

Consolidated Balance Sheets

At September 30, and December 31,

	Mars Bancorp, Inc.	
	2019	2018
ASSETS		
	(Unaudited)	
Cash and due from banks	\$ 14,226,307	\$ 30,440,546
Interest-bearing deposits with banks	1,084,473	1,130,402
Cash and Cash Equivalents	15,310,780	31,570,948
Securities available for sale	106,751,880	100,411,536
Loans (net of unamortized cost of \$115,168 in 2019 and \$105,673 in 2018)	264,325,759	247,319,807
Less allowance for loan losses	2,577,779	2,562,779
Net Loans	261,747,980	244,757,028
Premises and equipment, net	6,299,918	6,344,782
Restricted investments in bank stock	3,386,500	3,466,800
Bank-owned life insurance	7,588,667	7,433,207
Accrued interest receivable and other assets	2,311,955	2,941,583
Total Assets	\$ 403,397,680	\$ 396,925,884
LIABILITIES		
Deposits:		
Non-interest-bearing demand	\$ 99,474,852	\$ 93,554,137
Interest-bearing demand	38,401,822	40,917,875
Savings	74,461,113	80,021,328
Money Market	75,174,324	85,819,497
Time	57,253,470	40,182,842
Total Deposits	344,765,581	340,495,679
Borrowed funds	19,034,136	19,391,435
Accrued interest payable and other liabilities	2,136,193	2,012,506
Total Liabilities	365,935,910	361,899,620
STOCKHOLDERS' EQUITY		
Common stock, par value \$.01 per share; 1,000,000 shares authorized, 80,000 shares issued and outstanding	800	800
Capital surplus	799,200	799,200
Undivided profits	36,032,286	35,404,176
Accumulated other comprehensive loss	629,484	(1,177,912)
Total Stockholders' Equity	37,461,770	35,026,264
Total Liabilities and Stockholders' Equity	\$ 403,397,680	\$ 396,925,884