



For Immediate Release

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## **United American Bank Commences Stock Offering**

**San Mateo, CA – April 7, 2005** – United American Bank (OTCBB: UABK), announced today that it is offering for sale up to 500,000 shares of the Bank's common stock at \$13.00 per share pursuant to the Bank's Offering Circular dated April 5, 2005. United American Bank commenced operations on June 9, 2003.

### **About United American Bank**

United American Bank is San Mateo County's newest full-service commercial bank. The Bank commenced business on June 9, 2003 and 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](http://www.UnitedAmericanBank.com) or call 650-579-1500.

This press release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank is conducting its operations, including the real estate market in California and other factors beyond the control of United American Bank. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. United American Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.