



For Immediate Release

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Damon Doe and Mike Rose Come to United American Bank

Community Business Bank Targets Commercial Lending Market

San Mateo, CA – November 29, 2005 – John Schrup, President and Chief Executive Officer of United American Bank (OTCBB: UABK), San Mateo’s only locally owned and operated, full-service business bank, today announced that Damon Doe and Mike Rose had joined United American Bank as Senior Vice Presidents for Commercial Lending. Both veteran Bay Area bankers, Doe and Rose are well-known in the Silicon Valley region for their expertise in crafting creative financing solutions for growth-oriented, small and mid-size businesses.

“We are very pleased that Damon and Mike, who have been professional colleagues for many years, have come to United American Bank,” said Schrup. “They both have extensive experience serving the financial needs of entrepreneurs and will play key roles in helping us expand our commercial lending activity in the Bay Area.”

In their new positions, Doe and Rose will be responsible for growing the Bank’s portfolio of commercial banking relationships by serving the financial needs of small and mid-size businesses.

“I consider myself a financial partner to my clients,” said Doe. “At United American Bank, I can be the partner clients count on to help their business grow.”

Before coming to United American Bank, Doe was Executive Vice President of Legacy Bank in Campbell, CA. Prior to Legacy, he served as Managing Director of the Capital Markets Group at Pentech Financial Services in Campbell. In 1997, Doe was a co-founder, Executive Vice President, Managing Director, and Chief Financial Officer of Sand Hill Capital in Menlo Park.

Mike Rose shares Doe’s relationship-based approach to business banking.

“I see myself as a financial consultant for Bay Area businesses,” said Rose. “At United American Bank, I’m able to offer clients financial products that are unique to a small and flexible business bank, while at the same time providing comprehensive offerings such as trust services, which are typically offered by large money center banks.”

Before joining United American Bank, Rose worked at Legacy Bank in Campbell, CA as Senior Vice President of Commercial Lending and at Pentech Financial Services as Managing Director of the Capital Markets Group. Prior to that, he spent over 8 years with Silicon Valley Bank, where he specialized in lending and private equity for technology companies. Before embarking on his career in technology banking, Rose was an early employee at Meta-Software, a Silicon Valley software company providing design tools to semiconductor designers.

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.