Banking & Financial Industry Newsletter

Philadelphia Metropolitan Area

EQUITY RETAIL BROKERS

February 2025 | Data Collected January 1-31, 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

Visit our website to see a complete list of our properties currently available:

PROPERTY LISTINGS

Receive the latest updates from Equity Retail Brokers - Join our mailing list

NNNTrends.com - A Definitive Tool for NNN Trend Analysis

Eager for an update on what your single-tenant triple net real estate investments are worth? Seeking to list your triple net commercial property for sale? NNNTrends saves you time and money by putting these options and more right at your fingertips.

A quick, easy and FREE resource for buyers and sellers of triple net lease properties to:

- See top tenants' customer visitations, comps and other performance metrics in a central dashboard
- Discover NNN commercial real estate investment targets in a wide array of categories and submarkets
- Benefit from expert brokers' on-the-ground perspectives about properties, tenants and regional and submarket competitive dynamics

Featured NNNTrends - Banking Tenants

Click each tenants' logo below to view their metrics:

CHASE 🚺 🛛 💥 Citizens

Debt Credit Ratings

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

Bank

Go to NNNTrends.com

WELLS FARGO

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Connect with us:

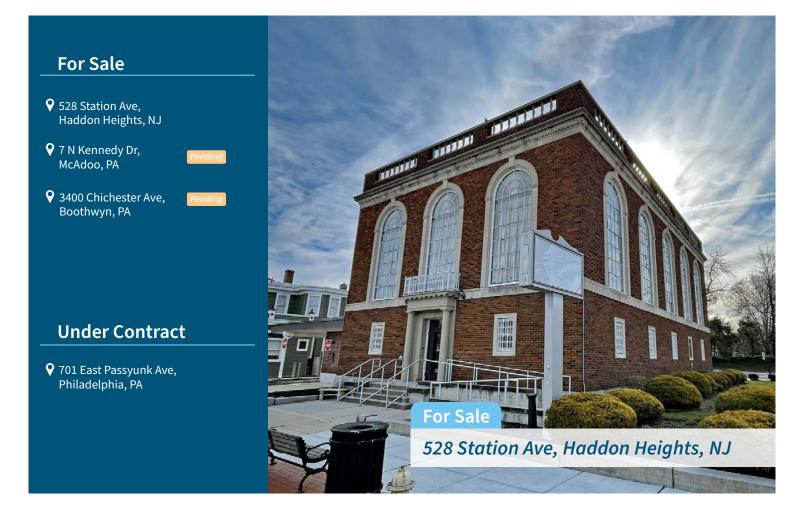
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Featured Bank Dispositions

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

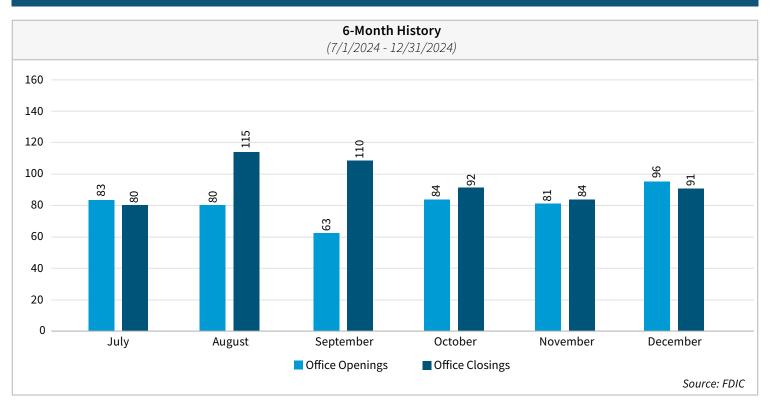


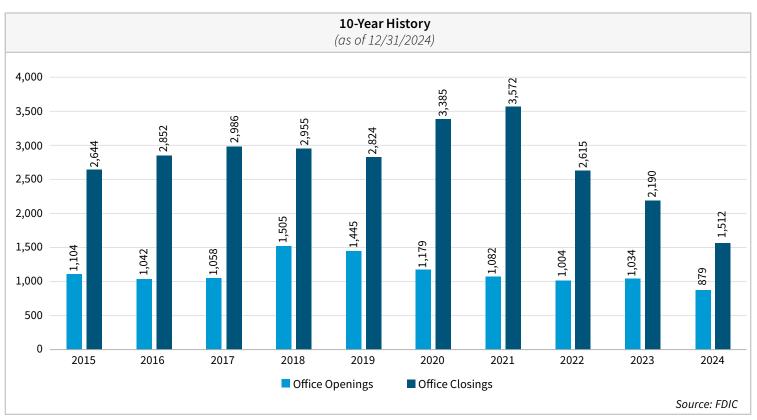
For more information about of the above properties or our disposition services, please contact: David Laiter 610.645.7700 x150 dlaiter@equityretailbrokers.com

