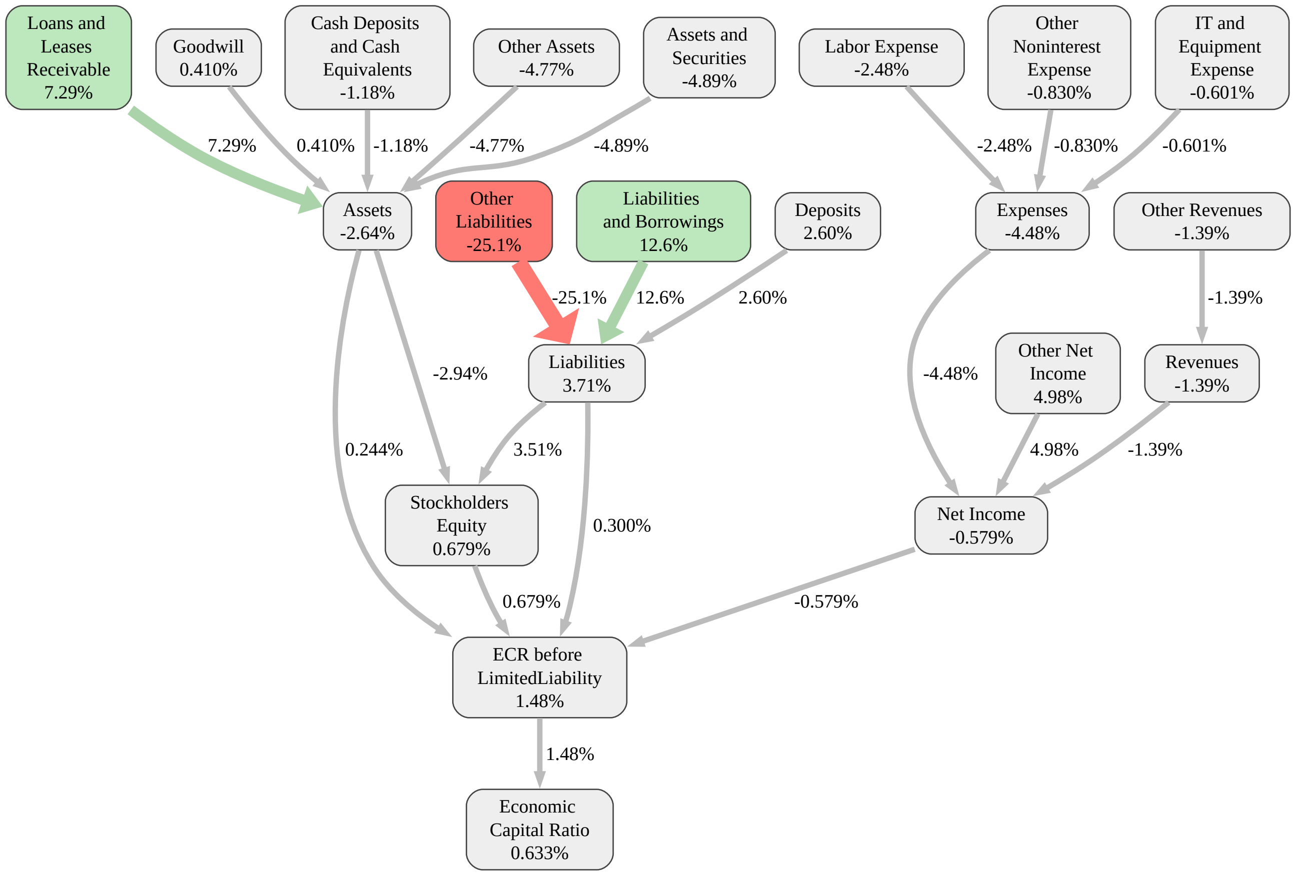
STATE BANKS 2024

Middlefield BANC CORP
Rank 55 of 134



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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 13% points.The greatest weakness of Middlefield BANC CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.63% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	170,779
Cash Deposits and Cash Equivalents	60,836
Deposits	1,426,602
Fees	3,154
Goodwill	36,356
IT and Equipment Expense	6,005
Labor Expense	24,511
Liabilities and Borrowings	217,444
Loans and Leases Receivable	1,456,437
Long-term Debt	0
Occupancy	2,566
Other Assets	77,136
Other Compr. Net Income	6,054
Other Expenses	8,579
Other Liabilities	-26,844
Other Net Income	63,131
Other Noninterest Expense	6,709
Other Revenues	823
Property, Plant and Equipment	21,339

Output Variable	Value in 1000 USD
Liabilities	1,617,202
Assets	1,822,883
Expenses	51,524
Revenues	823
Stockholders Equity	205,681
Net Income	12,430
Comprehensive Net Income	18,484
BaseVar	1,940,623
ECR before LimitedLiability	13%
Economic Capital Ratio	13%