Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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. §§ 3106(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, 1850a(c)(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.

James V. Dionise

Name of the Holding Company Director and Official President, Chief Executive Officer and Director

Title 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 of 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 Reported and individual consent to public release of all details in the report copcerning that individual.

forme prover	
Signature of Holding Company Director and Official 3. 24. 2022	
Date of Signature	
For holding companies <u>not</u> registered with the SEC- Indicate status of Annual Report to Shareholders: is included with the FR Y-6 report will be sent under separate cover is not prepared	
For Federal Reserve Bank Use Only	
RSSD ID	_

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 conduct or 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, 2021

Month / Day / Year

549300IQRNMQBE86XW17

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Mars Bancorp, Ir	nc.	
Legal Title of Holding C	ompany	
145 Grand Aven	ue, PO Box 927	
(Mailing Address of the	Holding Company) Street / f	P.Q. Box
Mars	PA	16046
City	State	Zip Code

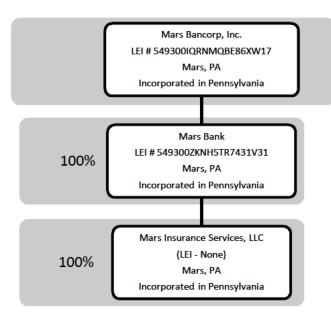
Physical Location (if different from mailing address)

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

Name	Title
724-625-1555 X231	
Area Code / Phone Number / Extension	
724-625-8570	
Area Code / FAX Number	
mkirk@marsbank.com	
E-mail Address	
https://mars.bank	
Address (URL) for the Holding Company's	web page

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes 0
In accordance with the General Instructions for this rep (check only one),	ort
 a letter justifying this request is being provided a with the report 	
2. a letter justifying this request has been provided	separately
NOTE: Information for which confidential treatment is b must be provided separately and labeled	eing requested

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.



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 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	978622	MARS BANK	145 GRAND AVENUE	MARS	PA	16046	BUTLER	UNITED STATES	Not Required	Not Required	MARS BANK	978622	
OK		Full Service	2121655	PENN BRANCH	600 PITTSBURGH ROAD	BUTLER	PA	16002	BUTLER	UNITED STATES	Not Required	Not Required	MARS BANK	978622	
OK		Full Service	979124	CRANBERRY BRANCH	20246 ROUTE 19	CRANBERRY TWP	PA	16066	BUTLER	UNITED STATES	Not Required	Not Required	MARS BANK	978622	
OK		Full Service	81625	RICHLAND BRANCH	5552 WILLIAM FLYNN HIGHWAY	GIBSONIA	PA	15044	ALLEGHENY	UNITED STATES	Not Required	Not Required	MARS BANK	978622	
OK		Full Service	5453900	GROVE CITY BRANCH	109 SOUTH BROAD STREET	GROVE CITY	PA	16127	MERCER	UNITED STATES	Not Required	Not Required	MARS BANK	978622	
OK		Full Service	4139663	HERITAGE CREEK OFFICE	211 SCHARBERRY LANE	MARS	PA	16046	BUTLER	UNITED STATES	Not Required	Not Required	MARS BANK	978622	

Form FR Y-6

Legal Title of Holding Company: Mars Bancorp, Inc. Fiscal Year End: December 31, 2021

Report Item 3: Securities Holders 1(a)(b)(c) and 2(a)(b)(c)

***Instructions Please complete all items in red, in addition to including all applicable securities holders for Items 1 and 2 for each holding company in your organization. If there are none for either item, please include "None" or "N/A." (Please see Appendix A of the report instructions for an example of how to report Items 1 and 2.) Once complete, please print sheet and include in your hardcopy of the report.

***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.

			Securities noiders not listed in 3(1)(a) through 3(1)(c) that had ownership, control, or holdings of	5% or more with power to vote during the			
Current securities holders with ownership, cor	trol, or holdings of 5% or more with powe	er to vote as of fiscal year ending 12-31-2021.	fiscal year ending 12+31+2021.					
1(a) Name, City, State, Country	1(b) Country of Citizenship or Incorporation	1(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)	2(a) Name, City, State, Country	2(b) Country of Citizenship or Incorporation	2(c) Number and Percentage of Each Class of Voting Securities (Please include type of security.)			
Janet L. van Buskirk Balentine, Mars, PA, United State	s United States	424,280 common stock shares/26.52%	N/A	N/A	N/A			
Dianne Dobson Howard, Girard, PA, United States	United States	151,900 common stock shares/9.49%	N/A	N/A	N/A			
Phillip A. Norton, Ontario, Canada	Canada	167,240 common stock shares/10.45%	N/A	N/A	N/A			
Patricia Sutton van Buskirk, Mars, PA, United States	United States	424,280 common stock shares/26.52%	N/A	N/A	N/A			
Barbara van Buskirk, Portsmouth, N.H., United States	United States	424,280 common stock shares/26.52%	N/A	N/A	N/A			
Parker Kevin Dobson, Houston, TX, United States	United States	151,900 common stock shares/9.49%	N/A	N/A	N/A			
Above individuals presented as acting in concert								
Van Buskirk family								
Janet L. van Buskirk Balentine, Mars, PA, United State	8							
Patricia Sutton van Buskirk, Mars, PA, United States	-							
Barbara van Buskirk, Portsmouth, N.H., United States								
barbara van baskirk, i ortsinoatii, ivini, ornica states								
Dobson Howard family								
Dianne Dobson Howard, Girard, PA, United States								
Parker Kevin Dobson, Houston, TX, United States								
-								
Phillip A. Norton, Ontario, Canada								
Note Above ownership amounts and percentages a	re reflective of the 20 for 1 stock split effective .	June 4, 2021.						

