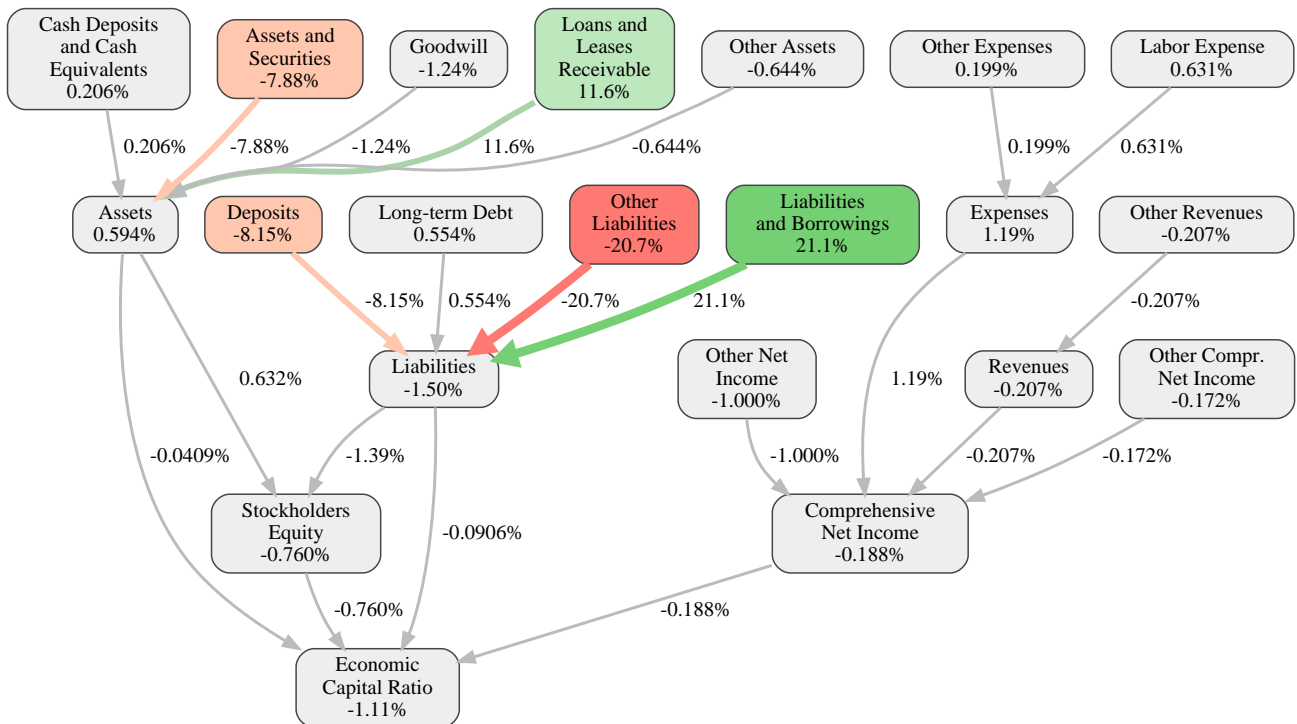




RealRate

STATE BANKS 2020

Mainstreet Bancshares Inc
Rank 119 of 189



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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 21% 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 10%, being 1.1% points below the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	13,885
Cash Deposits and Cash Equivalents	64,844
Deposits	1,071,623
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	67,603
Loans and Leases Receivable	1,030,425
Long-term Debt	0
Occupancy	0
Other Assets	154,051
Other Compr. Net Income	790
Other Expenses	3,354
Other Liabilities	1,098
Other Net Income	17,304
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,153

Output Variable	Value in 1000 USD
Liabilities	1,140,324
Assets	1,277,358
Expenses	3,354
Revenues	0
Stockholders Equity	137,034
Net Income	13,950
Comprehensive Net Income	14,740
Economic Capital Ratio	10%