

Rank The Banks

Pennsylvania – 2018 Q4

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ First National Trust Company
 - ▶ Glenmede Trust Company, NA
 - ▶ Haverford Trust Company
 - ▶ Philadelphia Trust Co.
 - ▶ SEI Private Trust Co.
 - ▶ Vanguard National Trust Company, NA

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Pennsylvania – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
1st Summit Bank	Johnstown	1st Summit Bancorp of Johnstown, Inc.	01/01/24	16	181	No	1,057,573	1.08	12.29
ACNB Bank	Gettysburg	ACNB Corporation	4/11/1857	29	325	No	1,633,945	1.35	14.51
Altoona First Savings Bank	Altoona		01/01/27	5	43	No	215,147	0.82	5.86
Ambler Savings Bank	Ambler		1/1/1899	8	55	No	402,279	0.76	6.30
American Bank	Allentown	American Bank Incorporated	06/05/97	1	60	No	620,822	1.17	11.70
AmeriServ Financial Bank	Johnstown	AmeriServ Financial, Inc.	09/23/33	16	233	No	1,145,678	0.78	8.81
Apollo Trust Company	Apollo	Apollo Bancorp, Inc.	5/27/1871	6	43	No	163,077	0.98	9.99
Armstrong County Building and Loan Association	Ford City		01/01/25	1	7	No	85,583	0.27	1.87
Asian Bank	Philadelphia	Asian Financial Corporation	06/09/99	2	37	No	211,126	1.07	12.75
Atlantic Community Bankers Bank	Camp Hill	Atlantic Community Bancshares, Inc.	11/21/83	2	106	No	752,387	0.80	6.17
Bank of Bird-in-Hand	Bird in Hand		12/02/13	3	50	No	358,230	0.96	8.19
Bank of Landisburg	Landisburg		10/19/03	4	54	No	290,251	1.22	6.84
Beneficial Bank	Philadelphia	Beneficial Bancorp, Inc.	4/20/1853	62	755	No	5,808,297	0.82	5.19
BNY Mellon, National Association	Pittsburgh	Bank of New York Mellon Corporation	1/1/1869	34	1,805	No	28,875,870	1.28	8.12
Brentwood Bank	Bethel Park	Mutual Holding Company of Western Pennsylvania	01/01/22	9	76	No	638,378	1.17	10.69
Bryn Mawr Trust Company	Bryn Mawr	Bryn Mawr Bank Corporation	3/25/1889	44	644	No	4,637,481	1.40	10.48
Centric Bank	Harrisburg	Centric Financial Corporation	11/01/19	6	108	No	702,890	1.35	12.40
cfsbank	Charleroi	Charleroi Financial MHC	01/01/35	10	74	No	488,348	(0.42)	(2.95)
Citizens & Northern Bank	Wellsboro	Citizens & Northern Corporation	1/1/1864	26	299	No	1,276,156	1.77	13.42
Citizens Savings Bank	Clarks Summit		07/17/02	8	75	No	330,087	0.48	3.26
Clarion County Community Bank	Clarion		01/07/04	4	38	No	160,148	0.72	7.30
CNB Bank	Clearfield	CNB Financial Corporation	2/5/1865	42	510	No	3,203,027	1.21	12.13
Coatesville Savings Bank	Coatesville		01/01/19	5	41	No	210,205	0.52	5.50
Commercial Bank & Trust of PA	Latrobe	Commercial National Financial Corporation	05/04/34	9	96	No	419,362	1.08	7.47
Community Bank	Carmichaels	CB Financial Services, Inc.	07/01/01	28	269	No	1,279,313	0.67	6.75
Community State Bank of Orbisonia	Orbisonia	Orbisonia Community Bancorp, Inc.	01/11/51	7	98	No	329,385	0.89	8.02
Compass Savings Bank	Wilmerding		01/01/34	1	7	No	62,912	0.06	0.70
County Savings Bank	Essington		01/01/20	3	18	No	81,990	0.42	6.40
Covenant Bank	Doylstown	Covenant Financial Inc.	11/07/07	2	50	No	479,313	0.67	7.03
Customers Bank	Phoenixville	Customers Bancorp, Inc.	06/26/97	15	827	No	9,828,370	0.77	7.75
Dime Bank	Honesdale	Dimeco, Inc.	01/01/05	8	138	No	694,582	1.21	10.91
DNB First, National Association	Downingtown	DNB Financial Corporation	9/3/1860	15	167	No	1,160,573	1.03	9.31
Dollar Bank, Federal Savings Bank	Pittsburgh	Dollar Mutual Bancorp	7/19/1855	75	1,339	No	8,514,086	0.81	7.07
Elderton State Bank	Elderton	Keystrom Financial, Inc.	06/10/19	3	51	No	278,330	1.42	12.16
Embassy Bank for the Lehigh Valley	Bethlehem	Embassy Bancorp, Inc.	11/06/01	8	91	No	1,099,655	0.99	12.55
Enterprise Bank	Allison Park	Enterprise Financial Services Group, Inc.	10/23/98	1	55	No	290,692	0.70	7.54
Ephrata National Bank	Ephrata	ENB Financial Corp	3/17/1881	16	261	No	1,097,256	0.94	10.15
ESSA Bank & Trust	Stroudsburg	ESSA Bancorp, Inc.	01/01/16	23	261	No	1,858,718	0.63	6.59
Farmers and Merchants Trust Company of Chambersburg	Chambersburg	Franklin Financial Services Corporation	02/05/06	24	261	No	1,210,156	0.60	6.22
Farmers Building and Savings Bank	Rochester		6/30/1894	1	6	No	93,514	0.91	4.31
Farmers National Bank of Emmlenton	Emmlenton	Emclaire Financial Corp	07/01/00	17	164	No	893,574	0.56	6.79
Fidelity Deposit and Discount Bank	Dunmore	Fidelity D & D Bancorp, Inc.	05/11/03	12	181	No	983,134	1.31	13.53
Fidelity Savings and Loan Association of Bucks County	Bristol		1/1/1885	2	15	No	87,320	0.27	1.92
First Bank of Lilly	Lilly		01/01/06	1	5	No	20,485	0.16	0.97
First Citizens Community Bank	Mansfield	Citizens Financial Services, Inc.	06/11/32	27	257	No	1,429,553	1.34	13.93