Legal Title of Holding Company: Mars Bancorp, Inc. Fiscal Year End: 12/31/2021

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***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 "NA." (Please see Appendix A of the report instructions for an example of how to report items 1, 2, 3, and 4.) Once complete, please print sheet and include in your hardcopy of the report.
***Data Entry Tpl if you would like to add a line break within an individual cell, select AH = Anter at the space where you would like the all as in the treak within an individual cell, select AH = Anter at the space where you would like the all me treak within an individual cell, select AH = Anter at the space where you would like the all me treak within an individual cell, select AH = Anter at the space where you would like the all me treak within an individual cell, select AH = Anter at the space where you would like the all me treak within an individual cell, select AH = Anter at the space within an individual cell, select AH = Anter at the space where you would like the all me treak.
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.

							207.2
							(4)(c)
						(4)(b)	List Names of Other Companies (includes
	(2)		(3)(b)	(3)(c)	(4)(a)	Percentage of Voting Shares in	partnerships) if 25% or more of Voting Securities are
(1)	Principal Occupation if other than with Holding	(3)(a)	Title & Position with Subsidiaries	Title & Position with Other Companies	Percentage of Voting Shares in Holding	Subsidiaries	Held (list names of companies and percentage of
Name, City, State, Country	Company	Title & Position with Holding Company	(include names of subsidiaries)	(include names of other companies)	Company	(include names of subsidiaries)	voting securities held)
		Principal securities holder and Chairman		Retired, Settlement Officer, Everest			
Janet L. van Buskirk Balentine, Mars, PA, United	Retired, Settlement Officer, Everest Settlement	of the Board	Chairman of the Board, Mars Bank	Settlement	424,280 shares/26.52%	N/A	N/A
Harry G. Austin, III, Wexford, PA, United States	Retired, President, James Austin Company	Director	Director, Mars Bank	Retired, President, James Austin Company	10,380 shares/0.65%	N/A	N/A
				Medical Doctor, Three Rivers Urology -			
Dr. Daniel J. Cole, Wexford, PA, United States	Medical Doctor, Three Rivers Urology - UPMC	Director	Director, Mars Bank	UPMC	8,540 shares/0.53%	N/A	N/A
Kenneth R. Fleeson, Cranberry Twp., PA. United	President, Lectromat, Inc.	Director	Director, Mars Bank	President, Lectromat, Inc.	7,920 shares/0.50%	N/A	N/A
	Retired, Manager, Library and Archives Services,						
Dianne Dobson Howard, Girard, PA, United State		Principal securities holder and Director	Director, Mars Bank	N/A	151.900 shares/9.49%	N/A	N/A
Parker Kevin Dobson, Houston, TX, United State	Sales Representative, Marking Systems Inc.	Princial securities holder	N/A	N/A	151,900 shares/9.49%	N/A	N/A
J. Jay Their, Pittsburgh, PA, United States	Director, Stirling Capital	Vice Chairman of the Board	Vice Chairman of the Board. Mars Bank	Director, Stirling Capital	41.285 shares/2.58%	N/A	N/A
5.54) mon, massaigh, m, ormad states	birotor, string oupra	vice of all marter the board	President and Chief Executive Officer. Mars	biroctor, strining subitai	11,200 514103/2.0070	1.17.7.5	1.977.5
James V. Dionise, Wexford, PA, United States	N/A	President and Chief Executive Officer	Bank	N/A	7,960 shares/0.50%	N/A	N/A
sames v. biomse, wexiolid, TX, ormed states	1973	Tresident and enter Executive enteel	barik	13/73	7,700 Shares/0.3076	13/73	
		Executive Vice President, Chief Financial	Executive Vice President, Chief Financial				
Michael J. Kirk, Pittsburgh, PA, United States	N/A	Officer. Teasurer & Secretary	Officer & Secretary, Mars Bank	N/A	3,560 shares/0.22%	N/A	N/A
Phillip A. Norton, Ontario, Canada		Principal securities holder			167.240 shares/10.45%		N/A N/A
	Photographer and writer		N/A	N/A		N/A	
Patricia Sutton van Buskirk, Mars, PA, United Sta	Retired	Principal securities holder	N/A	N/A	424,280 shares/26.52%	N/A	N/A
Barbara van Buskirk, Portsmouth, N.H., United S		Principal securities holder	N/A	N/A	424,280 shares/26.52%	N/A	N/A
	Co-Chief Executive Officer of Schneider Downs and			Co-Chief Executive Officer of Schneider			
Steven D. Thompson, Bridgeville, PA United Sta	Company., Inc.	Director	Director, Mars Bank	Downs and Company., Inc.	1,289 shares/0.08%	N/A	N/A
Gregory B. Mensch, Pittsburgh PA United	Executive Engineering Manager, Naval Nuclear			Executive Engineering Manager, Naval			
States	Laboratory	Director	Director, Mars Bank	Nuclear Laboratory	2,492 shares/0.16%	N/A	N/A
Above individuals presented as acting in							
concert							
Van Buskirk family							
Janet L. van Buskirk Balentine, Mars, PA, United	States						
Patricia Sutton van Buskirk, Mars, PA, United Sta							
Barbara van Buskirk, Portsmouth, N.H., United St							
parbara van baskin, i oritsmoath, N.H., oritea a	10105						
Dobson Howard family							
Dianne Dobson Howard, Girard, PA, United State							
Parker Kevin Dobson, Houston, TX, United State	5						
Phillip A. Norton, Ontario, Canada							
Note Above ownership amounts and percentage	ges are reflective of the 20 for 1 stock split effective .	June 4, 2021.					
			•	•		•	·