Philadelphia Metropolitan Area



EQUITY CRE

Formerly Equity Retail Brokers

December 2025 | Data Collected November 1-30, 2025

Our services include:

- Sale of income-producing properties
- Disposition of vacant branches and under-performing assets
- Sale-leaseback of bank-owned real estate
- Real estate site selection for financial institutions

Compiled for your information by:

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Will AI Agents Redefine Retail Banking?

Al is poised to transform retail banking, with BCG estimating over \$370 billion in annual profit potential by 2030. Banks that embrace an Al-first strategy, leveraging hyper-personalization, automation, and data-driven operations, will lead, while laggards risk falling behind.

Find out more here!

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PROPERTY LISTINGS

NNNTrends.com - A Definitive Tool for NNN Trend Analysis

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Featured NNNTrends - Banking Tenants

Click each tenants' logo to view their metrics:









Debt Credit Ratings Long-term Debt Credit Ratings S&P Moody's Bank Bank of America Α+ Aa1 **BMO Harris Bank** A+ Baa1 CapitalOne Bank **BBB** Baa1 Chase Bank A+ Aa2 CitiBank BBB+ A3 Citizens Bank A-Baa1 **Fulton Financial** Baa2 KeyBank **BBB** Baa2 M&T Bank BBB+ Baa1 PNC Bank А3 A-Santander Bank A+ A2 TD Bank AA-A1 Truist Bank A-Baa1 Wells Fargo Α+ Aa2

Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Featured Bank Dispositions

Equity CRE represents national banks in the disposition of closed branches and has multiple listings from independent and institutional owners.



For more information about of the above properties or our disposition services, please contact:

David Laiter 610.645.7700 x150

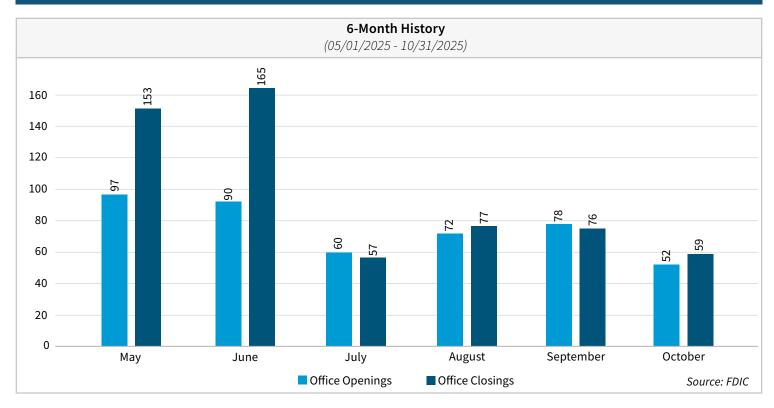
dlaiter@equitycre.com

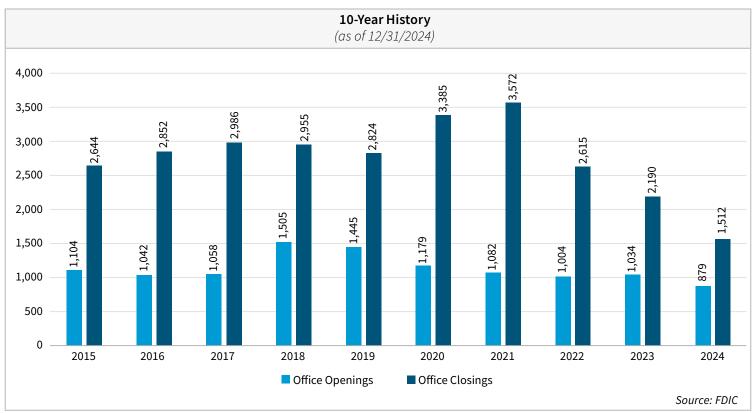
David Goodman 610.645.7700 x119 dgoodman@equitycre.com