Pennsylvania – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First Columbia Bank & Trust Co.	Bloomsburg	CCFNB Bancorp, Inc.	8/1/1899	14	171	No	722,129	1.14	9.50
First Commonwealth Bank	Indiana	First Commonwealth Financial Corporation	9/21/1880	139	1,426	No	7,812,063	1.50	11.66
First Federal S&L Association of Greene County	Waynesburg		3/13/1924	8	122	No	916,933	0.58	4.17
First Keystone Community Bank	Berwick	First Keystone Corporation	9/23/1864	18	195	No	1,010,444	0.93	9.04
First National Bank and Trust Company of Newtown	Newtown	FNB Bancorp, Inc.	2/25/1864	16	152	No	934,171	0.94	12.79
First National Bank of Pennsylvania	Pittsburgh	F.N.B. Corporation	2/4/1864	405	4,164	No	33,026,384	1.19	8.37
First Northern Bank and Trust Company	Palmerton	Palm Bancorp	1/6/1908	11	149	No	704,192	0.61	4.41
First Resource Bank	Exton		5/2/2005	2	42	No	302,447	0.81	8.99
First United National Bank	Fryburg	Fryburg Banking Company, Inc.	8/2/1909	6	63	No	257,055	0.87	9.60
Firsttrust Savings Bank	Conshohocken	Semperverde Holding Company	1/1/1934	18	516	Yes	3,458,196	1.15	10.70
Fleetwood Bank	Fleetwood	Fleetwood Bank Corporation	12/7/1907	7	61	No	259,231	0.72	8.09
FNCB Bank	Dunmore	FNCB Bancorp, Inc.	1/1/1910	17	226	No	1,229,515	1.17	14.12
Fulton Bank, National Association	Lancaster	Fulton Financial Corporation	1/1/1882	112	1,366	No	12,558,891	1.07	9.48
Gratz Bank	Gratz	GNB Financial Services, Inc.	11/3/1934	5	52	No	334,521	1.13	12.75
Greenville Savings Bank	Greenville		1/1/1911	3	40	No	240,974	0.77	5.66
Hamlin Bank and Trust Company	Smethport		12/31/1863	8	87	No	398,936	0.39	1.88
Harleysville Bank	Harleysville	Harleysville Financial Corporation	2/16/1915	9	114	No	772,829	1.11	12.04
Hatboro Federal Savings, FA	Hatboro		6/30/1941	4	43	No	499,635	0.94	4.26
Hometown Bank of Pennsylvania	Bedford		4/9/2007	3	45	No	176,041	0.85	8.83
Honesdale National Bank	Honesdale	Honat Bancorp, Inc.	12/26/1836	12	148	No	659,788	1.38	9.12
Huntingdon Savings Bank	Huntingdon		1/1/1923	1	2	No	16,475	0.60	3.05
Huntingdon Valley Bank	Huntingdon Valley	HV Bancorp, Inc.	1/1/1871	6	72	No	314,857	0.29	3.42
Hyperion Bank	Philadelphia		11/20/2006	1	22	No	109,570	(0.47)	(3.04)
InFirst Bank	Indiana	InFirst Bancorp, MHC	1/1/1922	6	96	No	403,024	0.65	6.62
Investment Savings Bank	Altoona		1/1/1939	2	17	No	102,366	0.50	2.55
Iron Workers Savings Bank	Aston		1/1/1879	3	28	No	175,982	0.35	3.63
Jersey Shore State Bank	Williamsport	Penns Woods Bancorp, Inc.	5/15/1934	18	234	No	1,255,174	1.02	13.61
Jim Thorpe Neighborhood Bank	Jim Thorpe	JTNB Bancorp, Inc.	8/25/1902	6	44	No	190,808	0.51	6.05
Jonestown Bank and Trust Co.	Jonestown		1/1/1873	14	151	No	588,729	0.84	9.57
Juniata Valley Bank	Mifflintown	Juniata Valley Financial Corp.	8/5/1867	16	152	No	623,980	0.89	9.21
Kish Bank	Belleville	Kish Bancorp, Inc.	1/1/1935	14	195	No	848,479	0.82	9.70
Lafayette Ambassador Bank	Bethlehem	Fulton Financial Corporation	8/22/1922	21	128	No	1,580,962	1.03	9.20
Landmark Community Bank	Pittston	Landmark Bancorp, Inc.	3/1/2001	6	67	No	335,692	(0.13)	(1.59)
LINKBANK	West Chester	LINKBANCORP, Inc.	2/26/1999	2	35	No	83,681	(1.56)	(17.17)
Luzerne Bank	Luzerne	Penns Woods Bancorp, Inc.	11/19/1907	9	70	No	439,010	1.03	8.82
Malvern Bank, National Association	Paoli	Malvern Bancorp, Inc.	12/12/1887	9	88	No	1,127,573	0.98	7.91
Marion Center Bank	Indiana	Community Bankers' Corporation	7/6/1905	7	82	No	305,905	0.69	9.82
Marquette Savings Bank	Erie		5/27/1908	11	128	No	861,086	0.90	5.17
Mars Bank	Mars	Mars Bancorp, Inc.	10/16/1900	5	72	No	396,898	0.47	5.42
Mauch Chunk Trust Company	Jim Thorpe	Mauch Chunk Trust Financial Corp.	8/25/1902	8	81	No	438,162	0.65	7.89
MCS Bank	Lewistown		12/21/1923	5	38	No	143,399	0.41	3.07
Mercer County State Bank	Sandy Lake	Mercer County State Bancorp, Inc.	6/20/1911	11	100	No	404,107	0.88	8.78
Merchants Bank of Bangor	Bangor	MNB Corporation	10/8/1890	9	85	No	395,948	0.93	11.80
Meridian Bank	Malvern	Meridian Corporation	1/0/1900	NA	265	No	997,388	0.90	7.79
Mid Penn Bank	Millersburg	Mid Penn Bancorp, Inc.	9/24/1868	37	404	No	2,077,686	0.88	8.46

Pennsylvania – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Mifflinburg Bank & Trust Company	Mifflinburg	Mifflinburg Bancorp, Inc.	6/15/1872	6	73	No	435,652	1.14	12.45
Milton Savings Bank	Milton		1/1/1920	1	9	No	63,336	0.77	3.39
Monument Bank	Doylestown	Monument Bancorp, Inc.	2/22/2008	2	33	No	363,425	0.80	8.57
Muncy Bank and Trust Company	Muncy	Muncy Bank Financial, Inc.	11/1/1893	8	96	No	459,663	1.07	10.80
National Bank of Malvern	Malvern	Malvern Bank Corporation	4/7/1884	2	26	No	146,276	1.09	7.16
Neffs National Bank	Neffs	Neffs Bancorp, Inc.	4/3/1923	1	37	No	370,451	1.40	7.79
New Tripoli Bank	New Tripoli	New Tripoli Bancorp, Inc.	3/1/1910	2	57	No	480,155	1.10	9.75
NexTier Bank, National Association	Butler	NexTier Incorporated	1/1/1897	27	267	No	1,257,130	1.19	11.57
Noah Bank	Elkins Park		7/17/2006	5	76	No	427,222	0.46	4.21
Northumberland National Bank	Northumberland	Northumberland Bancorp	11/2/1903	7	107	No	534,262	0.57	6.05
Northwest Bank	Warren	Northwest Bancshares, Inc.	1/1/1896	173	2,128	No	9,701,569	1.14	8.90
Orrstown Bank	Shippensburg	Orrstown Financial Services, Inc.	5/1/1919	24	373	No	1,932,361	0.91	10.79
Penn Community Bank	Doylestown	Penn Community Mutual Holdings Inc.	6/22/1922	25	340	No	2,158,804	0.55	4.36
PennCrest BANK	Altoona		1/1/1939	7	44	No	182,727	0.41	2.74
Pennian Bank	Mifflintown	First Community Financial Corporation	1/1/1864	12	103	No	510,723	0.87	9.08
Peoples Security Bank and Trust Company	Scranton	Peoples Financial Services Corp.	1/1/1905	28	390	No	2,285,486	1.12	9.46
PeoplesBank, A Codorus Valley Company	York	Codorus Valley Bancorp, Inc.	1/25/1934	36	348	No	1,803,725	1.15	11.45
Phoenixville Federal Bank and Trust	Phoenixville		1/1/1911	7	83	No	443,246	0.69	5.99
Port Richmond Savings	Philadelphia		1/1/1919	1	9	No	75,917	1.27	6.54
Prudential Bank	Philadelphia	Prudential Bancorp, Inc.	1/1/1886	11	84	No	1,115,161	0.92	7.56
PS Bank	Wyalusing	Peoples Limited	12/14/1914	9	75	No	371,119	1.33	15.70
QNB Bank	Quakertown	QNB Corp.	7/21/1877	12	194	No	1,165,582	1.01	13.20
Quaint Oak Bank	Southampton	Quaint Oak Bancorp, Inc.	1/1/1926	2	73	No	270,561	0.83	9.40
Reliance Savings Bank	Altoona	Reliance Bancorp, MHC	1/1/1939	8	102	No	531,868	0.61	5.76
Republic First Bank	Philadelphia	Republic First Bancorp, Inc.	9/6/1988	25	502	No	2,745,396	0.48	5.98
Riverview Bank	Marysville	Riverview Financial Corporation	8/6/1904	32	283	No	1,137,637	1.00	9.45
S&T Bank	Indiana	S&T Bancorp, Inc.	5/21/1902	59	1,040	No	7,233,529	1.56	12.36
Second Federal S&L Association of Philadelphia	Philadelphia		1/1/1924	1	3	No	12,150	(2.51)	(5.33)
Sewickley Savings Bank	Sewickley		1/1/1884	3	21	No	315,548	0.65	2.36
Sharon Bank	Darby	Sharon MHC	12/2/1873	5	40	No	164,572	0.08	0.68
Slovenian Savings and Loan Association of Canonsburg	Strabane		1/1/1925	1	18	No	402,332	1.25	8.44
Slovenian S&L Association of Franklin-Conemaugh	Conemaugh		1/1/1915	5	31	No	139,382	0.43	3.62
Somerset Trust Company	Somerset	Somerset Trust Holding Company	1/1/1889	35	380	No	1,230,098	0.91	12.45
SSB Bank (MHC)	Pittsburgh	SSB Bancorp, MHC	1/1/1922	3	20	No	188,766	0.25	2.76
Standard Bank, PaSB	Monroeville	Standard AVB Financial Corp.	1/1/1921	20	158	No	971,332	0.92	6.90
Susquehanna Community Bank	West Milton	Susquehanna Community Financial, Inc.	3/13/1920	6	83	No	419,992	1.28	13.36
Tioga Franklin Savings Bank	Philadelphia		3/31/1873	1	9	No	41,060	0.36	2.97
TriState Capital Bank	Pittsburgh	TriState Capital Holdings, Inc.	1/22/2007	2	189	No	5,947,165	1.04	13.73
Turbotville National Bank	Turbotville	Turbotville National Bancorp, Inc.	2/1/1910	1	18	No	142,254	1.22	7.35
UNB Bank	Mount Carmel	UNB Corporation	12/12/1894	2	31	No	141,055	0.22	2.33
Union Building and Loan Savings Bank	West Bridgewater		1/1/1886	1	7	No	32,223	0.47	1.89
Union Community Bank	Mount Joy	Donegal Mutual Insurance Company	9/12/2000	14	112	No	553,831	1.07	7.02
United Bank of Philadelphia	Philadelphia	United Bancshares, Inc.	3/23/1992	4	20	No	51,057	(1.16)	(21.80)
United Savings Bank	Philadelphia		5/29/1912	6	48	No	347,432	0.70	4.15
Univest Bank and Trust Co.	Souderton	Univest Financial Corporation	4/1/1876	49	748	No	4,964,938	1.16	8.81

