

## RALPH BRANCA



Ralph M. Branca, age 53, is the President and CEO of both Victory State Bank and its holding company, VSB Bancorp, Inc. Mr. Branca is a founding director and incorporator of Victory State Bank, which formed on Staten Island in November 1997, and VSB Bancorp, Inc., which formed in 2003. Victory State Bank is Staten Island's only local commercial bank, serving the business and professional communities on Staten Island. Victory State Bank offers construction and commercial lending and deposit products coupled with unparalleled personal service. Mr. Branca was one of the primary architects in creating Victory State Bank, and he has been instrumental in its growth from a one-branch operation and no deposits to a \$350 million bank with five branches, all located in Staten Island.

Prior to working for Victory State bank, Mr. Branca was recruited to manage the accounting and investment functions of River Bank America and to assist in its liquidation. Prior to River Bank, Mr. Branca worked at Hamilton Federal Savings in charge of accounting, investments and strategic planning and he was the key man in the conversion of Hamilton into a public company.

Mr. Branca serves as the Chairman of the Staten Island Economic Development Corporation, Vice Chair of the Friends of Seamen's Society, board member of the Building Industry Association of NYC and Seamen's Society for Family and Friends. Mr. Branca is the Past Chairman of the Staten Island Chamber of Commerce, Past Chair on the Seamen's Society for Children and Families, Past Chair of the Staten Island Museum, Past President and Executive Board Member of the Staten Island Boy Scout Council.

Ralph was born in Astoria, Queens. He graduated from Stuyvesant High School, received his Bachelor of Science in Physics from the City College of New York (CCNY) and received his Masters of Business Administration in Finance and Investments from Bernard M. Baruch College. He is a member of the Beta Gamma Sigma, an international finance honor society.