


**MainStreetBancshares, Inc.**
**UNAUDITED CONSOLIDATED BALANCE SHEET INFORMATION**
*(Unaudited)*

(In thousands, except ratios and per share data)

|   | 9/30/17           | 6/30/17           | 3/31/17           | 12/31/16          | 9/30/16           |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>ASSETS</b>   |                   |                   |                   |                   |                   |
| Cash and cash equivalents                                 |                   |                   |                   |                   |                   |
| Cash and due from banks                                   | \$ 20,804         | \$ 14,801         | \$ 11,867         | \$ 17,273         | \$ 13,142         |
| Federal funds sold  | —                 | 4,674             | 4,856             | 797               | 797               |
| Total cash and cash equivalents                           | 20,804            | 19,475            | 16,723            | 18,070            | 13,939            |
| Investment securities available for sale, at fair value   | 51,854            | 37,274            | 28,889            | 36,354            | 26,434            |
| Investment securities held to maturity, at carrying value | 27,566            | 27,615            | 27,664            | 27,714            | 26,518            |
| Restricted equity securities, at cost                     | 3,898             | 3,895             | 3,892             | 3,426             | 3,423             |
| Loans, net of allowance for loan losses                   | 569,137           | 525,989           | 461,768           | 463,926           | 441,335           |
| Premises and equipment, net                               | 13,997            | 12,008            | 12,132            | 12,309            | 12,500            |
| Other real estate owned, net                              | —                 | 135               | 135               | 135               | 135               |
| Accrued interest and other receivables                    | 3,076             | 2,737             | 2,363             | 2,261             | 2,265             |
| Bank owned life insurance                                 | 13,526            | 13,417            | 13,308            | 10,202            | 8,126             |
| Other assets  | 1,687             | 1,715             | 1,388             | 1,314             | 1,234             |
| <b>Total Assets</b>                                       | <b>\$ 705,545</b> | <b>\$ 644,260</b> | <b>\$ 568,262</b> | <b>\$ 575,711</b> | <b>\$ 535,909</b> |
| <b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>               |                   |                   |                   |                   |                   |
| <b>Liabilities:</b>                                       |                   |                   |                   |                   |                   |
| Non-interest bearing deposits                             | \$ 155,586        | \$ 139,023        | \$ 114,044        | \$ 106,050        | \$ 114,128        |
| Interest bearing DDA deposits                             | 25,888            | 27,639            | 17,443            | 41,611            | —                 |
| Savings and NOW deposits                                  | 42,908            | 48,268            | 44,697            | 44,833            | 41,896            |
| Money market deposits                                     | 69,425            | 86,009            | 79,704            | 75,670            | 76,152            |
| Other time deposits                                       | 302,689           | 237,853           | 207,854           | 205,402           | 214,636           |
| Total deposits  | 596,496           | 538,792           | 463,742           | 473,566           | 446,812           |
| Securities sold under agreements to repurchase            | —                 | —                 | —                 | —                 | 2,736             |
| Federal Home Loan Bank advances and other borrowings      | 42,604            | 40,167            | 40,179            | 40,192            | 40,204            |
