

**UCBH HOLDINGS, INC. AND
UNITED COMMERCIAL BANK**

CHARTER OF THE BOARD CREDIT COMMITTEE

APRIL 2005

MISSION STATEMENT

The Board Credit Committee (“Committee”) will assist the Board of Directors in fulfilling its oversight responsibilities. The Committee will determine and set the parameters for credit risk, and asset concentration and review compliance with such limits. The Committee will also approve the credit policies of the Company and the Bank.

ORGANIZATION

Committee Size

The size of the Committee shall be determined at the discretion of the Board of Directors.

Membership Qualifications

The committee shall be comprised of members representing a balance of views, knowledge and experience as determined by the Board of Directors.

Independence of Members

All members of the Committee shall be “independent directors.”

Appointment of Chairperson and Members

The Committee Chairperson and members shall be appointed by the Board of Directors. The process by which vacancies of the Committee are filled and the process by which members are removed from the Committee will be determined by the Board of Directors.

Frequency of Meetings

The Committee shall meet on a quarterly basis during the calendar year or at the discretion of the Chairperson of the Committee. In addition to the regularly scheduled meetings, the Committee members may communicate and hold special meetings to approve appropriate credits in excess of the House Limit established, or other credit matters as required.

Secretary of Committee

Unless otherwise assigned, the Chief Credit Officer shall be the Secretary of the Committee.

ROLES AND RESPONSIBILITIES

Asset Reviews

Review the results of the Independent Asset Review Group on a quarterly basis. Determine that reviews are appropriate and timely. Evaluate any impact of reviews on the Allowance for Loan Losses.

Allowance For Loan Losses

Review the methodologies and adequacy of the Allowance for Loan Losses on a quarterly basis.

Nonperforming Assets

Review the major nonaccrual loans and OREO on a quarterly basis.

Classified Loans

Review the major criticized and classified loans on a quarterly basis.

Credit Policy

Review the Credit Policy of the Bank on an annual basis for completeness and review credit limits for appropriateness, as needed.

Bank Credit Committees

Review the minutes of meetings of all Bank Credit Committees on a quarterly basis.

Credits

Review and ratify all credits over established limits.

Appraisers and Professional Panels

Review and approve any proposed changes for appraisers and other professional panels on a quarterly basis.

Other Matters

Review and deliberate on other matters related to credit issues.

RESOURCES AND ASSISTANCE

The Chairman, President and Chief Executive Officer of the Bank, and Secretary of the Committee will provide or arrange to provide other information, data and services as the Committee may request.