

# Banks & thrifts with CEOs at least 70 years old\*

Company (ticker)	City, state	CEO name	CEO age	At or for the 12 months ended June 30, 2015			Total insider stake (%)
				Total assets (\$M)	NPAs/ assets (%)	ROAA (%)	
M&T Bank Corp. (MTB)	Buffalo, NY	Robert Wilmers	80	97,080.1	1.05	1.12	8.21
First Republic Bank (FRC)	San Francisco, CA	James Herbert II	70	53,118.6	0.13	1.01	0.90
TCF Financial Corp. (TCB)	Wayzata, MN	William Cooper	71	19,826.4	2.15	0.91	7.31
Valley National Bancorp (VLY)	Wayne, NJ	Gerald Lipkin	74	19,290.0	0.88	0.63	4.92
First National of Nebraska Inc. (FINN)	Omaha, NE	Bruce Lauritzen	72	17,624.1	1.15	1.34	NA
International Bancshares Corp. (IBOC)	Laredo, TX	Dennis Nixon	72	12,074.1	1.02	1.15	18.29
Cathay General Bancorp (CATY)	Los Angeles, CA	Dunson Cheng	70	11,918.3	1.59	1.35	7.35
TowneBank (TOWN)	Portsmouth, VA	G. Robert Aston Jr.	70	6,055.2	1.41	1.01	10.84
Carter Bank & Trust (CARE)	Martinsville, VA	Worth Carter Jr.	77	4,796.7	2.78	0.74	25.64
Dime Community Bancshares Inc. (DCOM)	Brooklyn, NY	Vincent Palagiano	74	4,644.5	0.25	1.06	15.66
Fidelity Southern Corp. (LION)	Atlanta, GA	James Miller Jr.	74	3,374.9	1.59	1.30	20.69
Preferred Bank (PFBC)	Los Angeles, CA	Li Yu	74	2,170.2	0.37	1.35	12.80
Republic First Bancorp Inc. (FRBK)	Philadelphia, PA	Harry Madonna	72	1,272.4	2.91	0.19	29.01
National Bankshares Inc. (NKSH)	Blacksburg, VA	James Rakes	70	1,148.3	1.68	1.44	3.46
Southern National Bancorp of Virginia Inc. (SONA)	McLean, VA	Georgia Derrico	70	1,011.7	1.42	0.94	15.56
Old Point Financial Corp. (OPOF)	Hampton, VA	Robert Shuford Sr.	77	893.5	1.81	0.52	22.93
Riverview Bancorp Inc. (RVSB)	Vancouver, WA	Patrick Sheaffer	75	860.2	2.51	0.64	10.73
Auburn National Bancorp. Inc. (AUBN)	Auburn, AL	Edward Spencer Jr.	84	806.2	0.37	0.99	35.96
1st Century Bancshares Inc. (FCTY)	Los Angeles, CA	Alan Rothenberg	75	661.3	NA	0.34	23.35
Central Service Corp. (CESO)	Enid, OK	Romayne Baker Jr.	71	584.0	NA	0.88	NA
Idaho Independent Bank (IIBK)	Coeur D'Alene, ID	Jack Gustavel	75	555.4	0.86	1.11	NA
Country Bank Holding Co. Inc. (CYHC)	New York, NY	Joseph Murphy	79	555.0	NA	NA	NA
First Priority Financial Corp. (FPBK)	Malvern, PA	David Sparks	70	503.9	1.36	1.42	23.08

Data compiled Oct. 5, 2015.

\* List is limited to public U.S. banks and thrifts with greater than \$500 million in total assets and with CEOs at least 70 years old. Excludes mutual holding companies and merger targets.

Analysis is also limited to institutions for which SNL has data on CEO age.

NPAs = nonperforming assets, including nonaccrual loans and leases, renegotiated loans and leases, and foreclosed or repossessed assets.

ROAA = return on average assets; net income as a percentage of average assets.

NA = not available

Source: SNL Financial