



For Immediate Release

Contact: John Schrup, 650-579-1502

William La Herran Joins United American Bank

Peninsula Banking and Finance Veteran Completes Bank's Commercial Team

San Mateo, CA – November 10, 2004 – John Schrup, President and Chief Executive Officer of United American Bank (OTCBB: UABK), San Mateo's newest full-service, locally owned and operated community bank, today announced that William La Herran has been named Senior Vice President of Commercial Lending. In his new position at the Bank, Mr. La Herran will be responsible for developing new banking relationships with Peninsula businesses.

"Will brings a wealth of banking experience along with a deep understanding of the commercial landscape in central and southern San Mateo County," said Mr. Schrup. "With the addition of Mr. La Herran to our commercial banking team, United American Bank now offers customers the services of three veteran commercial bankers, each of whom has area-specific knowledge of one of the three major business environments on the Peninsula - north county, central and south county and the coast."

Before joining United American Bank, Mr. La Herran was Vice President and Manager of City National Bank's Northern California High Technology Banking group in Palo Alto, CA. Prior to that, he served as a principal at Sand Hill Capital in Menlo Park, CA where he provided financing services to venture capital-backed private companies. During his 14 years in Peninsula banking, Mr. La Herran has held executive positions at Deutsche Bank, Banque Nationale De Paris, and Westpac Banking Corporation where he served the banking and finance needs of a wide range of industries, including high technology, manufacturing, and real estate.

"I am excited to be joining John's very capable team at United American Bank," said La Herran. "I look forward to helping the Bank grow by being a trusted advisor to businesses in my home community of San Mateo County and the Bay Area."

William La Herran is an active participant in the community life of San Mateo County. He is a founder and board member of Envision Schools Corporation, a nonprofit charter high school organization, a partner in Social Venture Partners, a nonprofit philanthropic organization, and a member of the governing board of Saint Matthew's Catholic School in San Mateo. Voted Coach of the Year in 2002 by San Mateo AYSO, he currently resides with his wife and three children in San Mateo, 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.