| Subordinated Debt   | 14,740            | 14,733            | 14,726            | 14,019            | —                 |
| Other liabilities   | 1,647             | 1,807             | 2,011             | 1,539             | 872               |
| <b>Total Liabilities</b>                                  | <b>655,487</b>    | <b>595,499</b>    | <b>520,658</b>    | <b>529,316</b>    | <b>490,624</b>    |
| <b>Stockholders' Equity:</b>                              |                   |                   |                   |                   |                   |
| Common stock  | 16,835            | 16,808            | 16,792            | 16,650            | 16,645            |
| Capital surplus   | 22,336            | 22,229            | 22,126            | 22,152            | 21,995            |
| Retained earnings   | 10,922            | 9,777             | 8,827             | 7,801             | 6,724             |
| Accumulated other comprehensive income (loss)             | (35)              | (53)              | (141)             | (208)             | (79)              |
| <b>Total Stockholders' Equity</b>                         | <b>50,058</b>     | <b>48,761</b>     | <b>47,604</b>     | <b>46,395</b>     | <b>45,285</b>     |
| <b>Total Liabilities and Stockholders' Equity</b>         | <b>\$ 705,545</b> | <b>\$ 644,260</b> | <b>\$ 568,262</b> | <b>\$ 575,711</b> | <b>\$ 535,909</b> |
| <b>Other Financial Highlights</b>                         |                   |                   |                   |                   |                   |
| Annualized return on average assets                       | 0.68%             | 0.68%             | 0.73%             | 0.76%             | 0.75%             |
| Annualized return on average equity                       | 8.22%             | 8.26%             | 8.74%             | 8.75%             | 8.54%             |
| Annualized net interest margin                            | 3.52%             | 3.64%             | 3.61%             | 3.78%             | 3.78%             |
| Efficiency ratio  | 66.95%            | 68.47%            | 69.38%            | 69.47%            | 71.06%            |
| Gross loans to deposits                                   | 96.25%            | 98.45%            | 100.45%           | 98.80%            | 99.60%            |
| Allowance for loan losses to total loans                  | 0.87%             | 0.84%             | 0.87%             | 0.85%             | 0.83%             |
| Past due loans 30-89 days to total gross loans            | 0.03%             | 0.37%             | 0.00%             | 0.05%             | 0.00%             |
| Past due loans 90 days or more to total gross loans       | 0.48%             | 0.00%             | 0.00%             | 0.00%             | 0.00%             |
| Non-accrual loans to total gross loans                    | 0.35%             | 0.02%             | 0.02%             | 0.04%             | 0.09%             |
| Quarterly net loan charge-offs (recoveries)               | \$ 7              | \$ 39             | \$ 111            | \$ 30             | \$ 109            |
| Book value per share                                      | \$ 11.60          | \$ 11.30          | \$ 11.06          | \$ 10.85          | \$ 10.59          |
| Closing stock price                                       | \$ 16.30          | \$ 16.05          | \$ 16.55          | \$ 14.20          | \$ 12.60          |
| <b>Regulatory Capital Ratios (Bank Only)</b>              |                   |                   |                   |                   |                   |
| Tier 1 risk-based capital ratio                           | 10.08%            | 10.74%            | 11.78%            | 11.74%            | 9.60%             |
| Common equity tier 1 capital ratio                        | 10.08%            | 10.74%            | 11.78%            | 11.74%            | 9.60%             |
| Total risk-based capital ratio                            | 10.88%            | 11.52%            | 12.57%            | 12.53%            | 10.38%            |
| Leverage ratio  | 9.43%             | 10.32%            | 10.69%            | 10.95%            | 8.66%             |