December 2025 | Data Collected November 1-30, 2025

Bank Branches - Effective Openings & Closings





Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Key Banking Performance and Condition Ratios fro	m BankDeposits.com
New Jersey	
Banks headquartered in NJ - Performance Report	Banks with branches in NJ - Performance Report
Pennsylvania	
Banks headquartered in PA - Performance Report	Banks with branches in PA - Performance Report
Delaware	
Banks headquartered in DE - Performance Report	Banks with branches in DE - Performance Report
New Jersey, Pennsylvania, Delaware	
Banks headquartered in NJ, PA, DE - Performance Report	Banks with branches in NJ,PA,DE - Performance Report
All Mid-Atlantic	
Banks headquartered in Mid-Atlantic - Performance Report	Banks with branches in Mid-Atlantic - Performance Report

All labels are sortable. Click [+/-] next to Company for individual call report | Report data source: FDIC Call Reports 03/31/2022

Key Real Estate Data from BankDeposits.com	
New Jersey	
Banks headquartered in NJ - Key RE Data	Banks with Branches in NJ - Key RE Data
Pennsylvania	
Banks headquartered in PA - Key RE Data	Banks with Branches in PA - Key RE Data
Delaware	
Banks headquartered in DE - Key RE Data	Banks with Branches in DE - Key RE Data
New Jersey, Pennsylvania, Delaware	
Banks headquartered in NJ, PA, DE - Key RE Data	Banks with branches in NJ, PA, DE -Key RE Data
All Mid-Atlantic	
Banks HQ in Mid-Atlantic - Key RE Data	Banks with branches in Mid-Atlantic - Key RE Data

All labels are sortable. Click [+/-] next to Company for individual call report | Report data source: FDIC Call Reports 03/31/2022

Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Finan	cial Articles (By Cor	npany)	
Date Posted	Reference/Company	Article	Source
11/24/25	Citadel Credit Union	Table of Experts: Citadel CCBO on how the firm is shaping business banking's future	Philadelphia Business Journal
11/6/25	Citadel Credit Union	Donald Scala Promoted to Chief Experience and Retail Officer at Citadel Credit Union	Philadelphia Business Journal
11/24/25	Federal Home Loan Bank of Pittsburgh	Charlie Crawford, Chairman & CEO of Hyperion Bank, elected to the Board of the Federal Home Loan Bank of Pittsburgh	Philadelphia Business Journal
11/24/25	Fulton Bank	Fulton Financial boosting North Jersey footprint with \$243M acquisition	Philadelphia Business Journal
11/7/25	PNC Bank	PNC Bank Increases New Branch Openings to More Than 300 by 2030	PNC Bank Press Release
11/20/25	Provident Bank	Table of Experts: Local bank merger provides more opportunities for small and mid-sized businesses across Eastern Pennsylvania	Philadelphia Business Journal
11/6/25	Valley National Bancorp	North Jersey's largest bank recruits Truist exec to lead Philadelphia lending push	Philadelphia Business Journal

Finan	cial Articles (Genera	al)	
Date Posted	Reference/Company	Article	Source
11/30/25	General	Even as Philadelphia-area banks shed branches, deposits continue to pile up	Philadelphia Business Journal
11/25/25	General	US bank regulator approves relaxed leverage rules	Yahoo Finance
11/24/25	General	US banks report 13.5% jump in profits: FDIC	Yahoo Finance
11/18/25	General	Billions in small-business funding hitting 'pivotal' moment in 2026	Philadelphia Business Journal
11/13/25	General	SBA loan backlog awaits as shutdown ends. Here's what businesses need to know.	Philadelphia Business Journal
11/12/25	General	List of failed banks: How many banks failed in the past 10 years?	Yahoo Finance

Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Stock Summary (Alphabetical)

