Consolidated Statements of Income

For the Nine Months Ended September 30,

	Mars National Bancorp, Inc. 2016	Mars National Bancorp, Inc. 2015
INTEREST INCOME	(Unaudited)	
Loans, including fees	**$ 6,330,457**	$ 5,821,571
Interest-bearing deposits with banks	**32,153**	14,164
Securities:		
Taxable	**1,084,833**	1,325,095
Exempt from federal income tax	**143,286**	436,208
Total Interest Income	**7,590,729**	7,597,038
INTEREST EXPENSE		
Deposits	**271,882**	262,769
Interest on borrowed funds	**163,986**	75,789
Total Interest Expense	**435,868**	338,558
Net Interest Income	**7,154,861**	7,258,480
Provision for Loan Losses	**14,000**	120,500
Net Interest Income after Provision for Loan Losses	**7,140,861**	7,137,980
NON-INTEREST INCOME		
Service charges on deposits	**133,927**	150,591
NSF fees	**89,587**	102,776
ATM processing fees	**295,501**	323,572
Investment services	**31,268**	50,663
Gain on sales of mortgages originated for sale	**346,652**	351,934
Net gain on sales of available for sale securities	**291,046**	174,402
Gain on sale of fixed assets	**-**	69,500
Other	**674,591**	778,188
Total Non-Interest Income	**1,862,572**	2,001,626
NON-INTEREST EXPENSE		
Salaries and employee benefits	**4,463,401**	4,787,818
Occupancy	**503,746**	500,697
Furniture and equipment	**646,108**	579,459
Pennsylvania shares tax	**209,696**	272,840
FDIC Insurance	**179,172**	159,345
Professional fees	**191,396**	247,045
Other	**1,545,791**	1,770,339
Total Non-Interest Expense	**7,739,310**	8,317,543
Income before Income Taxes	**1,264,123**	822,063
Income Tax Expense (Benefit)	**314,000**	65,000
Net Income	**$ 950,123**	$ 757,063
Earnings Per Share	**11.88**	9.46