Pennsylvania – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Victory Bank	Limerick	Victory Bancorp, Inc.	1/16/2008	1	41	No	251,536	0.98	10.99
VIST Bank	Wyomissing	Tompkins Financial Corporation	1/1/1909	22	151	No	1,712,949	0.75	7.00
Washington Financial Bank	Washington	WFSB Mutual Holding Company	1/1/1899	10	182	No	1,175,716	0.79	6.43
Washington Savings Bank	Philadelphia		5/4/1903	4	33	No	164,210	(0.10)	(1.17)
Wayne Bank	Honesdale	Norwood Financial Corp.	1/1/1871	26	206	No	1,185,512	1.21	12.30
West View Savings Bank	Pittsburgh	WVS Financial Corp.	1/1/1908	6	35	No	348,886	0.76	8.39
Westmoreland Federal Savings and Loan Association	Latrobe		3/12/1952	1	22	No	169,289	0.24	0.99
William Penn Bank, (MHC)	Levittown	William Penn, MHC	1/1/1870	6	64	No	403,114	0.71	3.91
Woodlands Bank	Williamsport	Woodlands Financial Services Company	10/10/1990	8	103	No	411,673	1.14	12.43
York Traditions Bank	York		10/28/2002	6	121	No	482,918	1.03	10.01

Pennsylvania – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/ Office	Assets (\$000)/ Office	Deposits (\$000)/ Employee	Assets (\$000)/ Employee	Total Assets (\$000)
1	First National Bank of Pennsylvania	Pittsburgh	4,164	405	23,725,494	58,581	81,547	5,698	7,931	33,026,384
2	BNY Mellon, National Association	Pittsburgh	1,805	34	21,441,893	630,644	849,290	11,879	15,998	28,875,870
3	Fulton Bank, National Association	Lancaster	1,366	112	9,646,488	86,129	112,133	7,062	9,194	12,558,891
4	Customers Bank	Phoenixville	827	15	7,162,853	477,524	655,225	8,661	11,884	9,828,370
5	Northwest Bank	Warren	2,128	173	8,135,478	47,026	56,078	3,823	4,559	9,701,569
6	Dollar Bank, Federal Savings Bank	Pittsburgh	1,339	75	6,769,396	90,259	113,521	5,056	6,359	8,514,086
7	First Commonwealth Bank	Indiana	1,426	139	5,920,231	42,592	56,202	4,152	5,478	7,812,063
8	S&T Bank	Indiana	1,040	59	5,682,792	96,319	122,602	5,464	6,955	7,233,529
9	TriState Capital Bank	Pittsburgh	189	2	5,065,269	2,532,635	2,973,583	26,800	31,466	5,947,165
10	Beneficial Bank	Philadelphia	755	62	4,315,645	69,607	93,682	5,716	7,693	5,808,297
11	Univest Bank and Trust Co.	Souderton	748	49	3,964,829	80,915	101,325	5,301	6,638	4,964,938
12	Bryn Mawr Trust Company	Bryn Mawr	644	44	3,681,746	83,676	105,397	5,717	7,201	4,637,481
13	Firsttrust Savings Bank	Conshohocken	516	18	2,724,595	151,366	192,122	5,280	6,702	3,458,196
14	CNB Bank	Clearfield	510	42	2,611,214	62,172	76,263	5,120	6,280	3,203,027
15	Republic First Bank	Philadelphia	502	25	2,421,006	96,840	109,816	4,823	5,469	2,745,396
16	Peoples Security Bank and Trust Company	Scranton	390	28	1,878,758	67,099	81,625	4,817	5,860	2,285,486
17	Penn Community Bank	Doylestown	340	25	1,498,504	59,940	86,352	4,407	6,349	2,158,804
18	Mid Penn Bank	Millersburg	404	37	1,727,631	46,693	56,154	4,276	5,143	2,077,686
19	Orrstown Bank	Shippensburg	373	24	1,587,391	66,141	80,515	4,256	5,181	1,932,361
20	ESSA Bank & Trust	Stroudsburg	261	23	1,316,357	57,233	80,814	5,044	7,122	1,858,718
21	PeoplesBank, A Codorus Valley Company	York	348	36	1,498,570	41,627	50,103	4,306	5,183	1,803,725
22	VIST Bank	Wyomissing	151	22	1,192,926	54,224	77,861	7,900	11,344	1,712,949
23	ACNB Bank	Gettysburg	325	29	1,356,189	46,765	56,343	4,173	5,028	1,633,945
24	Lafayette Ambassador Bank	Bethlehem	128	21	1,339,177	63,770	75,284	10,462	12,351	1,580,962
25	First Citizens Community Bank	Mansfield	257	27	1,192,229	44,157	52,946	4,639	5,562	1,429,553
26	Community Bank	Carmichaels	269	28	1,087,946	38,855	45,690	4,044	4,756	1,279,313
27	Citizens & Northern Bank	Wellsboro	299	26	1,041,526	40,059	49,083	3,483	4,268	1,276,156
28	NexTier Bank, National Association	Butler	267	27	1,098,487	40,685	46,560	4,114	4,708	1,257,130
29	Jersey Shore State Bank	Williamsport	234	18	862,103	47,895	69,732	3,684	5,364	1,255,174
30	Somerset Trust Company	Somerset	380	35	1,002,860	28,653	35,146	2,639	3,237	1,230,098
31	FNCB Bank	Dunmore	226	17	1,095,750	64,456	72,324	4,848	5,440	1,229,515
32	Farmers and Merchants Trust Company of Chambersburg	Chambersburg	261	24	1,082,780	45,116	50,423	4,149	4,637	1,210,156
33	Wayne Bank	Honesdale	206	26	949,290	36,511	45,597	4,608	5,755	1,185,512
34	Washington Financial Bank	Washington	182	10	1,023,467	102,347	117,572	5,623	6,460	1,175,716
35	QNB Bank	Quakertown	194	12	1,015,598	84,633	97,132	5,235	6,008	1,165,582
36	DNB First, National Association	Downingtown	167	15	987,026	65,802	77,372	5,910	6,950	1,160,573
37	AmeriServ Financial Bank	Johnstown	233	16	949,371	59,336	71,605	4,075	4,917	1,145,678
38	Riverview Bank	Marysville	283	32	1,004,842	31,401	35,551	3,551	4,020	1,137,637
39	Malvern Bank, National Association	Paoli	88	9	859,618	95,513	125,286	9,768	12,813	1,127,573
40	Prudential Bank	Philadelphia	84	11	758,967	68,997	101,378	9,035	13,276	1,115,161
41	Embassy Bank for the Lehigh Valley	Bethlehem	91	8	931,855	116,482	137,457	10,240	12,084	1,099,655
42	Ephrata National Bank	Ephrata	261	16	920,570	57,536	68,579	3,527	4,204	1,097,256
43	1st Summit Bank	Johnstown	181	16	931,307	58,207	66,098	5,145	5,843	1,057,573
44	First Keystone Community Bank	Berwick	195	18	681,986	37,888	56,136	3,497	5,182	1,010,444
45	Meridian Bank	Malvern	265	NA	752,130			2,838	3,764	997,388
46	Fidelity Deposit and Discount Bank	Dunmore	181	12	770,415	64,201	81,928	4,256	5,432	983,134
47	Standard Bank, PaSB	Monroeville	158	20	719,957	35,998	48,567	4,557	6,148	971,332
48	First National Bank and Trust Company of Newtown	Newtown	152	16	824,364	51,523	58,386	5,423	6,146	934,171
49	First Federal S&L Association of Greene County	Waynesburg	122	8	778,260	97,283	114,617	6,379	7,516	916,933
50	Farmers National Bank of Emlenton	Emlenton	164	17	761,687	44,805	52,563	4,644	5,449	893,574

