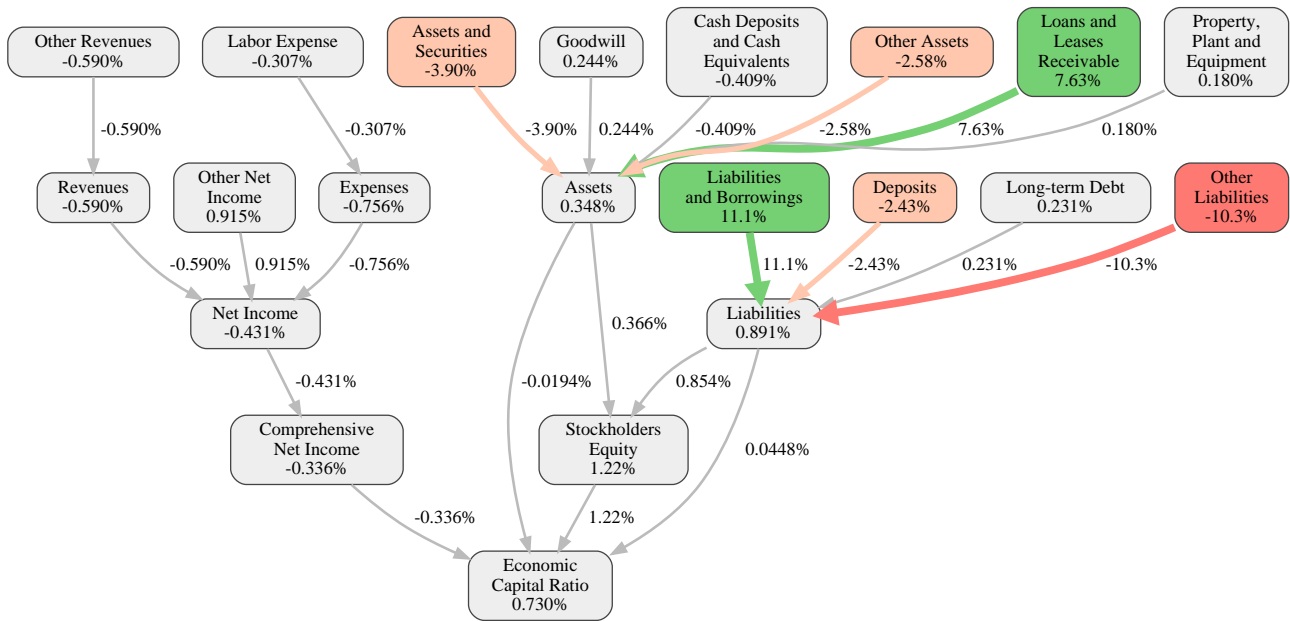




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The relative strengths and weaknesses of MIDDLEFIELD BANC CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of MIDDLEFIELD BANC CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of MIDDLEFIELD BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 0.73% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	164,967
Cash Deposits and Cash Equivalents	53,809
Deposits	1,402,019
Fees	1,829
Goodwill	31,735
IT and Equipment Expense	4,775
Labor Expense	17,548
Liabilities and Borrowings	176,736
Loans and Leases Receivable	1,338,434
Long-term Debt	0
Occupancy	2,033
Other Assets	76,776
Other Compr. Net Income	-25,606
Other Expenses	10,214
Other Liabilities	-88,764
Other Net Income	51,653
Other Noninterest Expense	4,851
Other Revenues	459
Property, Plant and Equipment	21,961

Output Variable	Value in 1000 USD
Liabilities	1,489,991
Assets	1,687,682
Expenses	41,250
Revenues	459
Stockholders Equity	197,691
Net Income	10,862
Comprehensive Net Income	-14,744
Economic Capital Ratio	5.3%