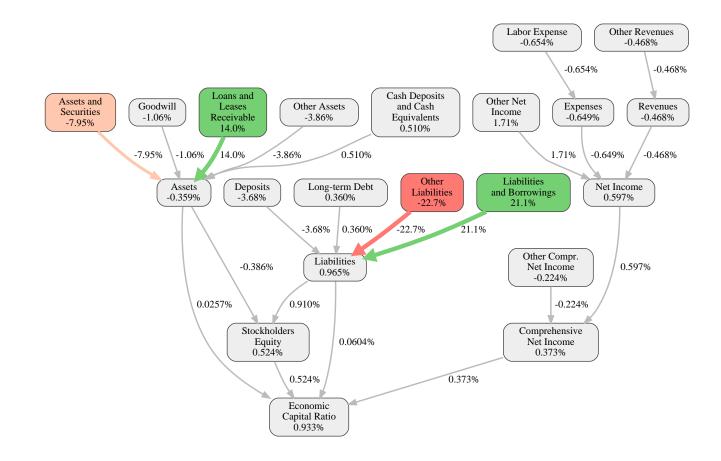


STATE BANKS 2024

Mainstreet Bancshares Inc Rank 37 of 139





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STATE BANKS 2024



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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 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.93% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	94,842
Cash Deposits and Cash Equivalents	114,513
Deposits	1,686,127
Fees	1,131
Goodwill	0
IT and Equipment Expense	4,115
Labor Expense	28,267
Liabilities and Borrowings	176,265
Loans and Leases Receivable	1,705,137
Long-term Debt	0
Occupancy	1,684
Other Assets	106,996
Other Compr. Net Income	1,068
Other Expenses	13,383
Other Liabilities	-48,477
Other Net Income	74,305
Other Noninterest Expense	2,778
Other Revenues	3,638
Property, Plant and Equipment	13,944

Output Variable	Value in 1000 USD
Liabilities	1,813,915
Assets	2,035,432
Expenses	51,358
Revenues	3,638
Stockholders Equity	221,517
Net Income	26,585
Comprehensive Net Income	27,653
Economic Capital Ratio	10%