Pennsylvania – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	United Bank of Philadelphia	Philadelphia	51,057	6.06	(9.28)	0.15	(12.95)	76.23	2.29	4.91
2	Port Richmond Savings	Philadelphia	75,917	6.12	10.66	1.30	(3.03)	170.26	0.00	4.83
3	Hyperion Bank	Philadelphia	109,570	6.04	24.34	1.16	13.49	124.37	2.48	4.49
4	Victory Bank	Limerick	251,536	5.49	11.81	1.08	17.81	102.97	2.44	4.36
5	Riverview Bank	Marysville	1,137,637	5.24	(6.53)	0.70	(2.15)	88.95	2.83	4.24
5	Firsttrust Savings Bank	Conshohocken	3,458,196	5.18	4.99	0.78	11.42	105.70	2.47	4.24
7	Honesdale National Bank	Honesdale	659,788	5.00	5.83	0.44	(0.62)	94.69	3.29	4.21
8	Somerset Trust Company	Somerset	1,230,098	5.63	13.77	0.87	10.91	84.61	4.08	4.14
9	Dime Bank	Honesdale	694,582	5.11	2.47	0.66	6.93	97.80	2.86	4.07
10	Tioga Franklin Savings Bank	Philadelphia	41,060	5.93	10.26	1.55	(1.82)	120.01	3.04	4.05
11	Centric Bank	Harrisburg	702,890	5.37	26.10	1.13	21.10	106.56	3.35	4.04
11	Northwest Bank	Warren	9,701,569	4.65	3.47	0.39	2.45	99.27	2.19	4.04
13	Union Community Bank	Mount Joy	553,831	5.04	(3.71)	0.57	(3.49)	90.22	2.28	4.03
14	Bryn Mawr Trust Company	Bryn Mawr	4,637,481	4.91	4.23	0.69	6.81	93.13	2.23	3.99
15	Union Building and Loan Savings Bank	West Bridgewater	32,223	4.78	(0.16)	0.91	(6.19)	136.20	0.00	3.98
16	Altoona First Savings Bank	Altoona	215,147	5.50	10.92	0.79	(2.79)	92.12	2.33	3.95
16	Commercial Bank & Trust of PA	Latrobe	419,362	4.36	8.63	0.34	2.41	69.88	4.47	3.95
18	NexTier Bank, National Association	Butler	1,257,130	4.83	8.87	0.52	5.02	94.10	2.82	3.94
19	Elderton State Bank	Elderton	278,330	5.18	6.81	1.01	4.10	103.15	2.62	3.90
20	Community State Bank of Orbisonia	Orbisonia	329,385	4.93	0.25	0.87	(0.06)	99.62	2.21	3.89
21	Clarion County Community Bank	Clarion	160,148	5.25	(3.86)	1.01	1.39	90.73	2.63	3.88
22	First Resource Bank	Exton	302,447	5.38	12.52	1.24	12.00	103.60	2.27	3.87
22	Hamlin Bank and Trust Company	Smethport	398,936	5.48	1.84	0.52	(6.72)	77.62	2.95	3.87
24	Apollo Trust Company	Apollo	163,077	4.66	16.05	0.43	0.52	87.45	3.78	3.85
25	PeoplesBank, A Codorus Valley Company	York	1,803,725	5.17	6.29	1.02	8.03	99.43	2.38	3.84
25	ACNB Bank	Gettysburg	1,633,945	4.74	4.57	0.47	3.63	96.07	2.00	3.84
27	Citizens & Northern Bank	Wellsboro	1,276,156	4.98	1.38	0.42	2.51	79.48	2.70	3.80
28	Farmers and Merchants Trust Company of Chambersburg	Chambersburg	1,210,156	4.44	3.11	0.40	3.37	89.91	2.72	3.78
29	Univest Bank and Trust Co.	Souderton	4,964,938	4.63	10.68	0.68	9.27	101.10	2.48	3.76
30	Meridian Bank	Malvern	997,388	5.35	20.03	1.45	19.94	116.44	2.45	3.75
30	National Bank of Malvern	Malvern	146,276	4.58	4.45	0.48	(4.02)	96.27	2.94	3.75
32	InFirst Bank	Indiana	403,024	4.96	2.22	1.14	9.19	107.21	2.49	3.73
32	Woodlands Bank	Williamsport	411,673	4.87	4.75	0.66	4.68	83.64	3.01	3.73
34	First Commonwealth Bank	Indiana	7,812,063	4.61	6.71	0.56	5.76	97.73	2.65	3.72
35	Noah Bank	Elkins Park	427,222	5.93	(0.03)	1.84	13.50	88.39	5.70	3.71
36	Luzerne Bank	Luzerne	439,010	4.35	12.99	0.43	6.10	96.66	2.73	3.64
37	CNB Bank	Clearfield	3,203,027	4.75	15.34	0.87	20.43	94.49	2.79	3.62
38	Fidelity Deposit and Discount Bank	Dunmore	983,134	4.47	12.90	0.59	5.49	93.92	3.15	3.61
38	William Penn Bank, (MHC)	Levittown	403,114	4.92	40.53	1.12	51.59	119.15	4.32	3.61
40	Muncy Bank and Trust Company	Muncy	459,663	4.87	7.79	0.99	14.78	91.06	2.88	3.60
40	Mid Penn Bank	Millersburg	2,077,686	4.86	78.37	0.82	68.01	94.10	2.45	3.60
40	First Citizens Community Bank	Mansfield	1,429,553	4.83	8.09	0.73	7.46	90.84	2.40	3.60
43	Asian Bank	Philadelphia	211,126	5.33	16.49	1.24	13.63	105.36	2.03	3.59
43	S&T Bank	Indiana	7,233,529	4.67	3.18	0.89	4.29	104.68	2.52	3.59
45	Marion Center Bank	Indiana	305,905	4.87	7.84	0.84	3.99	91.46	2.52	3.58
45	Bank of Landisburg	Landisburg	290,251	5.07	3.48	0.85	2.58	90.48	1.70	3.58
47	Enterprise Bank	Allison Park	290,692	5.43	6.16	1.61	0.53	121.12	0.00	3.57
47	Jonestown Bank and Trust Co.	Jonestown	588,729	4.59	2.86	0.86	8.25	101.76	2.46	3.57
49	Covenant Bank	Doylstown	479,313	5.16	6.04	1.28	4.93	109.45	2.97	3.56
50	Fleetwood Bank	Fleetwood	259,231	4.56	1.20	0.22	2.47	72.99	1.96	3.54

