

Doreen Woo Ho Former President and CEO United Commercial Bank

Doreen Woo Ho is a seasoned executive with over 35 years of banking experience. She is the former President and Chief Executive Officer of United Commercial Bank ("UCBTM"), a leading commercial and community bank in the United States serving the Chinese community in America and in Greater China with assets over \$12 Billion.

Prior to UCB, Ms. Ho spent ten years with Wells Fargo where she was the President of the Consumer Credit Group and a member of the Wells

Fargo Management Committee. She also oversaw the bank's Enterprise Marketing Group, where she was responsible for global branding, advertising and marketing programs, as well as strategic oversight for marketing across the lines of business in the bank. As the President of the Consumer Credit Group, Ms. Ho built one of the fastest growing and profitable asset groups within Wells Fargo from 1998 to 2007. She took Wells Fargo to number one in market share nationally for prime home equity loans in 2001 from fifth place in 1998, leveraging a multi-channel distribution strategy and customer centric value proposition, covering all 50 states. In addition, Ms. Ho was also responsible for personal lines and loans, student loans as well as a corporate trust business. Total portfolio managed under her leadership exceeded \$100 Billion, over 8000 employees and over 12 operations centers across the country, as well as the servicing of \$2 Trillion + of corporate securities.

Ms. Ho started her banking career with Citibank and underwent their corporate banking management training program.

Before joining Citibank, Doreen was a correspondent for Time magazine and CBS Radio News based in Phnom Penh, Cambodia, from 1972 to 1973.

In October 2007, Ms. Ho was ranked among the top five of the 25 "Most Powerful Women in Banking" by U.S. Banker magazine, recognition that she received consecutively for five years since 2003. The same year, she was recognized by the San Francisco Business Times as one of the Bay Area's 100 Most Influential Women, an honor she has received every year since 2003 through 2009. Ms. Ho has received numerous honors and awards from the Leadership Education for Asian Pacifics, Inc. (2007), Asian Real Estate Association of America (2007), San Francisco Financial Women's Association (2004), Chinese Historical Society of America (2002), the Chinatown Community Development Corp (2003), and the Organization for Chinese Americans (2003 & 2007).

Active in the community, Ms. Ho serves on the board of the San Francisco Opera. She is also one of the founding board members of the Asian & Pacific Islander American Scholarship Fund (APIASF).

She is also a Board member of C100, an organization of Chinese American leaders dedicated to

improving US/China relations and promoting the full participation of Chinese Americans in American society. She has served previously on the boards of the Hamlin School, the local chapter of the World Affairs Council, the International Institute of Education and the San Francisco Zoo. She has been a frequent speaker at various forums, including the Consumer Bankers Association, Inman Real Estate Conference, the Thomson Mortgage Technology Conference and the Financial Women's Association of San Francisco. She has also appeared as a guest commentator on CNN FN, Bloomberg Radio, and CNBC's "Closing Bell" and "Squawk Box" programs.

Ms. Ho is a graduate of Smith College and Columbia University, where she earned a bachelor's degree and master's degree respectively in History and East Asian Studies.

Doreen is married to James K. Ho, President of the Board of Chinese Hospital and former Deputy Mayor of San Francisco. The Ho's have three children.