



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 13% points. The greatest weakness of MainStreet Bancshares Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 1.8% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	102,546
Cash Deposits and Cash Equivalents	130,600
Deposits	1,512,889
Fees	637
Goodwill	0
IT and Equipment Expense	4,089
Labor Expense	23,801
Liabilities and Borrowings	122,434
Loans and Leases Receivable	1,579,950
Long-term Debt	0
Occupancy	1,471
Other Assets	97,946
Other Compr. Net Income	-8,743
Other Expenses	13,433
Other Liabilities	92,146
Other Net Income	67,447
Other Noninterest Expense	2,340
Other Revenues	4,998
Property, Plant and Equipment	14,709

Output Variable	Value in 1000 USD
Liabilities	1,727,469
Assets	1,925,751
Expenses	45,771
Revenues	4,998
Stockholders Equity	198,282
Net Income	26,674
Comprehensive Net Income	17,931
Economic Capital Ratio	6.4%