Pennsylvania – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Meridian Bank	Malvern	997,388	8,163	0.01	2.64	0.03	0.01	32,355	3.59
2	BNY Mellon, National Association	Pittsburgh	28,875,870	305,153	0.03	(0.01)	0.01	0.00	806,441	3.39
3	Atlantic Community Bankers Bank	Camp Hill	752,387	6,001	0.00	0.00	0.00	0.02	20,315	2.69
4	United Bank of Philadelphia	Philadelphia	51,057	(628)	0.70	0.67	0.17	(0.02)	1,097	2.02
5	Noah Bank	Elkins Park	427,222	1,822	0.11	1.21	0.11	0.00	7,002	1.76
6	Citizens & Northern Bank	Wellsboro	1,276,156	22,493	0.41	0.05	0.03	0.00	20,911	1.65
7	Quaint Oak Bank	Southampton	270,561	2,074	0.00	0.88	0.00	0.03	3,840	1.53
8	Bryn Mawr Trust Company	Bryn Mawr	4,637,481	60,607	0.07	0.08	0.02	0.01	61,190	1.41
9	Huntingdon Valley Bank	Huntingdon Valley	314,857	826	0.03	1.00	0.01	0.00	3,726	1.33
10	Fulton Bank, National Association	Lancaster	12,558,891	126,659	0.23	0.09	0.04	0.01	152,909	1.29
11	Univest Bank and Trust Co.	Souderton	4,964,938	54,503	0.12	0.08	0.03	(0.01)	60,430	1.28
12	Orrstown Bank	Shippensburg	1,932,361	15,639	0.18	0.14	0.03	0.01	20,234	1.18
12	York Traditions Bank	York	482,918	4,728	0.07	0.86	0.00	(0.01)	5,402	1.18
14	Somerset Trust Company	Somerset	1,230,098	10,829	0.18	0.07	0.06	(0.03)	12,721	1.07
14	First Commonwealth Bank	Indiana	7,812,063	113,555	0.24	0.12	0.00	(0.01)	81,028	1.07
14	Ephrata National Bank	Ephrata	1,097,256	9,896	0.13	0.15	0.02	0.00	11,327	1.07
17	Farmers and Merchants Trust Company of Chambersburg	Chambersburg	1,210,156	7,090	0.24	0.00	0.00	0.00	12,290	1.04
18	PS Bank	Wyalusing	371,119	4,836	0.14	0.01	0.04	0.00	3,582	0.98
19	FNCB Bank	Dunmore	1,229,515	14,347	0.13	0.04	0.02	(0.01)	11,712	0.96
20	Northwest Bank	Warren	9,701,569	110,149	0.21	0.00	0.01	(0.01)	90,665	0.94
21	Fidelity Deposit and Discount Bank	Dunmore	983,134	11,997	0.24	0.07	0.03	(0.01)	8,252	0.90
22	First Columbia Bank & Trust Co.	Bloomsburg	722,129	8,134	0.20	0.09	0.05	0.00	6,386	0.89
23	Lafayette Ambassador Bank	Bethlehem	1,580,962	16,033	0.22	0.04	0.03	0.00	13,579	0.87
23	Kish Bank	Belleville	848,479	6,828	0.19	0.10	0.01	0.00	7,267	0.87
25	Firsttrust Savings Bank	Conshohocken	3,458,196	49,712	0.14	0.08	0.18	0.04	28,143	0.86
26	Apollo Trust Company	Apollo	163,077	1,596	0.32	0.00	0.00	0.00	1,346	0.83
26	Woodlands Bank	Williamsport	411,673	4,613	0.15	0.02	0.00	0.00	3,371	0.83
28	Juniata Valley Bank	Mifflintown	623,980	5,479	0.29	0.00	0.02	0.01	4,980	0.81
29	First National Bank and Trust Company of Newtown	Newtown	934,171	8,878	0.06	0.00	0.00	0.00	7,287	0.77
30	Republic First Bank	Philadelphia	2,745,396	12,386	0.08	0.43	0.02	0.00	19,589	0.76
30	PeoplesBank, A Codorus Valley Company	York	1,803,725	20,190	0.15	0.10	0.01	0.00	13,320	0.76
30	Riverview Bank	Marysville	1,137,637	11,580	0.20	0.05	0.01	0.00	8,777	0.76
30	Customers Bank	Phoenixville	9,828,370	80,706	0.07	0.04	0.01	0.00	79,416	0.76
34	S&T Bank	Indiana	7,233,529	109,423	0.17	0.02	0.01	(0.01)	53,018	0.75
34	First National Bank of Pennsylvania	Pittsburgh	33,026,384	381,049	0.23	0.06	0.02	(0.01)	239,416	0.75
34	Honesdale National Bank	Honesdale	659,788	8,761	0.14	0.06	0.07	(0.02)	4,741	0.75
37	Community Bank	Carmichaels	1,279,313	7,795	0.13	0.01	0.02	0.00	8,499	0.74
37	Tioga Franklin Savings Bank	Philadelphia	41,060	143	0.01	0.59	0.10	0.04	295	0.74
39	Enterprise Bank	Allison Park	290,692	1,972	0.12	0.00	0.00	(0.07)	2,063	0.73
40	Mercer County State Bank	Sandy Lake	404,107	3,490	0.23	0.02	0.01	0.02	2,862	0.72
41	Reliance Savings Bank	Altoona	531,868	3,014	0.12	0.17	0.07	0.00	3,476	0.70
42	Northumberland National Bank	Northumberland	534,262	2,950	0.08	0.09	0.08	0.00	3,572	0.69
42	Commercial Bank & Trust of PA	Latrobe	419,362	4,357	0.06	0.00	0.00	0.00	2,759	0.69
44	Centric Bank	Harrisburg	702,890	8,811	0.05	0.34	0.13	0.02	4,294	0.66
44	ACNB Bank	Gettysburg	1,633,945	21,669	0.21	0.03	0.00	0.00	10,609	0.66
44	Jersey Shore State Bank	Williamsport	1,255,174	11,972	0.16	0.10	0.00	(0.01)	7,722	0.66
47	Community State Bank of Orbisonia	Orbisonia	329,385	2,933	0.14	0.00	0.00	(0.01)	2,112	0.64
47	Union Community Bank	Mount Joy	553,831	6,017	0.13	0.01	0.00	0.00	3,599	0.64
47	CNB Bank	Clearfield	3,203,027	36,061	0.19	0.02	0.02	0.01	19,115	0.64
50	Susquehanna Community Bank	West Milton	419,992	5,247	0.14	0.14	0.02	0.00	2,586	0.63