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**UNAUDITED CONSOLIDATED BALANCE SHEET INFORMATION**
*(Unaudited)*

(In thousands, except ratios and per share data)


**MainStreetBancshares, Inc.**
**UNAUDITED CONSOLIDATED STATEMENTS OF INCOME INFORMATION**
*(Unaudited)*

(In thousands, except share and per share data)

|  | Year-to-Date    |                 | Three Months Ended |               |                 |                 |                 |
|--|-----------------|-----------------|--------------------|---------------|-----------------|-----------------|-----------------|
|  | 9/30/17         | 9/30/16         | 9/30/17            | 6/30/17       | 3/31/17         | 12/31/16        | 9/30/16         |
| <b>INTEREST INCOME:</b>  |                 |                 |                    |               |                 |                 |                 |
| Interest and fees on loans                                       | \$ 17,643       | \$ 14,925       | \$ 6,573           | \$ 5,717      | \$ 5,353        | \$ 5,267        | \$ 5,111        |
| Interest on investment securities                                | 1,233           | 936             | 424                | 413           | 396             | 351             | 339             |
| Interest on federal funds sold                                   | 175             | 74              | 88                 | 47            | 40              | 19              | 29              |
| Total interest income  | 19,051          | 15,935          | 7,085              | 6,177         | 5,789           | 5,637           | 5,479           |
| <b>INTEREST EXPENSE:</b>   |                 |                 |                    |               |                 |                 |                 |
| Interest on interest bearing DDA deposits                        | 124             | —               | 40                 | 43            | 41              | 11              | —               |
| Interest on savings and NOW deposits                             | 140             | 123             | 50                 | 47            | 43              | 44              | 43              |
| Interest on money market deposits                                | 414             | 204             | 148                | 150           | 116             | 96              | 83              |
| Interest on other time deposits                                  | 2,005           | 1,748           | 875                | 594           | 536             | 579             | 605             |
| Interest on Federal Home Loan Bank advances and other borrowings | 311             | 192             | 119                | 108           | 84              | 74              | 71              |
| Interest on Subordinated Debt                                    | 725             | —               | 243                | 241           | 241             | —               | —               |
| Total interest expense   | 3,719           | 2,267           | 1,475              | 1,183         | 1,061           | 804             | 802             |
| Net interest income  | 15,332          | 13,668          | 5,610              | 4,994         | 4,728           | 4,833           | 4,677           |
| Provision for loan losses  | 1,170           | 310             | 550                | 425           | 195             | 335             | 90              |
| Net interest income after provision for loan losses              | 14,162          | 13,358          | 5,060              | 4,569         | 4,533           | 4,498           | 4,587           |
| <b>OTHER INCOME:</b>   |                 |                 |                    |               |                 |                 |                 |
| Deposit account service charges                                  | 615             | 553             | 221                | 202           | 192             | 183             | 205             |
| Bank owned life insurance income                                 | 324             | 126             | 108                | 110           | 106             | 76              | 75              |
| Other fee income   | 832             | 395             | 237                | 246           | 349             | 194             | 156             |
| Total other income   | 1,771           | 1,074           | 566                | 558           | 647             | 453             | 436             |
| <b>OTHER EXPENSES:</b>   |                 |                 |                    |               |                 |                 |                 |
| Salaries and employee benefits                                   | 7,252           | 6,550           | 2,431              | 2,449         | 2,372           | 2,038           | 2,208           |
| Furniture and equipment expenses                                 | 925             | 842             | 333                | 306           | 286             | 301             | 297             |
| Advertising and marketing  | 137             | 220             | 80                 | 26            | 31              | 56              | 102             |
| Occupancy expenses   | 462             | 576             | 138                | 153           | 171             | 158             | 200             |
| Outside services   | 454             | 413             | 212                | 113           | 129             | 202             | 167             |
| Administrative expenses  | 303             | 261             | 115                | 98            | 90              | 89              | 93              |
| Other operating expenses   | 1,915           | 1,614           | 657                | 608           | 650             | 595             | 571             |
| Total other expenses   | 11,448          | 10,476          | 3,966              | 3,753         | 3,729           | 3,439           | 3,638           |
| <b>INCOME BEFORE INCOME TAXES</b>                                | <b>4,485</b>    | <b>3,956</b>    | <b>1,660</b>       | <b>1,374</b>  | <b>1,451</b>    | <b>1,512</b>    | <b>1,385</b>    |
| Income tax expense   | 1,364           | 1,157           | 516                | 427           | 421             | 436             | 373             |
| <b>NET INCOME</b>  | <b>\$ 3,121</b> | <b>\$ 2,799</b> | <b>\$ 1,144</b>    | <b>\$ 947</b> | <b>\$ 1,030</b> | <b>\$ 1,076</b> | <b>\$ 1,012</b> |
| Net income per common share, basic and diluted                   | \$ 0.72         | \$ 0.66         | \$ 0.27            | \$ 0.22       | \$ 0.24         | \$ 0.25         | \$ 0.24         |
| Weighted average number of shares, basic and diluted             | 4,315,376       | 4,255,170       | 4,315,675          | 4,315,591     | 4,304,852       | 4,260,232       | 4,260,232       |