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Bank Branches - Effective Openings & Closings





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Key Banking Performance and Condition Ratios from 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

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Finan	ncial Articles (By Cor	npany)	
Date Posted	Reference/Company	Article	Source
1/22/25	Advisor Credit Exchange	Main Line fintech to cease operations after majority owner ends partnership	Philadelphia Business Journal
1/28/25	Chase Bank	<u>Chase exec views new Broad Street branch in old Wawa as 'important</u> <u>spot' for bank</u>	Philadelphia Business Journal
1/22/25	Envestnet	Main Line fintech taps new CEO following \$4.5B sale	Philadelphia Business Journal
1/10/25	JPMorgan Chase & Co.	Chase bringing employees back to office 5 days a week	Philadelphia Business Journal
1/17/25	KeyBank	George Marinelli Hired at KeyBank	Philadelphia Business Journal
1/17/25	KeyBank	John (JR) Raebiger, CFP®, CTFA™ Hired at KeyBank	Philadelphia Business Journal
1/9/25	M&T Bank	<u>M&T Bank taps Chester County resident and former Wells Fargo exec</u> for new C-suite role	Philadelphia Business Journal
1/23/25	PNC Bank	President Michael P. Lyons to Depart PNC	Yahoo Finance
1/26/25	TD Bank	TD Bank to begin large consolidation at South Jersey HQ	Philadelphia Business Journal
1/17/25	TD Bank	TD moves up CEO's departure date, cuts his pay by 89%	Philadelphia Business Journal
1/23/25	Truist Bank	Truist targets Pennsylvania and New Jersey for growth, leveraging PGA Tour event	Philadelphia Business Journal
1/13/25	Wells Fargo	Wells Fargo Mid-Atlantic head says bank is 'in a great spot' to grow in 2025	Philadelphia Business Journal
1/6/25	Western Alliance Bank	James Cannariato Hired at Western Alliance Bank	Philadelphia Business Journal

Finan	Financial Articles (General)						
Date Posted	Reference/Company	Article	Source				
1/30/25	General	First Bank doubles its earnings while Customers takes a hit in mixed year for local banks	Philadelphia Business Journal				
1/7/25	General	Top Federal Reserve bank regulator, under fire from GOP, to step down next month	The Philadelphia Inquirer				

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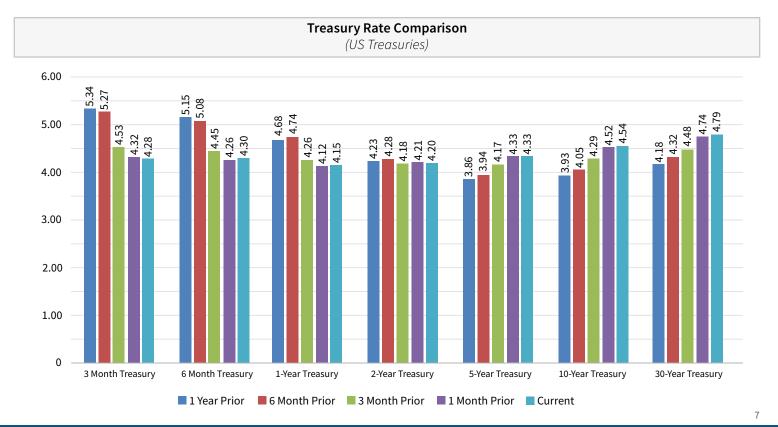
Stock Summary (Alphabetical)