Pennsylvania – Total Overhead Ranking

Rank	Company Name	City	Total Assets ((\$000))	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Sewickley Savings Bank	Sewickley	315,548	53.66	21	3	0.65	0.08	0.26	1.00
2	Slovenian Savings and Loan Association of Canonsburg	Strabane	402,332	37.64	18	1	0.67	0.06	0.32	1.04
3	West View Savings Bank	Pittsburgh	348,886	50.23	35	6	0.69	0.08	0.29	1.06
4	Armstrong County Building and Loan Association	Ford City	85,583	73.66	7	1	0.61	0.07	0.51	1.18
5	TriState Capital Bank	Pittsburgh	5,947,165	53.04	189	2	0.78	0.09	0.44	1.30
6	Neffs National Bank	Neffs	370,451	44.98	37	1	0.78	0.18	0.43	1.39
7	Prudential Bank	Philadelphia	1,115,161	54.31	84	11	0.79	0.16	0.54	1.49
8	Westmoreland Federal Savings and Loan Association	Latrobe	169,289	82.41	22	1	0.95	0.13	0.41	1.49
9	Farmers Building and Savings Bank	Rochester	93,514	62.19	6	1	0.94	0.15	0.46	1.54
10	American Bank	Allentown	620,822	50.16	60	1	0.81	0.20	0.56	1.57
11	Malvern Bank, National Association	Paoli	1,127,573	53.02	88	9	0.78	0.19	0.62	1.59
12	Hatboro Federal Savings, FA	Hatboro	499,635	57.28	43	4	0.90	0.16	0.58	1.64
13	United Savings Bank	Philadelphia	347,432	64.85	48	6	1.13	0.14	0.45	1.72
14	Bank of Bird-in-Hand	Bird in Hand	358,230	54.31	50	3	1.03	0.17	0.64	1.84
15	Ambler Savings Bank	Ambler	402,279	62.94	55	8	1.06	0.23	0.57	1.86
16	New Tripoli Bank	New Tripoli	480,155	55.06	57	2	1.10	0.13	0.65	1.88
17	Turbotville National Bank	Turbotville	142,254	53.23	18	1	1.06	0.08	0.75	1.89
18	Elderton State Bank	Elderton	278,330	47.13	51	3	1.18	0.19	0.52	1.89
19	Harleysville Bank	Harleysville	772,829	54.04	114	9	1.08	0.19	0.64	1.91
20	Monument Bank	Doylestown	363,425	68.15	33	2	1.09	0.11	0.73	1.92
21	1st Summit Bank	Johnstown	1,057,573	58.02	181	16	1.14	0.28	0.53	1.96
22	Embassy Bank for the Lehigh Valley	Bethlehem	1,099,655	59.21	91	8	0.93	0.27	0.76	1.96
23	First National Bank of Pennsylvania	Pittsburgh	33,026,384	53.57	4,164	405	1.09	0.34	0.56	2.00
24	Mifflinburg Bank & Trust Company	Mifflinburg	435,652	56.77	73	6	1.16	0.21	0.65	2.03
25	Greenville Savings Bank	Greenville	240,974	65.57	40	3	1.19	0.26	0.58	2.03
26	S&T Bank	Indiana	7,233,529	49.31	1,040	59	1.08	0.27	0.69	2.05
27	First Federal S&L Association of Greene County	Waynesburg	916,933	72.84	122	8	1.30	0.21	0.55	2.06
28	Brentwood Bank	Bethel Park	638,378	66.20	76	9	1.14	0.24	0.70	2.08
29	Huntingdon Savings Bank	Huntingdon	16,475	71.15	2	1	1.25	0.13	0.70	2.08
30	Customers Bank	Phoenixville	9,828,370	62.86	827	15	1.00	0.11	0.97	2.08
31	ESSA Bank & Trust	Stroudsburg	1,858,718	67.52	261	23	1.25	0.23	0.60	2.09
32	Gratz Bank	Gratz	334,521	57.71	52	5	1.15	0.18	0.82	2.15
33	Standard Bank, PaSB	Monroeville	971,332	61.39	158	20	1.27	0.26	0.62	2.15
34	Covenant Bank	Doylestown	479,313	60.40	50	2	1.18	0.17	0.82	2.16
35	Wayne Bank	Honesdale	1,185,512	56.79	206	26	1.21	0.32	0.67	2.20
36	Bank of Landisburg	Landisburg	290,251	58.93	54	4	1.14	0.11	0.95	2.20
37	Compass Savings Bank	Wilmerding	62,912	90.84	7	1	0.76	0.30	1.13	2.20
38	QNB Bank	Quakertown	1,165,582	62.41	194	12	1.22	0.25	0.73	2.20
39	First Citizens Community Bank	Mansfield	1,429,553	54.56	257	27	1.37	0.19	0.65	2.21
40	Asian Bank	Philadelphia	211,126	59.99	37	2	0.92	0.29	1.02	2.22
41	First Keystone Community Bank	Berwick	1,010,444	66.20	195	18	1.16	0.24	0.82	2.23
42	Milton Savings Bank	Milton	63,336	65.39	9	1	0.91	0.22	1.11	2.24
43	Hamlin Bank and Trust Company	Smethport	398,936	54.78	87	8	1.18	0.25	0.81	2.24
44	VIST Bank	Wyomissing	1,712,949	65.66	151	22	0.86	0.24	1.17	2.27
45	Jersey Shore State Bank	Williamsport	1,255,174	62.59	234	18	1.28	0.35	0.64	2.27
46	Marquette Savings Bank	Erie	861,086	65.06	128	11	1.15	0.38	0.75	2.28
47	First National Bank and Trust Company of Newtown	Newtown	934,171	62.93	152	16	1.32	0.30	0.67	2.29
48	cfsbank	Charleroi	488,348	82.33	74	10	1.36	0.30	0.64	2.30
49	Peoples Security Bank and Trust Company	Scranton	2,285,486	59.34	390	28	1.27	0.42	0.61	2.30
50	National Bank of Malvern	Malvern	146,276	58.52	26	2	1.46	0.21	0.63	2.31

