

**CEO  
CFO**

Americas  
United  
Bank

**AUB**

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## **With a New Management Team in Place, Americas United Bank is Returning to its Original Growth Strategy – Going Back to the Basics of Relationship, Community Banking with a Focus on the Needs of Hispanic Entrepreneurs and Professionals in the Greater Los Angeles Area**

**Financial  
Regional – Pacific Banks  
(AUNB-OTC: BB)**

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**Adriana M. Boeka  
President and CEO**

### **BIO:**

Adriana M. Boeka is the President and Chief Executive Officer of Americas United Bank, which position she assumed on April 4, 2011. She also serves as a director of the Bank. Ms. Boeka has more than 28 years of experience in the banking industry, specializing in bank mergers and acquisitions, management, business development, lending and operations. Ms. Boeka has been a management and investment consultant for the Manex Group in Los Angeles, California,

which assists commercial banks and other companies in analyzing and restructuring their organizations and negotiating mergers and acquisitions, since 1995. She has also been a Registered Investment Advisor for GBS Financial Group in Los Angeles since 1999. Ms. Boeka's banking experience includes executive positions of Chairman, CEO and President of several Southern California and Midwest banks.

### **Company Profile:**

Americas United Bank is a commercial bank, primarily owned by successful Hispanic entrepreneurs and professionals from the greater Los Angeles area. The diversity of its directors coupled with a multicultural staff of bilingual employees has positioned Americas United Bank to become the leading Hispanic bank in the State of California.

The Bank is engaged in providing a full range of business and personal banking services to small-to-medium-sized businesses, professionals and entrepreneurs. While the bank has a specific focus on serving the banking needs of the Hispanic business community, it also serves the broader multi-ethnic business market.

The Bank's highly experienced banking team is dedicated to providing the personal attention every customer deserves, while providing the resources, products and services that will rival any of those offered by the larger banks.

Americas United Bank (AUB) is the first Hispanic-owned bank to open its

doors in California in over thirty years and has the distinction of being the largest Hispanic-owned bank based in California. Founded by a group of respected and successful business leaders (primarily from the Hispanic community), AUB is a full service commercial bank that provides business and personal banking products and services.

**Interview conducted by:  
Lynn Fosse, Senior Editor**

**CEOCFO:** Ms. Boeka, you were recently appointed President and CEO of Americas United Bank; what attracted you to the bank?

**Ms. Boeka:** I remember reading about the opening of Americas United Bank and admired the sense of purpose and vision that the founders had in serving the Hispanic community and in particular Hispanic businesses. I recall noting that it was the first Hispanic-owned business bank in California in my memory and while I did not know any of the bankers that were there at the inception, I recognized the potential for building the Bank into a special organization. When I was provided the opportunity to join and lead Americas United Bank, I looked forward to moving the Bank forward, establishing profitability, and meeting the vision of the founders.

**CEOCFO:** Would you tell us about your customers, and how Americas United Bank is different from other banks in the area?

**Ms. Boeka:** As a Hispanic-owned bank servicing primarily Hispanic-owned small to medium businesses, the Bank is uniquely positioned to

provide the financial services these businesses need to survive and to grow. The Bank was founded by individuals who followed the same growth patterns in their own businesses and were able to establish profitable companies. The Bank is able to draw on that experience and have the flexibility to meet our customer's needs.

**CEOCFO:** All banks seem to say that they are relationship bankers, but how does that play out at Americas United Bank?

**Ms. Boeka:** An example would be when the Bank was introduced to the owner of a graphics company who had opened the business fifteen years ago, but were growing their business by capitalizing it in small increments, as they produced profits. In order to grow, the business needed a bank that would finance their growth. However, many banks exclude that type of new business. They require a longer history and more profitability. At our Bank, because the door was opened by a member of the Bank's Board of Directors, who was familiar with the business owner, the Bank recognized the relationship between the two individuals. The Director's recommendation of the business owner together with his guarantee of the credit, allowed the Bank to provide financing of the equipment purchases that will allow the business to grow. At AUB we capitalize on the long term relationships that our Directors introduce to the Bank. Our Directors network of business relationships has allowed the Bank to develop banking relationships through their business bankers.

**CEOCFO:** Given that some are now calling the recent economic downturn, the great recession of 2008, how has the area that you serve fared over the last two or three years and has the real estate troubles affected Americas United Bank?

**Ms. Boeka:** The challenging economy and interest rate environment has taken a toll on profitability at

many banks, this one, and many of its peers. To overcome this challenge it will take a concentrated effort of growing the Bank's customer base by all of us; executive management, relationship management, business development officers and the support staff. It also requires the continued involvement and support of the Board of Directors. We took the steps necessary to address our loan loss exposure and the Bank remains financially strong with capital ratios above what is considered "Well Capitalized" by regulatory agencies.

**CEOCFO:** How is Americas United Bank planning for future growth?

**Ms. Boeka:** Our growth strategy is to go back to what we did in the first year, when we opened the bank. We have to go back to basics and grow the customer base one at a time and

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**- Adriana M. Boeka**

have everybody reconnect to the original vision.

**CEOCFO:** Is everyone at the bank on board with the new plan?

**Ms. Boeka:** Everybody is on board. There was a little bit of time here between the departure of Mr. Dalmau, who was the original founding CEO and my arrival. During that time there was a void in the CEO leadership that slowed the growth momentum but as soon as I arrived, I could see how everyone was ready to do whatever it takes. I am very excited about the staff's dedication and the fact that what we said that we would do when the bank was opened is still valid.

**CEOCFO:** Are there products and services that you feel you need to add?

**Ms. Boeka:** Actually no, we have the top of the line in banking products.

We just need to demonstrate them more and we have to sell more. The products that we opened the bank with are top of the line for a business bank.

**CEOCFO:** Is reaching out the investment community part of your role as CEO and will that include things such as going on road shows?

**Ms. Boeka:** I intend to pursue relationships with the investment community whenever and wherever I can to inform investors of the potential growth that the Bank has in its future. The Bank's current stock value makes it a potentially attractive investment opportunity and it is my job to get the word out and demonstrate to potential investors that the Bank welcomes interest by them and is willing to discuss the Bank's financial status.

**CEOCFO:** Why should potential investors look at Americas United Bank?

**Ms. Boeka:** The stock is trading under book value and certainly much lower than what the original amount of the investment was, so that offers opportunity to an interested investor.

Anytime that you have an under book traded stock that has potential to continue to grow, that is good. Of course, every investor has to do its own review of the reports to determine future growth potential for the bank.

**CEOCFO:** Final thoughts, what should people remember most about Americas United Bank?

**Ms. Boeka:** The most important is that the original founding values and purpose of why Americas United Bank was created, have not changed. Our investors, customers and peers should know this and that the new leadership is here to reconnect with the founding vision.