Stock Summary - Some Publicly Traded Banks Operating in Philadelphia Metro Market							
Company	Symbol	Close of Business 12/31/2024	Close of Business 01/31/2025	% Change From 12/31/2024 to 01/31/2025	52-Wk High -As of Close of Business 01/31/2025	52-Wk Low -As of Close of Business 01/31/2025	Price/Book As of Close of Business 01/31/2025
Dow Jones Industrial Average	^DJI	42,544.22	44,544.66	4.70%	37,611.56	45,073.63	
S&P 500	^GSPC	5,881.63	6,040.53	2.70%	4,918.09	6,128.18	
NASDAQ Composite	^IXIC	19,310.79	19,627.44	1.64%	15,222.78	20,204.58	
The Financial Select Sector SPDR Fund	XLF	48.33	51.47	6.50%	38.42	52.04	1.51
1st Colonial Bancorp, Inc.	FCOB	14.90	15.00	0.67%	12.75	16.00	0.96
Banco Santander, S.A.	SAN	4.56	5.09	11.62%	3.87	5.27	0.81
Bank of America Corporation	BAC	43.95	46.30	5.35%	32.35	48.08	1.31
Citigroup Inc.	С	70.39	81.43	15.68%	52.24	82.77	0.80
Citizens & Northern Corporation	CZNC	18.60	21.33	14.68%	16.50	22.68	1.19
Citizens Financial Group, Inc.	CFG	43.76	47.57	8.71%	30.24	49.25	0.93
Customers Bancorp, Inc.	CUBI	48.68	56.98	17.05%	42.31	68.49	1.07
Embassy Bancorp, Inc.	EMYB	16.60	15.90	-4.22%	13.00	16.74	1.14
First Bank	FRBA	14.07	15.21	8.10%	11.20	15.87	0.95
Fulton Financial Corporation	FULT	19.28	20.34	5.50%	13.87	22.49	1.23
Harleysville Financial Corporation	HARL	22.20	22.31	0.50%	20.55	23.50	0.94
JPMorgan Chase & Co.	JPM	239.71	267.30	11.51%	172.62	270.82	2.32
KeyCorp	KEY	17.14	17.98	4.90%	13.11	20.04	1.24
Lakeland Bancorp, Inc.	LBAI	13.43	13.43	0.00%	10.65	16.00	0.74
M&T Bank Corporation	MTB	188.01	201.24	7.04%	128.31	225.70	1.26
Meridian Corporation	MRBK	13.71	16.72	21.95%	8.26	17.33	1.12
OceanFirst Financial Corp.	OCFC	18.10	17.96	-0.77%	14.03	21.87	0.62
Parke Bancorp, Inc.	PKBK	20.51	20.24	-1.32%	15.24	24.29	0.81
Princeton Bancorp, Inc.	BPRN	34.43	30.52	-11.36%	29.02	39.35	0.80
Provident Financial Services, Inc.	PFS	18.87	18.57	-1.59%	13.07	22.24	0.92
QNB Corp.	QNBC	33.92	33.95	0.09%	21.39	34.99	1.19
Quaint Oak Bancorp, Inc.	QNTO	10.40	10.50	0.96%	9.75	12.50	0.53
S&T Bancorp, Inc.	STBA	38.22	39.44	3.19%	28.83	45.79	1.10
The Bancorp, Inc.	тввк	52.63	61.06	16.02%	29.92	64.53	3.61
The PNC Financial Services Group, Inc.	PNC	192.85	200.95	4.20%	139.69	216.26	1.61
The Toronto-Dominion Bank	TD	53.24	57.07	7.19%	51.25	64.91	0.94
Tompkins Financial Corporation	TMP	67.83	70.07	3.30%	43.09	79.01	1.39
Truist Financial Corporation	TFC	43.38	47.62	9.77%	34.23	49.06	1.07
Univest Financial Corporation	UVSP	29.51	30.39	2.98%	18.41	32.75	1.01
Wells Fargo & Company	WFC	70.24	78.80	12.19%	47.45	79.29	1.60
WSFS Financial Corporation	WSFS	53.13	56.00	5.40%	40.20	62.75	1.23

