Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850c(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, James V. Dionise
President, Chief Executive Officer and Director
Title of the Holding Company Director and Official

Name of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release or information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
5/10/2021

FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2022
Page 1 of 2

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

X included with the FR Y-6 report

☐ will be sent under separate cover

☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not consider a sponsor, and an organization (or a person) is not required to respond to an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020
Month / Day / Year
5493001QRNMQE86XW17
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Mars Bancorp, Inc.
Legal Title of Holding Company
145 Grand Avenue, PO Box 927
(Painting Address of the Holding Company) Street / P.O. Box
Mars
City
PA
State
16046
Zip Code

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Michael J. Kirk
Exec VP, Treasurer & CFO

Name

724-625-1555 X231
Area Code / Phone Number / Extension
724-625-8570
Area Code / FAX Number
mkirk@marsbank.com
E-mail Address

https://marsbank.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?

☐ No
☐ Yes

In accordance with the General Instructions for this report (check only one):

☐ 1. a letter justifying this request is being provided along with the report

☐ 2. a letter justifying this request has been provided separately

NOTICE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential".
2a. Organizational Chart

Mars Bancorp, Inc.
LEI # 549300IQRNMQBE86XW17
Mars, PA
Incorporated in Pennsylvania

100%

Mars Bank
LEI # 5493002Z0I5TR7431V31
Mars, PA
Incorporated in Pennsylvania

100%

Mars Insurance Services, LLC
(LEI - None)
Mars, PA
Incorporated in Pennsylvania
Results: A list of branches for your depository institution: MARS BANK (ID_RSSD: 978622).
This depository institution is held by MARS BANCORP, INC. (4655266) of MARS, PA.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions
OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<th>Data Action</th>
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<th>Branch ID_RSSD*</th>
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<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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<td>145 GRAND AVENUE</td>
<td>MARS</td>
<td>PA</td>
<td>16046</td>
<td>BUTLER</td>
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<td>978622</td>
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<td>600 PITTSBURGH ROAD</td>
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<td>16066</td>
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<td>RICHLAND BRANCH</td>
<td>5552 WILLIAM FLYNN HIGHWAY</td>
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<td>PA</td>
<td>15044</td>
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<td>GROVE CITY BRANCH</td>
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<td>16127</td>
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<td>HERITAGE CREEK OFFICE</td>
<td>211 SCHARBERRY LANE</td>
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<tr>
<td>Janet L. van Buskirk Balentine</td>
<td>Mars, PA</td>
<td>United States</td>
<td>21,214 common stock shares/26.52%</td>
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<td>Dianne Dobson Howard</td>
<td>Girard, PA</td>
<td>United States</td>
<td>7,595 common stock shares/9.49%</td>
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<td>N/A</td>
<td>N/A</td>
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<td>Phillip A. Norton, Ontario</td>
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<tr>
<td>Patricia Sutton van Buskirk</td>
<td>Mars, PA</td>
<td>United States</td>
<td>21,214 common stock shares/26.52%</td>
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<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Barbara van Buskirk</td>
<td>Portsmouth, N.H.</td>
<td>United States</td>
<td>21,214 common stock shares/26.52%</td>
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<td>N/A</td>
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<tr>
<td>Parker Kevin Dobson</td>
<td>Houston, TX</td>
<td>United States</td>
<td>7,595 common stock shares/9.49%</td>
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<td></td>
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</table>

**Van Buskirk family**
- Janet L. van Buskirk Balentine, Mars, PA, United States
- Patricia Sutton van Buskirk, Mars, PA, United States
- Barbara van Buskirk, Portsmouth, N.H., United States

**Dobson Howard family**
- Dianne Dobson Howard, Girard, PA, United States
- Parker Kevin Dobson, Houston, TX, United States

**Phillip A. Norton, Ontario, Canada**
Form FR Y-6  

Report Item 4: Insiders  

**Instructions**: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include “None” or “N/A.”  

**Data Entry Tip**: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

**Institution's Note**: Pursuant to applicable Board of Governors of the Federal Reserve System regulations and the instructions for the FR Y-6, the share totals and percentages include shares held directly and indirectly and attributed to the person through acting in concert.

<table>
<thead>
<tr>
<th></th>
<th>Name, City, State, Country</th>
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<tbody>
<tr>
<td>1</td>
<td>Name, City, State, Country</td>
<td>2</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>3(a)</td>
<td>Title &amp; Position with Holding Company (Principal securities holder and Chairman of the Board)</td>
</tr>
<tr>
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<tr>
<td></td>
<td>Janet L. van Buskirk Balentine, Mars, PA, United States</td>
<td>Retired, Settlement Officer, Everest Settlement</td>
<td>Chairman of the Board, Mars Bank</td>
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<tr>
<td></td>
<td>Harry G. Austin, III, Wexford, PA, United States</td>
<td>Retired, President, James Austin Company</td>
<td>Director</td>
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<td>Dr. Daniel J. Cole, Wexford, PA, United States</td>
<td>Medical Doctor, Three Rivers Urology - UPMC</td>
<td>Director</td>
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<td>N/A</td>
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<tr>
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<td>Kenneth W. Frieze, Cranberry Twp., PA, United States</td>
<td>President, Lectromat, Inc.</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
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<td>Diane Debbino Howard, Grand, PA, United States</td>
<td>Loan Corporation</td>
<td>Director</td>
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<td>J. Jay Their, Pittsburgh, PA, United States</td>
<td>Director, Sterling Capital</td>
<td>Vice Chairman of the Board</td>
<td>N/A</td>
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<tr>
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<td>James V. Dionise, Wexford, PA, United States</td>
<td>N/A</td>
<td>President and Chief Executive Officer</td>
<td>N/A</td>
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<td>Michael J. Kilk, Pittsburgh, PA, United States</td>
<td>N/A</td>
<td>Executive Vice President, Chief Financial Officer, Treasurer &amp; Secretary</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td>Patricia Sutton van Budek, Mars, PA, United States</td>
<td>Retired</td>
<td>Principal securities holder</td>
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<td>Dianne Dobson Howard, Girard, PA, United States</td>
<td>Director</td>
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<td>Parker Kevin Dobson, Houston, TX, United States</td>
<td>Sales Representative, Marking Systems Inc.</td>
<td>Principal securities holder</td>
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<td>J. Jay Their, Pittsburgh, PA, United States</td>
<td>N/A</td>
<td>President, Managing Director</td>
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</tr>
<tr>
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<td>Michael J. Kilk, Pittsburgh, PA, United States</td>
<td>N/A</td>
<td>Executive Vice President, Chief Financial Officer, Treasurer &amp; Secretary</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Patricia Sutton van Budek, Mars, PA, United States</td>
<td>Retired</td>
<td>Principal securities holder</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Dianne Dobson Howard, Girard, PA, United States</td>
<td>Director</td>
<td>Principal securities holder</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td></td>
<td>J. Jay Their, Pittsburgh, PA, United States</td>
<td>N/A</td>
<td>President, Managing Director</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>James V. Dionise, Wexford, PA, United States</td>
<td>N/A</td>
<td>President and Chief Executive Officer</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Legal Title of Holding Company**: Mars Bancorp, Inc.  
**Fiscal Year End**: 12/31/2020  

**Instructions**: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include “None” or “N/A.”  

**Data Entry Tip**: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

**Institution's Note**: Pursuant to applicable Board of Governors of the Federal Reserve System regulations and the instructions for the FR Y-6, the share totals and percentages include shares held directly and indirectly and attributed to the person through acting in concert.

**Legal Title of Holding Company**: Mars Bancorp, Inc.  
**Fiscal Year End**: 12/31/2020