		Close of	Close of	% Change From	52-Wk High -As of Close	52-Wk Low -As of Close	Price/Book As of Close of
Company	Symbol	Business 12/31/2024	Business 11/28/2025	12/31/2024 to 11/28/2025	of Business 11/28/2025	of Business 11/28/2025	Business 11/28/2025
Dow Jones Industrial Average	^DJI	42,544.22	47,716.42	12.16%	48,431.57	36,611.78	
S&P 500	^GSPC	5,881.63	6,849.09	16.45%	6,920.34	4,835.04	
NASDAQ Composite	^IXIC	19,310.79	23,365.69	21.00%	24,019.99	14,784.03	
The Financial Select Sector SPDR Fund	XLF	48.33	53.33	10.35%	54.50	42.21	
1st Colonial Bancorp, Inc.	FCOB	14.90	18.99	27.45%	19.04	12.75	1.17
Banco Santander, S.A.	SAN	4.56	10.73	135.31%	11.13	4.43	1.37
Bank of America Corporation	BAC	43.95	53.65	22.07%	54.69	33.07	1.41
Citigroup Inc.	С	70.39	103.60	47.18%	105.59	55.51	0.96
Citizens & Northern Corporation	CZNC	18.60	20.16	8.39%	22.68	17.85	1.22
Citizens Financial Group, Inc.	CFG	43.76	54.10	23.63%	55.24	32.60	0.98
Customers Bancorp, Inc.	CUBI	48.68	68.90	41.54%	72.51	40.75	1.15
Embassy Bancorp, Inc.	EMYB	16.60	17.55	5.72%	17.82	14.26	1.10
First Bank	FRBA	14.07	15.72	11.69%	17.40	12.74	0.90
Fulton Financial Corporation	FULT	19.28	18.15	-5.86%	21.71	14.33	1.02
Harleysville Financial Corporation	HARL	22.20	24.35	9.68%	25.25	21.75	0.96
JPMorgan Chase & Co.	JPM	239.71	313.08	30.61%	322.25	202.16	2.51
KeyCorp	KEY	17.14	18.38	7.23%	19.58	12.73	1.14
M&T Bank Corporation	МТВ	188.01	190.22	1.18%	219.85	150.75	1.11
Meridian Corporation	MRBK	13.71	15.98	16.56%	17.33	11.16	0.98
OceanFirst Financial Corp.	OCFC	18.10	18.85	4.14%	20.83	14.29	0.65
Parke Bancorp, Inc.	PKBK	20.51	22.89	11.60%	23.69	16.94	0.84
Princeton Bancorp, Inc.	BPRN	34.43	34.39	-0.12%	38.78	27.25	0.87
Provident Financial Services, Inc.	PFS	18.87	19.18	1.64%	21.21	14.34	0.91
QNB Corp.	QNBC	33.92	35.25	3.92%	36.01	31.55	1.08
Quaint Oak Bancorp, Inc.	QNTO	10.40	10.32	-0.77%	11.30	8.84	0.52
S&T Bancorp, Inc.	STBA	38.22	39.48	3.30%	43.67	30.84	1.02
The Bancorp, Inc.	ТВВК	52.63	64.07	21.74%	81.65	40.51	3.62
The PNC Financial Services Group, Inc.	PNC	192.85	190.72	-1.10%	216.13	145.12	1.27
The Toronto-Dominion Bank	TD	53.24	83.93	57.64%	84.06	51.25	1.76
Tompkins Financial Corporation	TMP	67.83	69.11	1.89%	78.50	54.16	1.26
Truist Financial Corporation	TFC	43.38	46.50	7.19%	48.53	33.56	1.00
Univest Financial Corporation	UVSP	29.51	31.80	7.76%	32.86	22.83	0.97
Wells Fargo & Company	WFC	70.24	85.85	22.22%	88.64	58.42	1.64
WSFS Financial Corporation	WSFS	53.13	55.81	5.04%	60.56	42.44	1.11



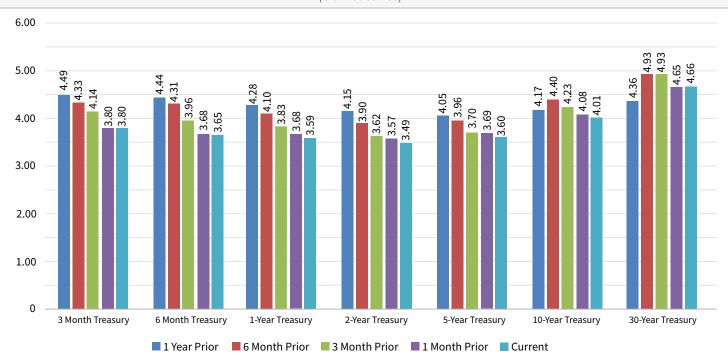
December 2025 | Data Collected November 1-30, 2025

