

Potential merger candidates in Philadelphia MSA

Company (top level US ticker)	City, state	Total assets (\$M)	NPAs/assets (%)	Tangible equity/tangible assets (%)	LTM ROAA (%)
1st Colonial Community Bank (FCOB)	Cherry Hill, NJ	348.0	1.61	7.15	0.26
Ambler Savings Bank	Ambler, PA	316.7	0.24	10.24	0.95
Audubon Savings Bank	Audubon, NJ	187.7	1.62	5.83	-0.24
Bucks County Bank (BKCS)	Doylestown, PA	186.1	2.66	10.91	1.14
Coatesville Savings Bank	Coatesville, PA	203.9	1.94	7.50	0.24
Delanco Federal Savings Bank (DLNO)	Delanco, NJ	127.6	5.83	10.22	-0.55
East River Bank	Philadelphia, PA	248.7	0.98	10.29	0.74
Fidelity S&LA of Bucks County	Bristol, PA	107.6	1.63	11.71	0.33
First National Bank of Elmer (ELMA)	Elmer, NJ	219.2	1.64	9.99	0.59
First Resource Bank (FRSB)	Exton, PA	162.5	2.60	10.62	0.70
Franklin Bank	Pilesgrove, NJ	251.4	1.08	8.35	0.12
Haddon Savings Bank	Haddon Heights, NJ	311.1	0.32	9.53	0.06
Huntingdon Valley Bank	Huntingdon Valley, PA	162.8	1.69	6.36	-0.09
Iron Workers Savings Bank	Aston, PA	172.7	0.68	8.67	0.38
MidCoast Community Bank	Wilmington, DE	250.7	1.80	8.68	0.12
Monument Bank	Doylestown, PA	262.1	1.13	7.49	0.51
Noah Bank	Elkins Park, PA	297.4	2.35	7.47	1.73
Pennsville National Bank (PEBA)	Pennsville, NJ	183.9	0.58	9.48	0.39
Phoenixville Federal Bank and Trust	Phoenixville, PA	395.7	2.58	11.12	0.48
Polonia Bank (PBCP)	Huntingdon Valley, PA	302.5	1.53	11.33	-0.04
Quaint Oak Bank (QNTQ)	Southampton, PA	131.8	1.63	11.86	0.65
Sharon Savings Bank	Darby, PA	209.4	0.71	10.04	-0.16
Victory Bank	Limerick, PA	145.7	0.34	8.37	0.47
Washington Savings Bank	Philadelphia, PA	165.3	0.62	8.23	-0.14

As of June 30, 2014.

Includes commercial and savings banks headquartered in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD metropolitan statistical area that are not currently merger targets; that have total assets between \$100 million and \$400 million; that have a tangible equity-to-total assets ratio below 12%; and that have a nonperforming assets-to-total assets ratio below 6% at March 31, 2014.

Financial data is based on regulatory filings for the period ended March 31, 2014.

LTM ROAA = last 12 months return on average assets

Source: SNL Financial

