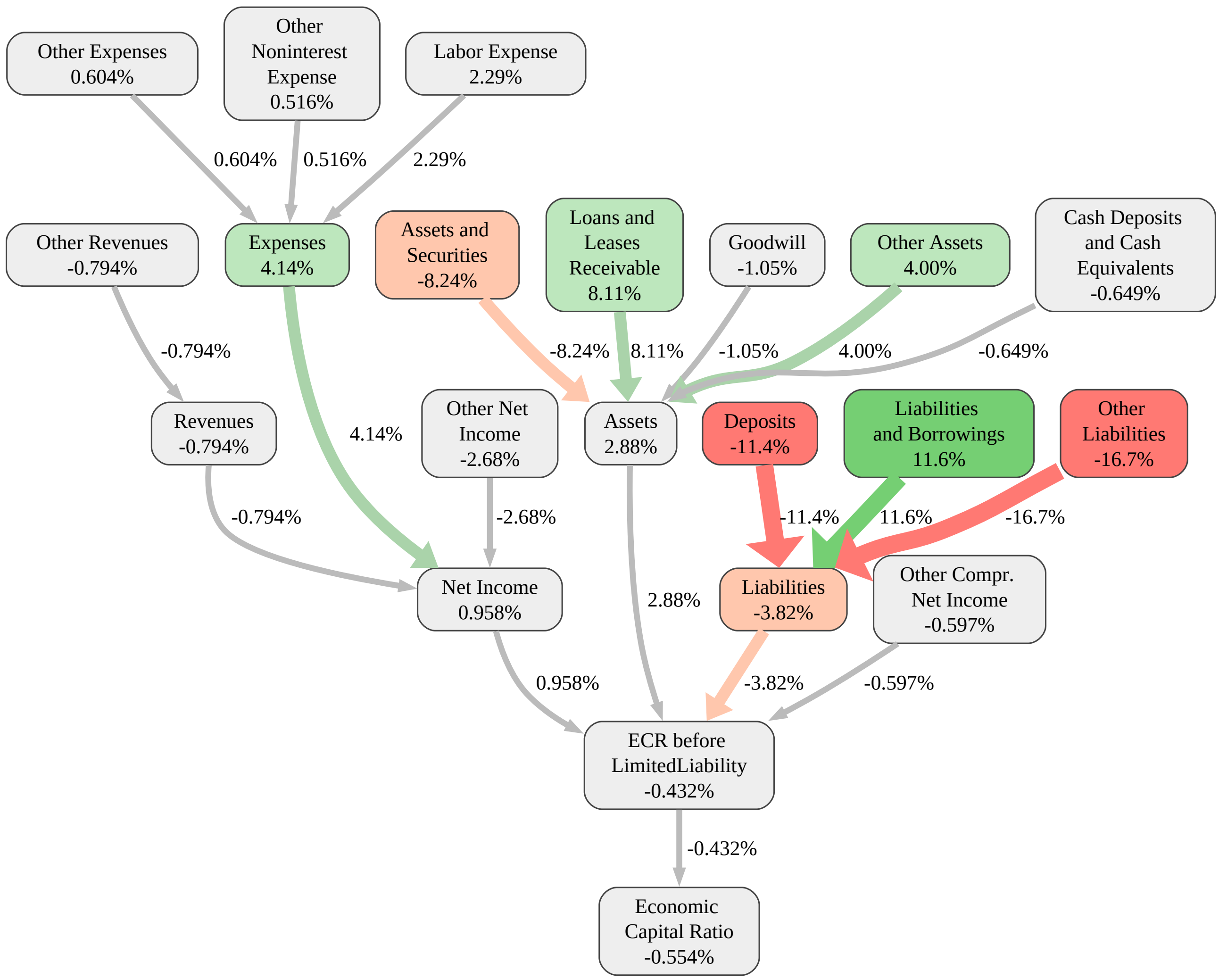
STATE BANKS 2021

Mainstreet Bancshares Inc
Rank 84 of 144



STATE BANKS 2021

RealRate

MainStreetBank

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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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.55% points below the market average of 13%.

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
Other Revenues	0
Property, Plant and Equipment	14,289

Output Variable	Value in 1000 USD
Liabilities	1,475,500
Assets	1,643,165
Expenses	3,843
Revenues	0
Stockholders Equity	167,665
Net Income	15,717
Comprehensive Net Income	16,271
BaseVar	1,602,814
ECR before LimitedLiability	12%
Economic Capital Ratio	12%