Interest Rate Summary

	Equity CRE - C	apital Markets Review	- Leading Rates		
US Treasuries	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
3 Month Treasury	4.49	4.33	4.14	3.80	3.80
6 Month Treasury	4.44	4.31	3.96	3.68	3.65
1 Year Treasury	4.28	4.10	3.83	3.68	3.59
2-Year Treasury	4.15	3.90	3.62	3.57	3.49
5-Year Treasury	4.05	3.96	3.70	3.69	3.60
10-Year Treasury	4.17	4.40	4.23	4.08	4.01
30-Year Treasury	4.36	4.93	4.93	4.65	4.66
Key Rates	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
Fed Funds Rate	4.56	4.31	4.31	3.86	3.88
Federal Reserve Target	4.75	4.50	4.50	4.00	4.00
Prime Rate	7.75	7.50	7.50	7.00	7.00
SOFR	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
30-Day Average	4.67	4.31	4.35	4.20	4.01
90-Day Average	4.91	4.35	4.36	4.30	4.19
180-Day-Average	5.17	4.41	4.37	4.34	4.30
Muni Bonds - Yields	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
1-Year	2.76	2.77	2.19	2.54	2.52
2-Year	2.58	2.79	2.21	2.49	2.47
5-Year	2.61	2.88	2.37	2.40	2.41
10-Year	2.83	3.31	3.20	2.73	2.74
30-Year	3.53	4.54	4.64	4.12	4.11

Treasury Rate Comparison

(US Treasuries)



Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Banks for Sale

Below is a list of some single tenant net lease bank investment properties that are currently for sale in Pennsylvania, New Jersey, Delaware, Maryland, Virginia, West Virginia, and Washington D.C. This list of available Investment Properties is intended for the use and benefit of Equity CRE current and prospective commercial real estate investment clients. The list is compiled for our clients to give them an understanding of current pricing of Net Lease bank properties in the region. The information has been gathered from a variety of sources. Some of these properties are listed by Equity CRE, while others are listed by other brokers or are being directly marketed by the owner. However they are listed, we at Equity CRE, either as a dual or a buyer's agent, can represent our client's interest in obtaining information and negotiating the purchase of any of the properties.

