Consolidated Statements of Income

For the Six Months Ended June 30,

	Mars National Bancorp, Inc. 2016	Mars National Bancorp, Inc. 2015
INTEREST INCOME	(Unaudited)	
Loans, including fees	**$ 4,215,911**	$ 3,781,446
Interest-bearing deposits with banks	**18,704**	10,815
Securities:		
Taxable	**743,846**	910,950
Exempt from federal income tax	**93,904**	341,683
Total Interest Income	**5,072,365**	5,044,894
INTEREST EXPENSE		
Deposits	**172,653**	175,747
Interest on borrowed funds	**111,241**	46,570
Total Interest Expense	**283,894**	222,317
Net Interest Income	**4,788,471**	4,822,577
Provision for Loan Losses	**13,000**	67,000
Net Interest Income after Provision for Loan Losses	**4,775,471**	4,755,577
NON-INTEREST INCOME		
Service charges on deposits	**91,302**	103,738
NSF fees	**59,814**	67,384
ATM processing fees	**202,046**	213,109
Investment services	**21,362**	36,003
Gain on sales of mortgages originated for sale	**192,268**	203,180
Net gain on sales of available for sale securities	**104,674**	104,472
Gain on sale of fixed assets	**-**	69,500
Other	**447,863**	531,806
Total Non-Interest Income	**1,119,329**	1,329,192
NON-INTEREST EXPENSE		
Salaries and employee benefits	**2,988,790**	3,174,907
Occupancy	**346,568**	349,853
Furniture and equipment	**420,955**	378,021
Pennsylvania shares tax	**154,590**	181,894
FDIC Insurance	**123,255**	105,082
Professional fees	**121,108**	188,699
Other	**1,021,203**	1,194,048
Total Non-Interest Expense	**5,176,469**	5,572,504
Income before Income Taxes	**718,331**	512,265
Income Tax Expense (Benefit)	**165,000**	17,000
Net Income	**$ 553,331**	$ 495,265
Earnings Per Share	**6.92**	6.19