

## Consolidated Statements of Income

For the Six Months Ended June 30,

	Mars Bancorp, Inc.	
	2018	2017
	(Unaudited)	
<b>INTEREST INCOME</b>		
Loans, including fees	\$ 4,811,762	\$ 4,524,042
Interest-bearing deposits with banks	135,070	29,620
Securities:		
Taxable	722,838	725,369
Exempt from federal income tax	255,069	139,691
<b>Total Interest Income</b>	<b>5,924,739</b>	<b>5,418,722</b>
<b>INTEREST EXPENSE</b>		
Deposits	473,351	245,121
Interest on borrowed funds	133,676	185,806
<b>Total Interest Expense</b>	<b>607,027</b>	<b>430,927</b>
<b>Net Interest Income</b>	<b>5,317,712</b>	<b>4,987,795</b>
<b>Provision for Loan Losses</b>	<b>2,000</b>	<b>73,000</b>
<b>Net Interest Income after Provision for Loan Losses</b>	<b>5,315,712</b>	<b>4,914,795</b>
<b>NON-INTEREST INCOME</b>		
Service charges on deposits	78,402	82,816
NSF fees	54,930	54,438
ATM processing fees	229,199	184,863
Investment services	17,071	19,458
Gain on sales of mortgages originated for sale	229,840	139,068
Net gain on sales of available for sale securities	-	11,232
Other	431,174	412,895
<b>Total Non-Interest Income</b>	<b>1,040,616</b>	<b>904,770</b>
<b>NON-INTEREST EXPENSE</b>		
Salaries and employee benefits	3,164,162	2,895,155
Occupancy	311,996	304,351
Furniture and equipment	443,339	415,652
Pennsylvania shares tax	160,822	160,152
FDIC Insurance	60,077	58,420
Professional fees	158,656	140,074
Other	1,167,217	1,176,360
<b>Total Non-Interest Expense</b>	<b>5,466,269</b>	<b>5,150,164</b>
<b>Income before Income Taxes</b>	<b>890,059</b>	<b>669,401</b>
<b>Income Tax Expense</b>	<b>106,000</b>	<b>118,000</b>
<b>Net Income</b>	<b>\$ 784,059</b>	<b>\$ 551,401</b>
<b>Earnings Per Share</b>	<b>9.80</b>	<b>6.89</b>