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Interest Rate Summary

	Equity Retail Broke	rs - Capital Markets Re	eview - Leading Rates		
US Treasuries	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
3 Month Treasury	5.34	5.27	4.53	4.32	4.28
6 Month Treasury	5.15	5.08	4.45	4.26	4.30
1 Year Treasury	4.68	4.74	4.26	4.12	4.15
2-Year Treasury	4.23	4.28	4.18	4.21	4.20
5-Year Treasury	3.86	3.94	4.17	4.33	4.33
10-Year Treasury	3.93	4.05	4.29	4.52	4.54
30-Year Treasury	4.18	4.32	4.48	4.74	4.79
Key Rates	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
Fed Funds Rate	5.31	5.32	4.81	4.32	4.31
Federal Reserve Target	5.50	5.50	5.00	4.50	4.50
Prime Rate	8.50	8.50	8.00	7.50	7.50
SOFR	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
30-Day Average	5.34	5.34	5.16	4.52	4.32
90-Day Average	5.36	5.35	5.31	4.68	4.51
180-Day-Average	5.35	5.39	5.37	5.02	4.85
Muni Bonds - Yields	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
1-Year	2.88	2.89	2.88	2.97	2.65
2-Year	2.73	2.85	2.69	2.82	2.71
5-Year	2.40	2.77	2.74	2.90	2.83
10-Year	2.46	2.78	3.04	3.13	3.06
30-Year	3.62	3.70	3.87	3.87	3.96



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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 Retail Brokers 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 Retail Brokers, while others are listed by other brokers or are being directly marketed by the owner. However they are listed, we at Equity Retail Brokers, 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	Rockville	MD	\$10,795,000	4.25%	13.5	Ground	10% every 5 years	\$14,332,000
Community Bank	Washington	PA	\$990,000	4.55%	8.5	NNN	In Options	\$186,661,000
Chase Bank	Fredericksburg	VA	\$5,736,842	4.75%	15	Ground	10% every 5 years	New Branch
Chase Bank	Williamsburg	VA	\$3,285,000	4.75%	15	Ground	10% in options	New Branch
Chase Bank	Hampton	VA	\$4,300,000	5.00%	15	Ground	10% every 5 years	New Branch
Chase Bank / Dunkin'	Paoli	PA	\$4,200,000	5.00%	15	NN	10% every 5 years	New Branch
Chase Bank	Southampton	PA	\$3,820,000	5.00%	11.5	Ground	9.84% in 2031	\$87,989,000
Citizens Bank	Hillside	NJ	\$2,500,000	5.32%	5.4	NNN	10% in options	\$78,648,000
Bank of America	Cockeysville	MD	\$6,272,000	5.50%	4.7	NNN	12% every 5 years	\$628,982,000
TD Bank	Washington	DC	\$23,175,000	5.50%	Unknown	NNN	Unknown	\$30,909,000
Citizens Bank	New Providence	NJ	\$4,900,000	5.56%	5.3	NNN	10% in options	\$60,405,000
Bank of America	Colonial Heights	VA	\$1,931,061	5.75%	5.2	Ground	CPI every 6 years	\$218,877,000
Bank of America	Washington	DC	\$4,500,000	5.83%	5	Ground	3% annually	\$67,385,000
M&T Bank	Sinking Spring	PA	\$1,779,661	5.90%	4.5	Ground	5% in options	\$118,132,000
Republic Bank	Cherry Hill	NJ	\$2,567,000	6.00%	13	Ground	10% every 5 years	\$172,468,000
Community Bank	Scranton	PA	\$1,794,666	6.00%	4.7	NNN	2% annually	\$119,897,000
Citizens Bank	Haddon Heights	NJ	\$1,841,000	6.25%	Unknown	NNN	Unknown	\$211,050,000
Bank of America	Wayne	PA	\$6,723,568	6.25%	5.9	NNN	10% or CPI every 5 years	\$49,385,000
KeyBank	Exton	PA	\$2,692,000	6.50%	8.6	NNN	Unknown	\$93,883,000
PNC Bank	Bowie	MD	\$3,850,000	6.72%	2.6	Ground	15% every 5 years	\$95,462,000
Bank of America	Edgewater	MD	\$3,380,133	6.75%	5	NNN	12% in options	\$149,688,000
Bank of America	Bala Cynwyd	PA	\$7,024,000	7.00%	3.5	NNN	12% every 5 years	\$257,206,000
Community Bank	Jermyn	PA	\$1,242,857	7.00%	5	NNN	2% annually	\$88,297,000
Northfield Bank	Linden	NJ	\$3,519,000	7.00%	5	NNN	Unknown	\$143,609,000
TD Bank	Clinton	MD	\$5,874,758	7.25%	2.5	Ground	FMV & 112% or prior rent	\$79,022,000
First Bank	Pennington	NJ	\$1,150,000	7.39%	4.2	NNN	11.76% in Option 1 5.26% in Option 2	\$53,933,000
Fulton Bank / Dance Studio	Philadelphia	PA	\$2,048,139	7.50%	5	NNN	Annual	\$11,178,000
Citizens Bank	Turtle Creek	PA	\$1,600,000	7.50%	5.8	NNN	CPI annually between 1 - 2.5%	\$86,602,000
Chase Bank	Jamesburg	NJ	\$1,500,000	14.12%	1	NNN	N/A	Closed
First Bank	Williamstown	NJ	Undisclosed	Undis- closed	Unknown	Ground	Unknown	\$90,638,000
TD Bank & Vacancy	Raritan	NJ	\$1,500,000	Unknown	6	Mod. NNN	2% annually	\$339,493,000

