



Code of Ethics for Senior Financial Officers

As adopted: February 19, 2026

MainStreet Bancshares, Inc. (the “Company”) has a Code of Ethics and Business Conduct (“Code of Conduct”) applicable to all directors, officers and employees of the Company and its subsidiaries. The Company’s Chairman and Chief Executive Officer, President, Chief Financial Officer and principal accounting officer or controller, or persons performing similar functions (collectively, the “Senior Financial Officers”), are bound by the provisions set forth in the Code of Conduct relating to, among other topics, ethical conduct, conflicts of interest, and compliance with law. Because of the significant role of such officers in the Company’s corporate governance, the Company has adopted this Code of Ethics for Senior Financial Officers (“Code of Ethics”), which institutes the following additional standards for Senior Financial Officers:

1. The Senior Financial Officers are responsible for full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the Company with the Securities and Exchange Commission (“SEC”). Each Senior Financial Officer shall understand SEC disclosure requirements applicable to the Company, as well as the business and financial operations of the Company. Each Senior Financial Officer shall assist the Audit and Risk Committee of the Board of Directors in fulfilling its responsibilities as specified in the Audit and Risk Committee Charter.
2. Each Senior Financial Officer shall promptly bring to the attention of the Audit and Risk Committee (a) any material information of which he or she may become aware that affects the Company’s public disclosures in SEC filings and (b) any information he or she may have concerning significant deficiencies in the design or operation of internal controls that could adversely affect the Company’s ability to record, process, summarize and report financial data or any fraud, whether or not material, that involves management or other employees who have a significant role in the Company’s financial reporting, other public disclosures or internal controls.
3. Each Senior Financial Officer shall promptly bring to the attention of the Audit and Risk Committee any information he or she may have concerning (a) any violation of the Code of Conduct or of this Code of Ethics or (b) evidence of a material violation of the securities or other laws, rules or regulations applicable to the Company and the operation of its business.
4. The Board of Directors shall take appropriate actions in the event of violations of the Code of Conduct or of this Code of Ethics by the Senior Financial Officers. Such actions shall be reasonably designed to deter wrongdoing and to promote accountability for adherence to the Code of Conduct and this Code of Ethics and shall include written notices to the individual involved that the Board has determined that there has been a violation. In determining what action is appropriate in a particular case, the Board of Directors or such designee shall take into account all relevant information, including the nature and severity of the violation, whether the violation was a single occurrence or repeated occurrences, whether the violation appears to have been intentional or inadvertent, whether the individual in question had been

advised prior to the violation as to the proper course of action and whether or not the individual in question had committed other violations in the past.