



For Immediate Release

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Seto and Smith Join SBA Team at United American Bank

Community Bank Focuses on Financing for Small and Mid-Size Businesses

San Mateo, CA – June 28, 2005 – John Schrup, President and Chief Executive Officer of United American Bank (OTCBB: UABK), San Mateo’s only locally owned and operated, full-service community bank, today announced the addition of two veteran Peninsula bankers to the Bank’s SBA team.

Perry Seto, Vice President and SBA Manager, is a Bay Area native who brings 26 years of banking experience to his new position and will be responsible for creating flexible, SBA-backed loans for small and mid-sized businesses in the Bay Area.

Maureen Smith, Vice President SBA Portfolio Manager, is also a long-time Bay Area resident with 25 years experience in banking and will be responsible for delivering extraordinary customer service to the SBA loan clients at United American Bank.

“Perry and Maureen each bring long track-records of success in Bay Area banking and SBA loan management,” said Mr. Schrup. “Having these two well-respected, professional bankers join our SBA team shows the commitment we have made at United American Bank to focus on the financial needs of the small and mid-sized businesses in our community.”

“Because United American Bank is a Preferred SBA Lender, we have in-house, local control over decision-making,” said Seto. “That, combined with John Schrup’s open-minded business model, lets me use my expertise to be the ‘go-to’ guy for my SBA clients.”

Before joining United American Bank, Mr. Seto was Vice President and SBA Business Development Officer on the Peninsula for Greater Bay Bank in Walnut Creek, CA. Prior to that, he served as Assistant Vice President and Small Business Officer for Bank of America in Pleasant Hill, CA.

“What I love about SBA work is the opportunity to work with entrepreneurs,” said Smith. “They have an incredible energy and creativity that fits well with the ‘can-do’ philosophy at United American Bank.”

Before coming to United American Bank, Ms. Smith was Vice President Credit Administration at Bay Commercial Bank in Walnut Creek, CA. Prior to that, she held the position of Assistant Vice President Lending Officer and Credit Analyst at Peninsula Bank of Commerce in Millbrae, CA.

About United American Bank

United American Bank is San Mateo County's newest full-service commercial bank. The bank is dedicated to providing quality banking and financial services to businesses, professionals and individuals who prefer a high level of personalized client service and management. For more information, visit United American Bank on the web at www.UnitedAmericanBank.com or call 650-579-1500.