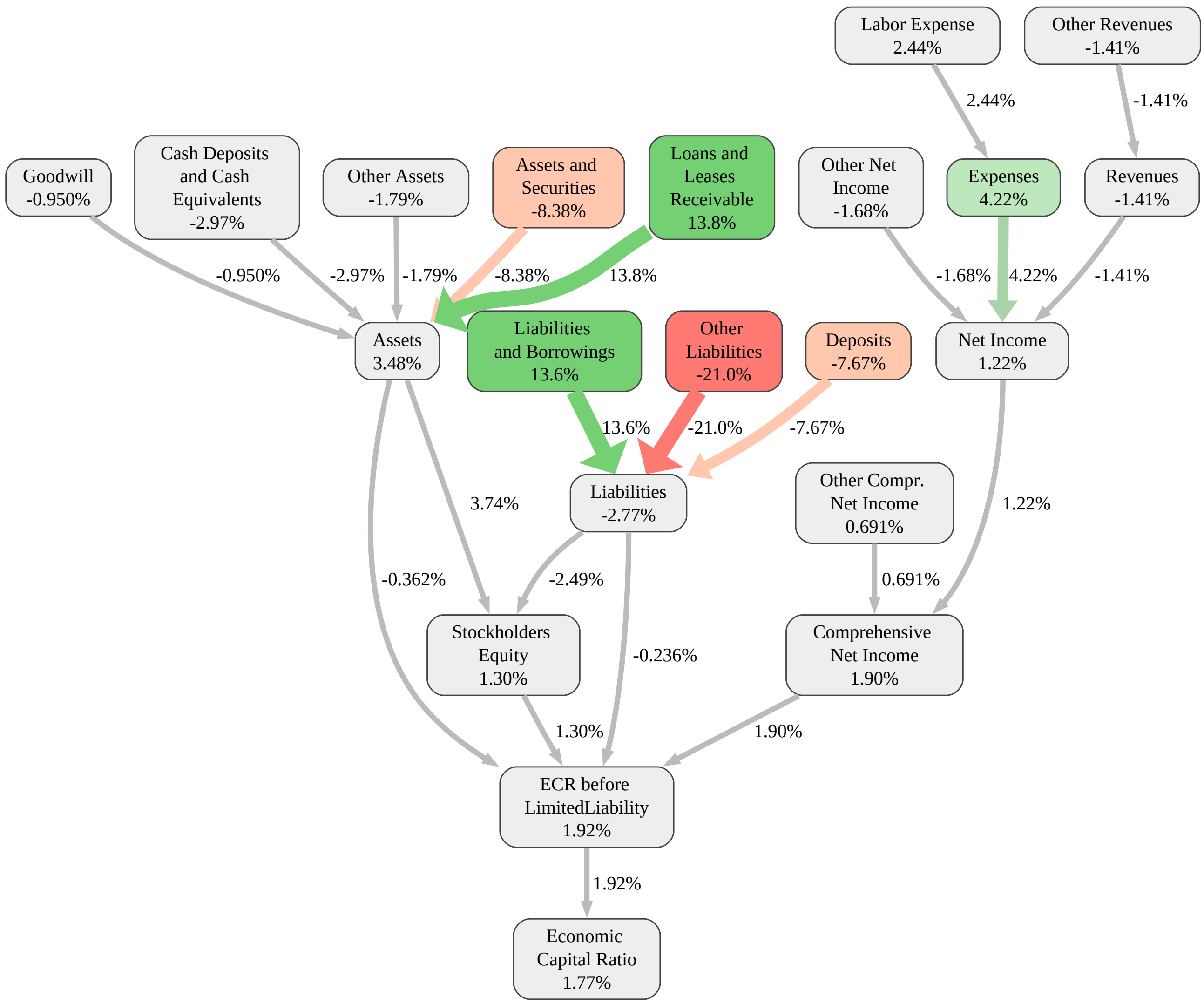
STATE BANKS 2022

Mainstreet Bancshares Inc
Rank 24 of 152



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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 Loans and Leases Receivable, increasing the Economic Capital Ratio by 14% points.The greatest weakness of Mainstreet Bancshares Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.8% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	114,412
Cash Deposits and Cash Equivalents	93,199
Deposits	1,411,963
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	86,589
Loans and Leases Receivable	1,341,760
Long-term Debt	0
Occupancy	0
Other Assets	83,168
Other Compr. Net Income	-780
Other Expenses	5,785
Other Liabilities	-39,938
Other Net Income	27,956
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,863

Output Variable	Value in 1000 USD
Liabilities	1,458,614
Assets	1,647,402
Expenses	5,785
Revenues	0
Stockholders Equity	188,788
Net Income	22,171
Comprehensive Net Income	21,391
BaseVar	1,615,664
ECR before LimitedLiability	14%
Economic Capital Ratio	14%