

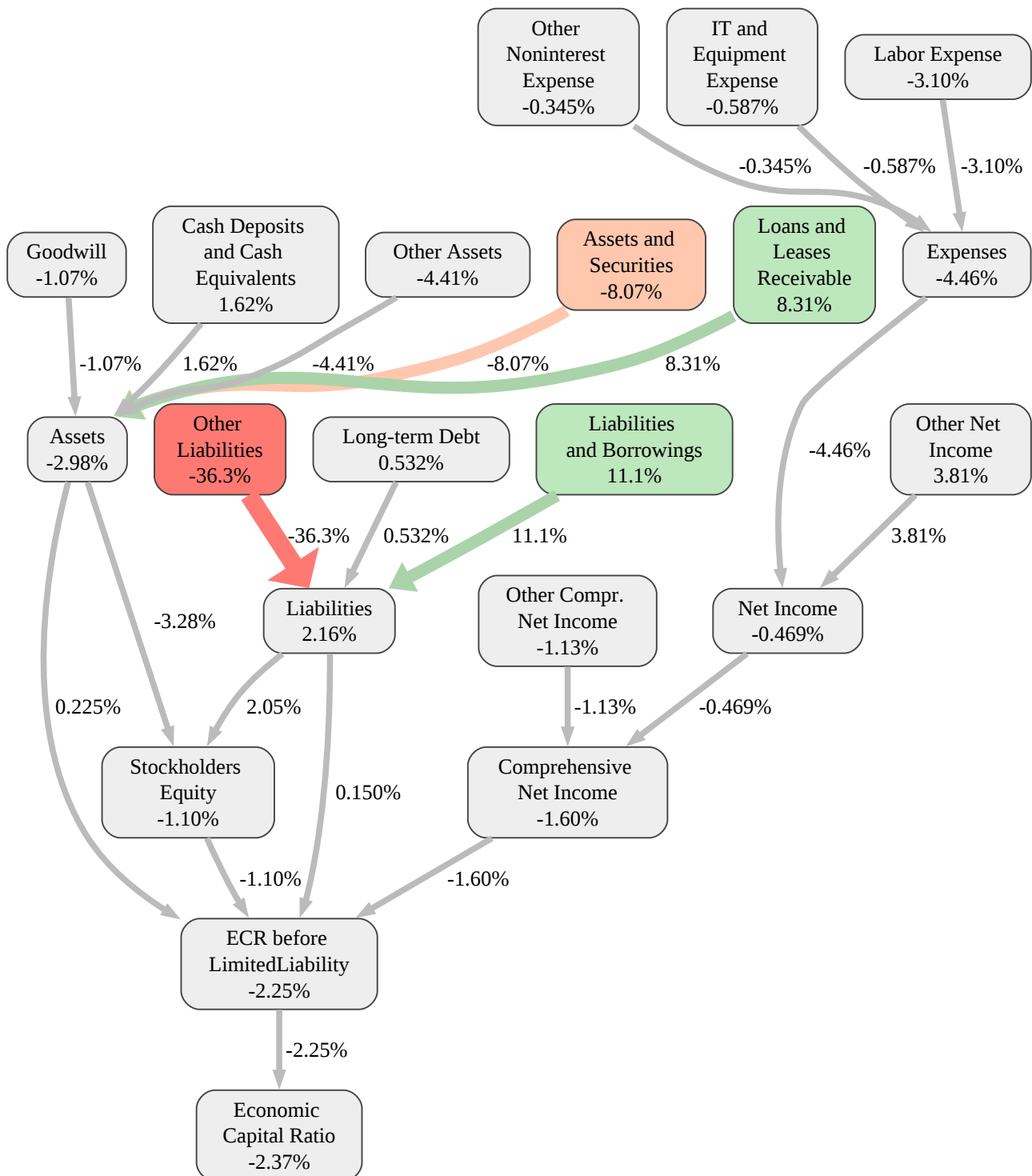


RealRate

STATE BANKS 2026

Mainstreet Bancshares Inc
Rank 71 of 87

MainStreetBank



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 11% points. The greatest weakness of Mainstreet Bancshares Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.4% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	113,974	Liabilities	1,994,078
Cash Deposits and Cash Equivalents	162,756	Assets	2,212,669
Deposits	1,899,184	Expenses	58,029
Fees	2,135	Revenues	3,651
Goodwill	0	Stockholders Equity	218,591
IT and Equipment Expense	5,311	Net Income	15,613
Labor Expense	31,587	Comprehensive Net Income	17,556
Liabilities and Borrowings	144,030	BaseVar	2,345,883
Loans and Leases Receivable	1,841,833	ECR before LimitedLiability	11%
Long-term Debt	0	Economic Capital Ratio	11%
Occupancy	1,407		
Other Assets	80,576		
Other Compr. Net Income	1,943		
Other Expenses	12,399		
Other Liabilities	-49,136		
Other Net Income	69,991		
Other Noninterest Expense	5,190		
Other Revenues	3,651		
Property, Plant and Equipment	13,530		