Pennsylvania – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Mars Bank	Mars	396,898	247,320	1.04	0.05	0.00	0.03	0.00	0.08
2	Sewickley Savings Bank	Sewickley	315,548	58,676	1.39	0.00	0.00	0.09	0.00	0.09
3	TriState Capital Bank	Pittsburgh	5,947,165	5,132,873	0.26	0.02	0.00	0.11	0.02	0.15
4	United Savings Bank	Philadelphia	347,432	158,676	0.80	0.16	0.00	0.00	0.00	0.16
5	BNY Mellon, National Association	Pittsburgh	28,875,870	16,004,213	0.16	0.15	0.03	0.05	0.00	0.23
6	Commercial Bank & Trust of PA	Latrobe	419,362	227,747	0.59	0.03	0.00	0.26	(0.05)	0.24
7	West View Savings Bank	Pittsburgh	348,886	88,906	0.56	0.00	0.00	0.26	0.00	0.26
8	American Bank	Allentown	620,822	500,614	1.32	0.01	0.00	0.27	0.02	0.31
9	Washington Savings Bank	Philadelphia	164,210	140,156	0.45	0.23	0.00	0.06	0.06	0.35
10	Victory Bank	Limerick	251,536	231,379	0.91	0.12	0.00	0.23	0.00	0.35
11	Bank of Bird-in-Hand	Bird in Hand	358,230	313,762	0.85	0.41	0.00	0.00	0.00	0.41
12	Apollo Trust Company	Apollo	163,077	113,109	1.05	0.01	0.03	0.35	0.01	0.41
13	Brentwood Bank	Bethel Park	638,378	500,930	0.89	0.01	0.00	0.42	0.00	0.43
14	Fleetwood Bank	Fleetwood	259,231	170,468	1.09	0.22	0.00	0.32	0.00	0.55
15	Embassy Bank for the Lehigh Valley	Bethlehem	1,099,655	957,356	0.77	0.12	0.00	0.35	0.08	0.55
16	Union Community Bank	Mount Joy	553,831	416,565	1.20	0.15	0.01	0.41	(0.01)	0.56
17	UNB Bank	Mount Carmel	141,055	94,109	0.83	0.46	0.01	0.07	0.03	0.57
18	Kish Bank	Belleville	848,479	637,254	1.04	0.09	0.00	0.52	0.00	0.61
19	Atlantic Community Bankers Bank	Camp Hill	752,387	346,904	2.20	0.06	0.06	0.55	0.00	0.66
20	Customers Bank	Phoenixville	9,828,370	8,545,000	0.47	0.16	0.04	0.43	0.04	0.67
21	Centric Bank	Harrisburg	702,890	626,575	1.10	0.26	0.11	0.23	0.07	0.68
22	Pennian Bank	Mifflintown	510,723	345,278	1.10	0.15	0.08	0.39	0.08	0.70
23	Monument Bank	Doylestown	363,425	256,662	1.08	0.00	0.00	0.60	0.12	0.72
24	Penn Community Bank	Doylestown	2,158,804	1,498,282	0.75	0.04	0.00	0.65	0.05	0.74
25	Ephrata National Bank	Ephrata	1,097,256	695,502	1.25	0.13	0.06	0.51	0.04	0.74
26	Washington Financial Bank	Washington	1,175,716	847,613	1.14	0.57	0.00	0.18	0.00	0.75
27	Sharon Bank	Darby	164,572	84,236	0.41	0.20	0.00	0.50	0.06	0.76
28	AmeriServ Financial Bank	Johnstown	1,145,678	863,129	1.00	0.55	0.00	0.16	0.11	0.82
29	Mid Penn Bank	Millersburg	2,077,686	1,625,769	0.52	0.09	0.00	0.76	(0.02)	0.82
30	Wayne Bank	Honesdale	1,185,512	850,738	0.99	0.34	0.00	0.38	0.11	0.83
31	Muncy Bank and Trust Company	Muncy	459,663	372,413	1.07	0.29	0.01	0.57	(0.02)	0.84
32	Standard Bank, PaSB	Monroeville	971,332	733,717	0.60	0.38	0.00	0.44	0.05	0.86
33	Port Richmond Savings	Philadelphia	75,917	71,502	1.25	0.22	0.00	0.60	0.06	0.88
34	Orrstown Bank	Shippensburg	1,932,361	1,250,997	1.12	0.41	0.00	0.51	(0.04)	0.89
35	Iron Workers Savings Bank	Aston	175,982	145,095	0.56	0.73	0.00	0.13	0.04	0.90
36	Beneficial Bank	Philadelphia	5,808,297	3,894,837	1.11	0.20	0.03	0.56	0.12	0.91
37	Meridian Bank	Malvern	997,388	877,482	0.92	0.09	0.00	0.80	0.03	0.92
38	Firsttrust Savings Bank	Conshohocken	3,458,196	2,879,974	1.75	0.21	0.01	0.66	0.06	0.94
39	Dollar Bank, Federal Savings Bank	Pittsburgh	8,514,086	6,952,744	0.67	0.37	0.01	0.55	0.03	0.97
40	Bryn Mawr Trust Company	Bryn Mawr	4,637,481	3,428,903	0.57	0.16	0.00	0.65	0.16	0.97
41	First Commonwealth Bank	Indiana	7,812,063	5,786,006	0.83	0.14	0.03	0.60	0.23	0.99
42	Second Federal S&L Association of Philadelphia	Philadelphia	12,150	7,057	0.97	1.01	0.00	0.00	0.00	1.01
43	Phoenixville Federal Bank and Trust	Phoenixville	443,246	337,985	0.98	0.07	0.00	0.97	0.02	1.05
44	Asian Bank	Philadelphia	211,126	169,708	1.31	0.00	0.00	1.06	0.00	1.06
45	Peoples Security Bank and Trust Company	Scranton	2,285,486	1,824,015	1.17	0.45	0.05	0.49	0.10	1.09
46	York Traditions Bank	York	482,918	395,535	0.94	0.17	0.00	0.97	0.01	1.15
47	Hometown Bank of Pennsylvania	Bedford	176,041	151,435	1.06	0.11	0.00	0.89	0.16	1.15
48	VIST Bank	Wyomissing	1,712,949	1,358,030	0.88	0.06	0.10	0.99	0.02	1.16
49	PS Bank	Wyalusing	371,119	234,298	1.07	0.37	0.04	0.64	0.13	1.18
50	Investment Savings Bank	Altoona	102,366	49,519	0.62	0.85	0.00	0.31	0.04	1.20

