Consolidated Statements of Income

For the Nine Months Ended September 30,

	Mars National Bancorp, Inc. 2015	Mars National Bancorp, Inc. 2014
INTEREST INCOME	(Unaudited)	
Loans, including fees	**$ 5,821,571**	$ 5,205,305
Interest-bearing deposits with banks	**14,164**	16,031
Securities:		
Taxable	**1,325,095**	1,487,073
Exempt from federal income tax	**436,208**	757,362
Total Interest Income	**7,597,038**	7,465,771
INTEREST EXPENSE		
Deposits	**262,769**	325,714
Interest on borrowed funds	**75,789**	27,120
Total Interest Expense	**338,558**	352,834
Net Interest Income	**7,258,480**	7,112,937
Provision for Loan Losses	**120,500**	60,000
Net Interest Income after Provision for Loan Losses	**7,137,980**	7,052,937
NON-INTEREST INCOME		
Service charges on deposits	**150,591**	158,924
NSF fees	**102,776**	103,997
ATM processing fees	**323,572**	316,021
Investment services	**50,663**	205,639
Gain on sales of mortgages originated for sale	**351,934**	134,705
Net gain on sales of available for sale securities	**174,402**	283,820
Gain on sale of fixed assets	**69,500**	
Gains on sale of REO	**-**	-
Equity in Mars National Bank	**-**	-
Dividend from Mars National Bank	**-**	-
Other	**778,188**	985,862
Total Non-Interest Income	**2,001,626**	2,188,968
NON-INTEREST EXPENSE		
Salaries and employee benefits	**4,787,818**	4,864,700
Occupancy	**500,697**	516,015
Furniture and equipment	**579,459**	558,264
Pennsylvania shares tax	**272,840**	188,787
FDIC Insurance	**159,345**	162,694
Professional fees	**247,045**	437,027
Loss on real estate owned	**-**	-
Other	**1,770,339**	1,715,620
Total Non-Interest Expense	**8,317,543**	8,443,107
Income before Income Taxes	**822,063**	798,798
Income Tax Expense (Benefit)	**65,000**	12,000
Net Income	**$ 757,063**	$ 786,798
Earnings Per Share	**9.46**	9.83