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Vacant Banks for Sale

Below is a list of some vacated bank properties that are currently for sale in Pennsylvania, New Jersey, and Delaware. <u>This list of available Properties is intended for the use</u> <u>and benefit of Equity Retail Brokers current and prospective commercial real estate investment clients.</u> 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 Retail Brokers, while others are listed by other brokers or are being directly marketed by the owner. However they are listed, we at Equity Retail Brokers, 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
50 Main St	East Conemaugh	PA	\$129,000	2,200	Unknown
207 S. Washington St	Eau Claire	PA	\$154,900	1,782	0.25
187 Buchanan Trail E	McConnellsburg	PA	\$180,000	1,443	0.92
3580 Orrstown Rd	Orrstown	PA	\$198,000	5,986	0.60
7 N. Kennedy Dr	McAdoo	PA	\$199,000	3,245	0.14
4300 Murray Ave	Pittsburgh	PA	\$350,000	1,734	0.11
2-4 N. Main St	Shenandoah	PA	\$350,000	5,628	0.06
1245 Route 77	Bridgeton	NJ	\$360,000	2,500	3.21
394 W. Berwick St	Easton	PA	\$395,000	2,694	0.43
153 W. Orange St	Shippensburg	PA	\$399,000	2,312	0.68
555 Blackwood Clementon Rd	Lindenwold	NJ	\$400,000	2,300	1.89
3rd & Market St	Halifax	PA	\$440,000	7,492	0.32
16296 Lincoln Hwy	Breezewood	PA	\$477,000	3,191	0.45
399 Route 23	Franklin	NJ	\$550,000	2,386	0.83
1 N. Robinson Ave	Pen Argyl	PA	\$550,000	8,112	0.37
4200 W. Market St	York	PA	\$599,000	4,660	0.85
807-811 Middle St	Pittsburgh	PA	\$600,000	5,400	0.12
2302 N. Delsea Dr	Vineland	NJ	\$695,000	2,400	1.40
21 N. Forklanding Rd	Maple Shade	NJ	\$700,000	4,378	0.71
1300 Hamilton Ave	Trenton	NJ	\$700,000	7,212	0.78
528 Station Ave	Haddon Heights	NJ	\$750,000	6,320	0.80
15 N. Main St	Milltown	NJ	\$750,000	3,426	0.80
308 Hurffville-Crosskeys Rd	Sewell	NJ	\$775,000	3,343	0.93
4 S. Baltimore St	Dillsburg	PA	\$850,000	7,200	0.63
950 N. Pearl St	Bridgeton	NJ	\$900,000	2,400	0.68
212 Front St	Marysville	PA	\$900,000	14,500	0.45
133 Van Zile Rd	Brick Twp	NJ	\$925,000	2,624	2.06
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
33 Main St	Sparta	NJ	\$1,150,000	3,124	0.99
4306 Route 130 N	Willingboro	NJ	\$1,150,000	6,258	1.77
408 E. Main St	Bound Brook	NJ	\$1,200,000	8,200	0.32
1515 Woodbury Glassboro Rd	Wenonah	NJ	\$1,200,000	3,964	2.64
100 US Hwy 206	Augusta	NJ	\$1,400,000	5,500	13.18
140 Mercer St	Hightstown	NJ	\$1,450,000	4,500	1.15
2 E. Main St	Mechanicsburg	PA	\$1,450,000	8,000	0.29
2822 Main St	Morgantown	PA	\$1,450,000	6,400	3.80
25 Carlisle St	Hanover	PA	\$1,500,000	30,112	1.04
1950 Old Philadelphia Pike	Lancaster	PA	\$1,500,000	2,240	0.57