Bank	City	State	Asking Price	Cap Rate	Lease (Years Left)	Lease Type	Lease Increases	2024 Deposits
Chase Bank	Mechanicsville	VA	\$1,720,430	4.65%	8	NNN	10% every 5 years	\$10,734,000
Chase Bank	Harrisburg	PA	\$2,211,000	4.75%	15	Ground	10% every 5 years	New Branch
Chase Bank	Linganore-Bar- tonsville (Fred- erick)	MD	\$3,541,667	4.80%	15	Ground	10% every 5 years	New Branch
Chase Bank	Frederick	MD	\$4,433,000	4.85%	13.3	Ground	10% every 5 years	\$37,516,000
Chase Bank	Williamsburg	VA	\$3,216,495	4.85%	15	Ground	10% in options	\$623,000
Chase Bank	Clifton	NJ	\$6,000,000	5.00%	15	Ground	10% every 5 years	New Branch
Chase Bank	Easton	PA	\$5,700,000	5.00%	15	NNN	10% every 5 years	New Branch
Bank of America	Moorestown	NJ	\$7,560,000	5.00%	15	NNN	10% every 5 years	New Branch
TD Bank	Philadelphia	PA	\$5,687,000	5.00%	9.9	Ground	10% every 5 years	\$33,924,000
Chase Bank	Philadelphia (Chestnut Hill)	PA	\$4,200,000	5.00%	15	Mod. NNN	10% every 5 years	New Branch
Citizens Bank	Hillside	NJ	\$2,650,000	5.02%	5.4	NNN	10% in options	\$77,416,000
Chase Bank	Washington	D.C.	\$9,600,000	5.10%	15	Ground	10% every 5 years	New Branch
Truist Bank	Leesburg	VA	\$3,806,000	5.25%	12	NNN	10% every 5 years	\$117,542,000
Bank of America	Philadelphia	PA	\$5,277,000	5.25%	9.5	NNN	10% in year 6 & options	\$1,710,000
KeyBank	Washington	PA	\$4,249,004	5.50%	11	NNN	3% annually until 2031	\$105,733,000
Truist Bank	Christiansburg	VA	\$2,611,000	5.74%	7.1	Ground	10% in options	\$135,545,000
Citizens Bank	Homestead	PA	\$4,383,000	5.75%	9	Ground	6% every 5 years	\$71,306,000
Citizens Bank	Wexford	PA	\$2,400,000	5.77%	6.6	NNN	2.5% annually	\$185,997,000
Atlantic Union Bank	Chantilly	VA	\$2,231,666	6.00%	4	NN	3% annually	\$352,210,000
Firstrust Bank	Cherry Hill	NJ	\$2,160,000	6.00%	2.75	NNN	10% in options	\$180,214,000
Citizens Bank	Glen Mills	PA	\$5,703,300	6.00%	5.2	Ground	15% every 5 years	\$179,181,000
PNC Bank	Hatboro	PA	\$4,436,667	6.00%	5.5	Ground	10% in options	\$177,537,000
KeyBank	Malvern	PA	\$2,916,666	6.00%	5.8	NNN	15% in options	\$35,677,000
PNC Bank	Philadelphia	PA	\$1,600,000	6.11%	4.5	NNN	2% annually	\$47,886,000
Bank of America	Cockeysville	MD	\$5,519,360	6.25%	4.7	NNN	12% every 5 years	\$957,810,000
Bank of America	Wayne	PA	\$6,723,568	6.25%	5.9	NNN	10% or CPI every 5 years	\$46,085,000
Wells Fargo	Whitehall	PA	\$2,000,000	6.25%	4.7	Ground	N/A	\$200,605,000
Citizens Bank	Aliquippa	PA	\$1,362,446	6.50%	4.5	NNN	N/A	\$167,650,000
Truist Bank	Perry Hall	MD	\$3,077,000	6.50%	5.7	NNN	10% every 5 years	\$116,837,000
Wells Fargo	Philadelphia	PA	\$1,862,000	6.50%	5	NNN	10% every 5 years	\$42,275,000
Citizens Bank	Medford	NJ	\$2,689,000	6.75%	5.5	NN+	12% in option	\$70,522,000
Quaint Oak Bank	Allentown	PA	\$4,070,000	7.00%	14.2	NNN	2% annually	\$119,600,000
Wells Fargo	Fredericksburg	VA	\$4,848,000	7.00%	13	Ground	10% every 5 years	Unknown
Fulton Bank	York	PA	\$4,621,000	7.15%	3.8	NNN	2.5% annually	\$311,165,000
Bank of America	Cranford	NJ	\$3,900,000	8.00%	4.5	Ground	20% in options	\$69,170,000
FirstBank	Williamstown	NJ	Undisclosed	Unknown	Unknown	Unknown	Unknown	\$115,535,000

Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Vacant Banks for Sale

Below is a list of some vacated bank properties that are currently for sale in Pennsylvania, New Jersey, and Delaware. This list of available Properties is intended for the use and benefit of Equity CRE current and prospective commercial real estate investment clients. The list is compiled for our clients to give them an understanding of current pricing of vacant bank properties in the region. The information has been gathered from a variety of sources. Some of these properties are listed by Equity CRE, while others are listed by other brokers or are being directly marketed by the owner. However they are listed, we at Equity CRE, either as a dual or a buyer's agent, can represent our client's interest in obtaining information and negotiating the purchase of any of the properties.

