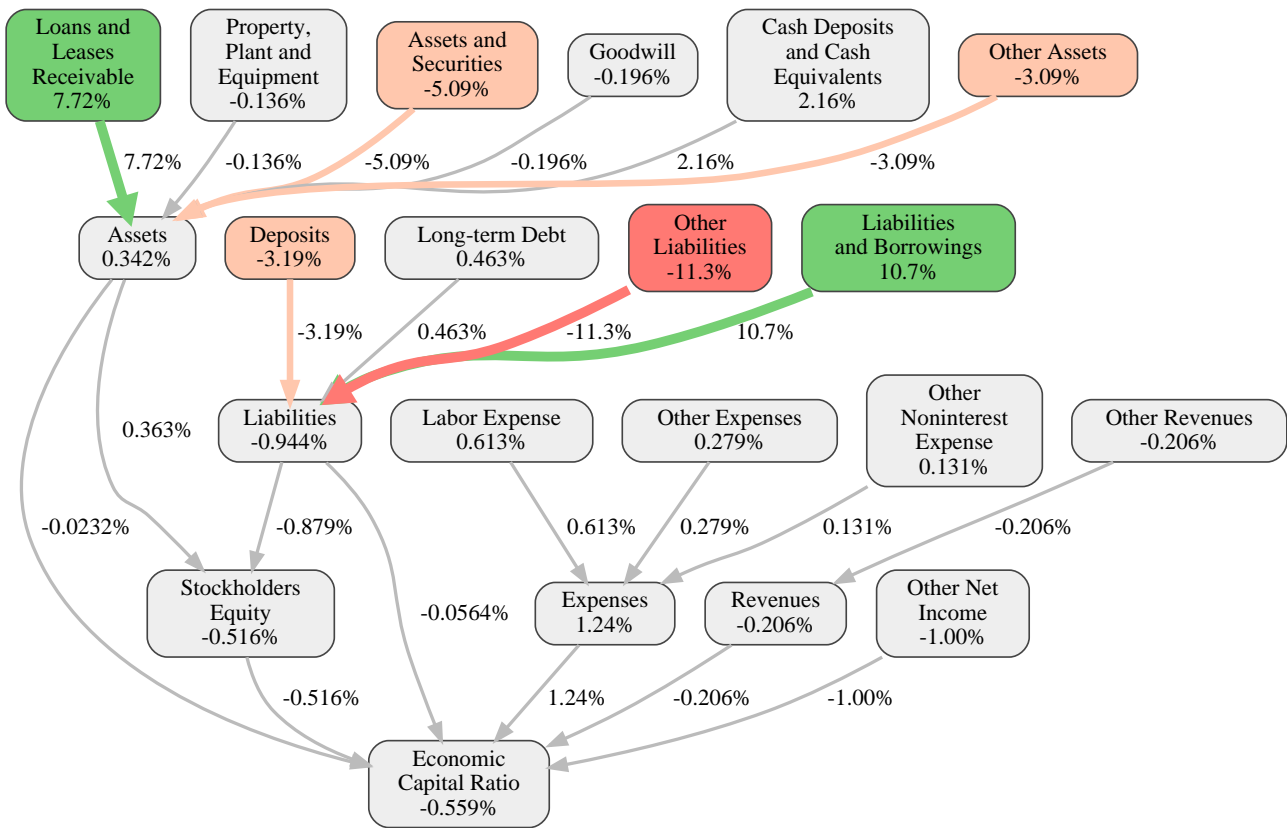




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STATE BANKS 2019

MIDDLEFIELD BANC CORP Rank 105 of 172





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STATE BANKS 2019

MIDDLEFIELD BANC CORP Rank 105 of 172



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 11% 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 6.4%, being 0.56% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	107,933
Deposits	1,016,067
Fees	0
Goodwill	15,071
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	126,329
Loans and Leases Receivable	985,278
Long-term Debt	0
Occupancy	0
Other Assets	127,113
Other Compr. Net Income	-1,291
Other Expenses	2,162
Other Liabilities	-22,288
Other Net Income	14,593
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,003

Output Variable	Value in 1000 USD
Liabilities	1,120,108
Assets	1,248,398
Expenses	2,162
Revenues	0
Stockholders Equity	128,290
Net Income	12,431
Comprehensive Net Income	11,140
Economic Capital Ratio	6.4%