Consolidated Statements of Income

For the Three Months Ended March 31,

	Mars National Bancorp, Inc. 2016	Mars National Bancorp, Inc. 2015
INTEREST INCOME	(Unaudited)	
Loans, including fees	**$ 2,106,823**	$ 1,813,317
Interest-bearing deposits with banks	**9,196**	5,399
Securities:		
Taxable	**372,878**	462,545
Exempt from federal income tax	**43,930**	199,534
Total Interest Income	**2,532,827**	2,480,795
INTEREST EXPENSE		
Deposits	**82,754**	89,144
Interest on borrowed funds	**53,094**	23,337
Total Interest Expense	**135,848**	112,481
Net Interest Income	**2,396,979**	2,368,314
Provision for Loan Losses	**9,000**	46,000
Net Interest Income after Provision for Loan Losses	**2,387,979**	2,322,314
NON-INTEREST INCOME		
Service charges on deposits	**45,777**	56,110
NSF fees	**30,141**	32,183
ATM processing fees	**103,132**	101,996
Investment services	**11,105**	19,160
Gain on sales of mortgages originated for sale	**76,132**	107,733
Net gain on sales of available for sale securities	**104,674**	71,100
Gain on sale of fixed assets	**-**	69,500
Other	**190,260**	275,414
Total Non-Interest Income	**561,221**	733,196
NON-INTEREST EXPENSE		
Salaries and employee benefits	**1,518,067**	1,590,106
Occupancy	**175,554**	192,176
Furniture and equipment	**209,629**	200,054
Pennsylvania shares tax	**73,269**	90,947
FDIC Insurance	**64,813**	52,245
Professional fees	**70,912**	111,336
Other	**516,878**	566,701
Total Non-Interest Expense	**2,629,122**	2,803,565
Income before Income Taxes	**320,078**	251,945
Income Tax Expense (Benefit)	**67,700**	(1,000)
Net Income	**$ 252,378**	$ 252,945
Earnings Per Share	**3.15**	3.16