Address	City	State	Asking Price	Building Size (SF)	Acreage
1015 Perry Hwy	Pittsburgh	PA	\$175,000	2,400	0.20
998 3rd St	Beaver	PA	\$200,000	2,384	0.51
376 Main St	Saegertown	PA	\$214,900	3,229	0.87
2014-2016 Noble St	Swissvale (Pittsburgh)	PA	\$295,000	5,000	0.11
500 Main St	Bellwood	PA	\$300,000	3,598	0.11
4300 Murray Ave	Pittsburgh	PA	\$325,000	1,734	0.11
555 Blackwood Clementon Rd	Lindenwold	NJ	\$375,000	2,300	1.89
10 Juliustown Rd	Browns Mills	NJ	\$399,900	3,904	0.87
3rd & Market St	Halifax	PA	\$440,000	7,492	0.32
1 N. Robinson Ave	Pen Argyl	PA	\$449,000	8,112	0.37
176 Lovell Ave	Ebensburg	PA	\$474,900	3,417	0.73
2630 Rochester Ard	Cranberry Twp	NJ	\$500,000	2,820	1.32
3400 Chichester Ave	Boothwyn	PA	\$525,000	2,800	1.26
615 Milford Warren Glen Rd	Milford	NJ	\$570,000	3,115	2.35
62 Berlin Rd	Stratford	NJ	\$590,000	1,560	1.50
21 N. Forklanding Rd	Maple Shade	NJ	\$650,000	4,378	0.71
212 Front St	Marysville	PA	\$650,000	14,500	0.45
2302 N. Delsea Dr	Vineland	NJ	\$695,000	2,400	1.40
2932 Haddonfield Rd	Pennsauken	NJ	\$749,000	2,250	2.78
1507 Route 206	Tabernacle	NJ	\$789,900	2,350	2.80
227 Bridgeton Pike	Mantua	NJ	\$800,000	1,800	0.39
242 S. Main St	Barnegat	NJ	\$825,000	2,944	2.93
155 Main St	Bloomsbury	NJ	\$850,000	3,575	2.39
4 S. Baltimore St	Dillsburg	PA	\$850,000	7,200	0.63
950 N. Pearl St	Bridgeton	NJ	\$895,000	2,400	0.68
1515 Woodbury Glassboro Rd	Wenonah	NJ	\$895,000	3,964	2.64
3907 Market St	Camp Hill	NJ	\$899,000	4,300	1.02
40 Scotch Rd	Ewing Twp	NJ	\$899,000	2,853	0.82
3711 Germantown Ave	Philadelphia	PA	\$975,000	13,842	0.12
1149 Cooper St	Beverly	NJ	\$1,000,000	2,356	1.16
705 Milford Rd	East Stroudsburg	PA	\$1,000,000	5,434	1.81
1066 Harrison City Export Rd	Jeanette	PA	\$1,000,000	6,201	1.49
2 E. Main St	Mechanicsburg	PA	\$1,100,000	8,000	0.29
100 US Hwy 206	Augusta	NJ	\$1,200,000	5,500	13.18
824 Lansdowne Ave	Drexel Hill	PA	\$1,200,000	2,931	0.32
25 Carlisle St	Hanover	PA	\$1,200,000	30,112	1.04
1853 Hooper Ave	Toms River	NJ	\$1,200,000	2,520	1.33
226 S. Broad St	Trenton	NJ	\$1,200,000	8,300	0.25
1188 Valley Rd	Stirling	NJ	\$1,250,000	1,400	1.05
408 E. Main St	Bound Brook	NJ	\$1,400,000	8,200	0.32
3111 Quakerbridge Rd	Hamilton Twp	NJ	\$1,500,000	10,902	3.70
1950 Old Philadelphia Pike	Lancaster	PA	\$1,500,000	2,240	0.57

