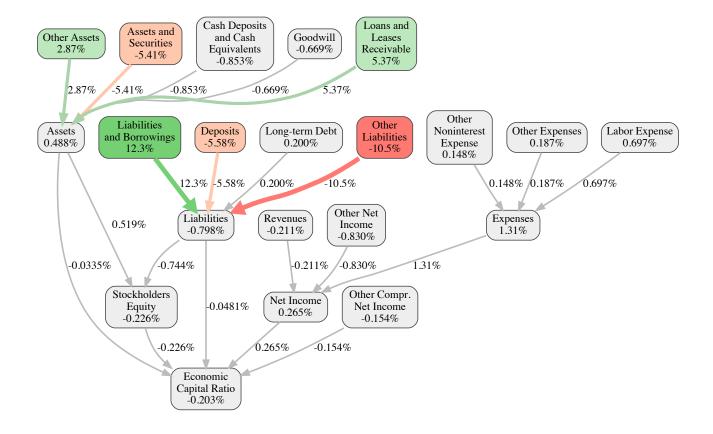


STATE BANKS 2021



MainStreet Bancshares Inc. Rank 94 of 180





STATE BANKS 2021



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The relative strengths and weaknesses of MainStreet Bancshares Inc. 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 MainStreet Bancshares Inc. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of MainStreet Bancshares Inc. 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 6.4%, being 0.20% points below the market average of 6.6%.

| Input Variable | Value in 1000 USD |
|------------------------------------|----------------------|
| Assets and Securities | 23,288 |
| Cash Deposits and Cash Equivalents | 107,528 |
| Deposits | 1,438,246 |
| Fees | 0 |
| Goodwill | 0 |
| IT and Equipment Expense | 0 |
| Labor Expense | 0 |
| Liabilities and Borrowings | 92,727 |
| Loans and Leases Receivable | 1,230,379 |
| Long-term Debt | 0 |
| Occupancy | 0 |
| Other Assets | 267,681 |
| Other Compr. Net Income | 554 |
| Other Expenses | 3,843 |
| Other Liabilities | -55,473 |
| Other Net Income | 19,560 |
| Other Noninterest Expense | 0 |
| Property, Plant and Equipment | 14,289 |
| Revenues | 0 |

| Output Variable | Value in 1000 USD |
|--------------------------|----------------------|
| Liabilities | 1,475,500 |
| Assets | 1,643,165 |
| Expenses | 3,843 |
| Stockholders Equity | 167,665 |
| Net Income | 15,717 |
| Comprehensive Net Income | 16,271 |
| Economic Capital Ratio | 6.4% |