Pennsylvania – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2017Q4 LTM Net Income (\$000)	2016Q4 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	PS Bank	Wyalusing	371,119	4,836	75	64	3,022	3,111	1.33	15.70
2	ACNB Bank	Gettysburg	1,633,945	21,669	325	67	10,073	10,683	1.35	14.51
3	FNCB Bank	Dunmore	1,229,515	14,347	226	63	1,092	7,471	1.17	14.12
4	First Citizens Community Bank	Mansfield	1,429,553	18,669	257	73	12,767	12,979	1.34	13.93
5	TriState Capital Bank	Pittsburgh	5,947,165	53,656	189	284	35,583	23,115	1.04	13.73
6	Jersey Shore State Bank	Williamsport	1,255,174	11,972	234	51	8,384	10,019	1.02	13.61
7	Fidelity Deposit and Discount Bank	Dunmore	983,134	11,997	181	66	9,258	8,249	1.31	13.53
8	Citizens & Northern Bank	Wellsboro	1,276,156	22,493	299	75	13,371	15,120	1.77	13.42
9	Susquehanna Community Bank	West Milton	419,992	5,247	83	63	4,942	4,504	1.28	13.36
10	QNB Bank	Quakertown	1,165,582	11,742	194	61	7,484	8,641	1.01	13.20
11	First National Bank and Trust Company of Newtown	Newtown	934,171	8,878	152	58	4,624	6,331	0.94	12.79
12	Asian Bank	Philadelphia	211,126	2,113	37	57	1,407	1,171	1.07	12.75
12	Gratz Bank	Gratz	334,521	3,646	52	70	2,810	2,722	1.13	12.75
14	Embassy Bank for the Lehigh Valley	Bethlehem	1,099,655	10,370	91	114	7,554	7,354	0.99	12.55
15	Mifflinburg Bank & Trust Company	Mifflinburg	435,652	4,975	73	68	3,794	4,182	1.14	12.45
15	Somerset Trust Company	Somerset	1,230,098	10,829	380	28	6,609	10,107	0.91	12.45
17	Woodlands Bank	Williamsport	411,673	4,613	103	45	3,042	3,306	1.14	12.43
18	Centric Bank	Harrisburg	702,890	8,811	108	82	4,465	3,460	1.35	12.40
19	S&T Bank	Indiana	7,233,529	109,423	1,040	105	73,247	74,184	1.56	12.36
20	Wayne Bank	Honesdale	1,185,512	14,051	206	68	8,444	7,821	1.21	12.30
21	1st Summit Bank	Johnstown	1,057,573	11,308	181	62	9,661	10,292	1.08	12.29
22	Elderton State Bank	Elderton	278,330	3,820	51	75	2,474	2,549	1.42	12.16
23	CNB Bank	Clearfield	3,203,027	36,061	510	71	26,271	21,884	1.21	12.13
24	Harleysville Bank	Harleysville	772,829	8,546	114	75	6,341	6,087	1.11	12.04
25	Merchants Bank of Bangor	Bangor	395,948	3,656	85	43	2,433	1,765	0.93	11.80
26	American Bank	Allentown	620,822	7,270	60	121	6,126	4,906	1.17	11.70
27	First Commonwealth Bank	Indiana	7,812,063	113,555	1,426	80	59,866	64,058	1.50	11.66
28	NexTier Bank, National Association	Butler	1,257,130	15,023	267	56	10,783	10,302	1.19	11.57
29	PeoplesBank, A Codorus Valley Company	York	1,803,725	20,190	348	58	12,458	13,562	1.15	11.45
30	Victory Bank	Limerick	251,536	2,304	41	56	1,641	1,151	0.98	10.99
31	Dime Bank	Honesdale	694,582	8,015	138	58	5,246	6,356	1.21	10.91
32	Muncy Bank and Trust Company	Muncy	459,663	4,715	96	49	2,800	3,934	1.07	10.80
33	Orrstown Bank	Shippensburg	1,932,361	15,639	373	42	9,301	8,774	0.91	10.79
34	Firsttrust Savings Bank	Conshohocken	3,458,196	49,712	516	96	30,952	29,187	1.15	10.70
35	Brentwood Bank	Bethel Park	638,378	7,385	76	97	3,800	3,504	1.17	10.69
36	Bryn Mawr Trust Company	Bryn Mawr	4,637,481	60,607	644	94	20,497	34,011	1.40	10.48
37	Ephrata National Bank	Ephrata	1,097,256	9,896	261	38	6,418	7,524	0.94	10.15
38	York Traditions Bank	York	482,918	4,728	121	39	3,394	2,900	1.03	10.01
39	Apollo Trust Company	Apollo	163,077	1,596	43	37	1,242	1,273	0.98	9.99
40	Marion Center Bank	Indiana	305,905	2,125	82	26	1,463	1,611	0.69	9.82
41	New Tripoli Bank	New Tripoli	480,155	5,045	57	89	4,443	5,280	1.10	9.75
42	Kish Bank	Belleville	848,479	6,828	195	35	4,675	5,234	0.82	9.70
43	First United National Bank	Fryburg	257,055	2,301	63	37	1,745	2,345	0.87	9.60
44	Jonestown Bank and Trust Co.	Jonestown	588,729	4,845	151	32	4,487	4,470	0.84	9.57
45	First Columbia Bank & Trust Co.	Bloomsburg	722,129	8,134	171	48	6,504	7,116	1.14	9.50
46	Fulton Bank, National Association	Lancaster	12,558,891	126,659	1,366	93	115,571	109,893	1.07	9.48
47	Peoples Security Bank and Trust Company	Scranton	2,285,486	25,022	390	64	18,556	19,722	1.12	9.46
48	Riverview Bank	Marysville	1,137,637	11,580	283	41	(4,929)	3,245	1.00	9.45
49	Quaint Oak Bank	Southampton	270,561	2,074	73	28	1,496	1,550	0.83	9.40
50	DNB First, National Association	Downingtown	1,160,573	11,563	167	69	8,746	5,737	1.03	9.31

Pennsylvania – Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Centric Bank	Harrisburg	702,890	11	44	87	21	18	36.2
2	First Commonwealth Bank	Indiana	7,812,063	34	14	70	41	27	37.2
3	S&T Bank	Indiana	7,233,529	43	34	26	65	19	37.4
4	ACNB Bank	Gettysburg	1,633,945	25	44	62	58	2	38.2
5	Wayne Bank	Honesdale	1,185,512	66	53	35	30	20	40.8
6	PS Bank	Wyalusing	371,119	68	18	76	49	1	42.4
7	Bryn Mawr Trust Company	Bryn Mawr	4,637,481	14	8	119	40	36	43.4
7	Fidelity Deposit and Discount Bank	Dunmore	983,134	38	21	74	77	7	43.4
9	Apollo Trust Company	Apollo	163,077	24	26	133	12	39	46.8
10	First Citizens Community Bank	Mansfield	1,429,553	40	60	39	93	4	47.2
11	Firsttrust Savings Bank	Conshohocken	3,458,196	5	25	137	38	34	47.8
12	Muncy Bank and Trust Company	Muncy	459,663	40	57	82	31	32	48.4
13	Gratz Bank	Gratz	334,521	67	83	32	51	12	49.0
13	CNB Bank	Clearfield	3,203,027	37	47	72	66	23	49.0
15	NexTier Bank, National Association	Butler	1,257,130	18	86	58	57	28	49.4
16	FNCB Bank	Dunmore	1,229,515	82	19	55	90	3	49.8
17	Peoples Security Bank and Trust Company	Scranton	2,285,486	57	57	49	45	47	51.0
18	Honesdale National Bank	Honesdale	659,788	7	34	98	64	53	51.2
19	Asian Bank	Philadelphia	211,126	43	121	40	44	12	52.0
20	American Bank	Allentown	620,822	100	118	10	8	26	52.4
20	Embassy Bank for the Lehigh Valley	Bethlehem	1,099,655	90	121	22	15	14	52.4
20	First National Bank of Pennsylvania	Pittsburgh	33,026,384	75	34	23	63	67	52.4
23	TriState Capital Bank	Pittsburgh	5,947,165	139	112	5	3	5	52.8
24	Kish Bank	Belleville	848,479	70	23	113	18	42	53.2
24	Ephrata National Bank	Ephrata	1,097,256	72	14	118	25	37	53.2
26	PeoplesBank, A Codorus Valley Company	York	1,803,725	25	30	94	89	29	53.4
26	Univest Bank and Trust Co.	Souderton	4,964,938	29	11	100	67	60	53.4
28	Citizens & Northern Bank	Wellsboro	1,276,156	27	6	115	113	8	53.8
28	Commercial Bank & Trust of PA	Latrobe	419,362	16	42	126	6	79	53.8
30	Susquehanna Community Bank	West Milton	419,992	63	50	67	84	9	54.6
31	Somerset Trust Company	Somerset	1,230,098	8	14	142	95	15	54.8
32	Riverview Bank	Marysville	1,137,637	5	30	131	61	48	55.0
32	Union Community Bank	Mount Joy	553,831	13	47	114	16	85	55.0
34	Woodlands Bank	Williamsport	411,673	32	26	107	94	17	55.2
35	York Traditions Bank	York	482,918	52	12	129	46	38	55.4
36	Mifflinburg Bank & Trust Company	Mifflinburg	435,652	98	68	24	74	15	55.8
36	Victory Bank	Limerick	251,536	4	118	117	10	30	55.8
38	QNB Bank	Quakertown	1,165,582	103	70	38	60	10	56.2
39	Northwest Bank	Warren	9,701,569	11	20	106	88	57	56.4
40	1st Summit Bank	Johnstown	1,057,573	122	67	21	52	21	56.6
41	Bank of Bird-in-Hand	Bird in Hand	358,230	94	98	14	11	68	57.0
42	Orrstown Bank	Shippensburg	1,932,361	85	12	122	34	33	57.2
42	Merchants Bank of Bangor	Bangor	395,948	63	79	65	54	25	57.2
42	Meridian Bank	Malvern	997,388	30	1	144	37	74	57.2
45	Mid Penn Bank	Millersburg	2,077,686	40	79	75	29	64	57.4
46	Pennian Bank	Mifflintown	510,723	90	53	69	22	54	57.6
46	Customers Bank	Phoenixville	9,828,370	132	30	30	20	76	57.6
48	Brentwood Bank	Bethel Park	638,378	115	100	28	13	35	58.2
49	First Columbia Bank & Trust Co.	Bloomsburg	722,129	97	22	56	75	45	59.0
50	Elderton State Bank	Elderton	278,330	19	112	18	128	22	59.8



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