Philadelphia Metropolitan Area



December 2025 | Data Collected November 1-30, 2025

Address	City	State	Asking Price	Building Size (SF)	Acreage
36 Middlesex Ave	Metuchen	NJ	\$1,500,000	2,500	0.54
701 E. Passyunk Ave	Philadelphia	PA	\$1,550,000	5,042	0.07
59 S. Finley Ave	Basking Ridge	NJ	\$1,650,000	8,200	1.24
1 Hearthstone Court	Reading	PA	\$1,695,000	7,406	1.75
1000 Ridge Rd	Pottstown	PA	\$1,700,000	7,297	0.36
1101 Tilton Rd	Northfield	NJ	\$1,899,999	2,800	1.10
670-672 S. Laurel Ave	Holmdel	NJ	\$1,950,000	3,970	3.42
93 Main Ave	Wallington	NJ	\$2,200,000	2,689	0.20
555 Warren Ave	Spring Lake	NJ	\$2,250,000	3,750	0.69
3805 Neshaminy Blvd	Bensalem	PA	\$2,400,000	4,099	1.38
414 Lancaster Ave	Devon	PA	\$3,000,000	2,934	0.64
1245 Cocoa Ave	Hershey	PA	\$3,000,000	3,661	2.72
1501 Tilton Rd	Northfield	NJ	\$3,000,000	15,100	1.80
1260 Broad St	Bloomfield	NJ	\$3,500,000	9,000	0.88
1852 N. Olden Ave	Ewing	NJ	\$3,995,000	4,230	1.40
201 E. 9th St	Ocean City	NJ	\$4,000,000	3,000	0.62
855 Mountain Ave	Mountainside	NJ	\$4,999,000	7,440	1.24
891 Brunswick Ave	Trenton	NJ	Auction (\$350,000 min)	10,529	0.86
47 Mine Brook Rd	Bernardsville	NJ	Undisclosed	9,583	0.43
52 W. Broad St	Bethlehem	PA	Undisclosed	14,000	0.41
514 Kings Hwy N	Cherry Hill	NJ	Undisclosed	2,606	0.79
2 Springfield Ave	Cranford	NJ	Undisclosed	375	0.22
1713 W. Main St	Ephrata	PA	Undisclosed	2,952	0.64
99 N. Haddon Ave	Haddonfield	NJ	Undisclosed	4,972	0.90
44 Main St	Holmdel	NJ	Undisclosed	1,876	0.37
801 Chestnut St	Kulpmont	PA	Undisclosed	3,058	0.04
2090 W. State St	New Castle	PA	Undisclosed	3,000	1.03
90 Upper Silver Lake Rd	Newtown	PA	Undisclosed	3,950	3.21
119 Park Ave	Northvale	NJ	Undisclosed	1,775	0.28
1251 Centre Tpke	Orwigsburg	PA	Undisclosed	2,992	1.26
840 E. Main St	Palmyra	PA	Undisclosed	4,905	1.85
520 Main St	Spotswood	NJ	Undisclosed	1,520	0.57
100 W. Main St	Terre Hill	PA	Undisclosed	7,300	1.18
765 Blue Mountain Dr	Walnutport	PA	Undisclosed	2,500	1.94
234 Main St	York	PA	Undisclosed	3,200	1.08
29 Hunter Lane	Camp Hill	PA	Unpriced	3,100	0.82
510 Route 206 N	Chester	NJ	Unpriced	2,630	0.62
3643 PA-31	Donegal	PA	Unpriced	2,500	1.20
3100 Garrett Rd	Drexel Hill	PA	Unpriced	2,986	0.57
1302 NJ-38	Hainesport	NJ	Unpriced	3,866	1.60
4005 US-9	Howell	NJ	Unpriced	3,826	0.75
234 N. Main St	Loganville	PA	Unpriced	4,970	1.08
1410 Bruce Rd	Oreland	PA	Unpriced	5,348	0.43
1 N. Main St	Red Lion	PA	Unpriced	6,800	0.50
835 Lawn Ave	Sellersville	PA	Unpriced	1,539	1.15
400 Market St	Sunbury	PA	Unpriced	20,495	0.19



December 2025 | Data Collected November 1-30, 2025

Repositioning Vacant Banks

20 Woodside Ave, Ardmore, PA

BEFORE

AFTER





Disclaimer: This transaction was completed by Equity CRE

For more information about this transaction, contact:

David Laiter 610.645.7700 x150 dlaiter@equitycre.com

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If you would like to learn more about the real estate services we provide, please contact:

Edward Ginn | President 610.645.7700 x101 eginn@equitycre.com

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