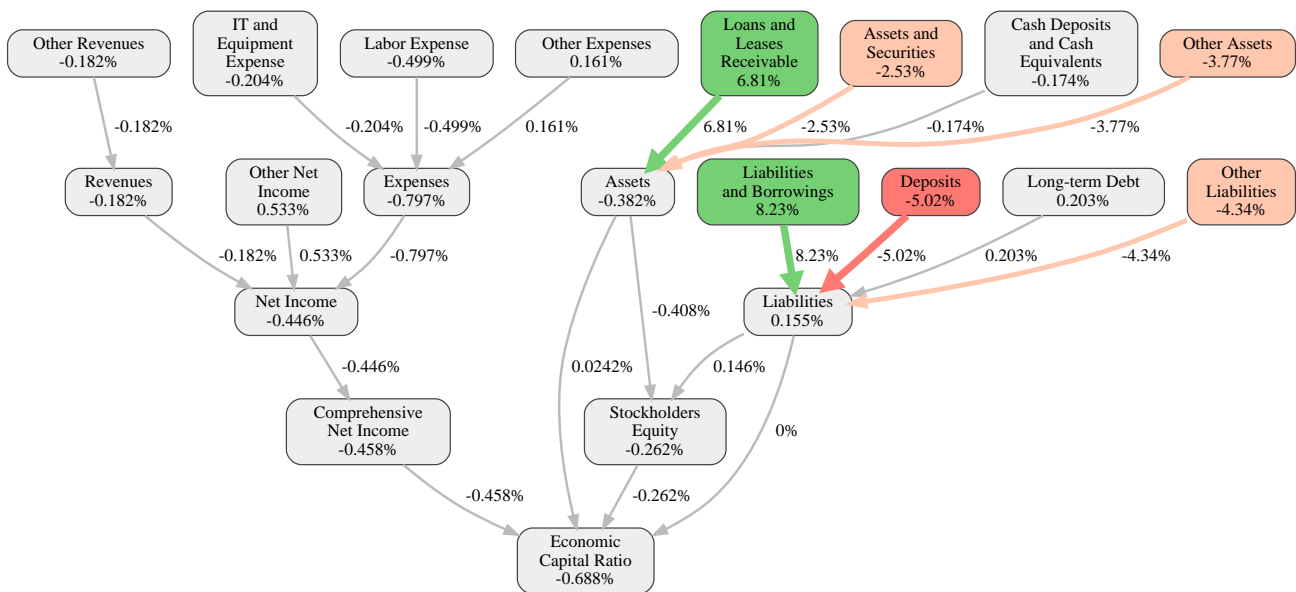




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The relative strengths and weaknesses of MIDDLEFIELD BANC CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of MIDDLEFIELD BANC CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 8.2% points. The greatest weakness of MIDDLEFIELD BANC CORP is the variable Deposits, reducing the Economic Capital Ratio by 5.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 0.69% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	114,360
Cash Deposits and Cash Equivalents	112,417
Deposits	1,225,200
Fees	1,782
Goodwill	15,100
IT and Equipment Expense	3,958
Labor Expense	15,835
Liabilities and Borrowings	212,760
Loans and Leases Receivable	1,091,504
Long-term Debt	0
Occupancy	2,158
Other Assets	40,265
Other Compr. Net Income	2,442
Other Expenses	3,692
Other Liabilities	-189,791
Other Net Income	34,934
Other Noninterest Expense	3,764
Other Revenues	427
Property, Plant and Equipment	18,333

Output Variable	Value in 1000 USD
Liabilities	1,248,169
Assets	1,391,979
Expenses	31,189
Revenues	427
Stockholders Equity	143,810
Net Income	4,172
Comprehensive Net Income	6,614
Economic Capital Ratio	5.9%