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Vacant Banks for Sale						
Address	City	State	Asking Price	Building Size (SF)	Acreage	
36 Middlesex Ave	Metuchen	NJ	\$1,500,000	2,500	0.54	
1000 Ridge Rd	Pottstown	PA	\$1,700,000	7,297	0.36	
701 E. Passyunk Ave	Philadelphia	PA	\$1,760,000	5,042	0.07	
83 W. Main St	Elverson	PA	\$1,825,000	9,669	2.10	
570 Pompton Ave	Cedar Grove	NJ	\$1,850,000	4,773	1.27	
72-80 South St	New Providence	NJ	\$1,950,000	3,669	0.86	
1550 Route 130	North Brunswick	NJ	\$2,295,000	3,200	1.10	
3805 Neshaminy Blvd	Bensalem	PA	\$2,400,000	4,099	1.38	
7270 Lancaster Pike	Hockessin	DE	\$2,700,000	6,000	3.53	
1245 Cocoa Ave	Hershey	PA	\$3,000,000	3,661	2.72	
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	
1501 Tilton Rd	Northfield	NJ	\$4,500,000	15,100	1.80	
855 Mountain Ave	Mountainside	NJ	\$4,999,000	7,440	1.24	
201 N. Route 73 W	Berlin	NJ	Undisclosed	2,800	0.75	
514 Kings Hwy N	Cherry Hill	NJ	Undisclosed	2,606	0.79	
1713 W. Main St	Ephrata	PA	Undisclosed	2,952	0.64	
801 Chestnut St	Kulpmont	PA	Undisclosed	3,058	0.04	
31 Bridge St	Lambertville	NJ	Undisclosed	3,206	0.32	
153 Bridgeton Pike	Mullica Hill	NJ	Undisclosed	2,800	0.91	
1726 Union Ave	Natrona Heights	PA	Undisclosed	1,409	0.32	
1251 Centre Tpke	Orwigsburg	PA	Undisclosed	2,992	1.26	
91 Route 45	Salem	NJ	Undisclosed	2,684	3.19	
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	
3301 Easton Ave	Bethlehem	PA	Unpriced	3,024	1.12	
10 Juliustown Rd	Browns Mills	NJ	Unpriced	2,493	0.87	
308 N. Logan Blvd	Burnham	PA	Unpriced	2,360	0.20	
824 Lansdowne Ave	Drexel Hill	PA	Unpriced	2,931	0.32	
152 Boulevard	Hasbrough Heights	NJ	Unpriced	5,385	0.53	
152 Main St & Hillcrest Terrace	Lincoln Park	NJ	Unpriced	3,510	1.36	
234 N. Main St	Loganville	PA	Unpriced	4,970	1.08	
201 E. 9th St	Ocean City	NJ	Unpriced	2,021	0.32	
1410 Bruce Rd	Oreland	PA	Unpriced	5,348	0.43	
120 S. Centre St	Pottsville	PA	Unpriced	24,048	0.57	
835 Lawn Ave	Sellersville	PA	Unpriced	1,539	1.15	
96 S. Main St	Sellersville	PA	Unpriced	2,645	1.49	
303 Egg Harbor Rd	Sewell	NJ	Unpriced	2,660	1.48	
400 Market St	Sunbury	PA	Unpriced	20,495	0.19	
6 Haddonfield-Berlin Rd	Voorhees	NJ	Unpriced	2,628	0.65	

EQUITY RETAIL BROKERS

February 2025 | Data Collected January 1-31, 2025

Repositioning Vacant Banks



Disclaimer: This data was found through independent research. Equity Retail Brokers was not involved in this transaction.

For more information about this transaction, contact: David Laiter 610.645.7700 x150 dlaiter@equityretailbrokers.com

Equity Retail Brokers Property Listings

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PROPERTY LISTINGS

For a sample list of NNN bank properties for sale across the U.S., please call or email: Edward Ginn 610.645.7700 x101 eginn@equityretailbrokers.com If you would like to learn more about the real estate services we provide, please contact: Edward Ginn | President 610.645.7700 x101

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Member:





