

Date: October 16, 2020

Dear GBC Colleagues,

GBC International Bank (GBCIB) is pleased to announce the promotion of Calvin Lam to the position of Chief Credit Officer, effective January 1<sup>st</sup>, 2021. In this role, Calvin will report to the Chief Executive Officer, Dennis Lam, and work closely with GBCIB's Board of Directors, senior managers, and line leaders to oversee all aspects of credit administration and support the growth and development of staff within the credit department.



Calvin began his career with GBCIB in 2009 as a Credit Analyst in Los Angeles and relocated to San Jose with the acquisition of a bank branch in 2012. His tenure in Northern California led to the formation of a regional lending team with relationship managers, credit analysts, and associates that embodied a culture of compassion and resilience supported by respect for one another, all pillars of GBCIB's guiding principles. In 2016, Calvin was asked to return to Los Angeles where he played a key role in the bank, serving as Senior Vice President, Strategy Officer, and Credit Administration, overseeing the development and execution of the Bank's strategic plan which included systems upgrades, process improvements, new products, internal engagement initiatives, and short and long-term growth strategies. He also serves as a member of Director Committees in the areas of Credit, Loan, HR, BSA, ALCO, and CRA, and as Audit Committee liaison to the Board of Directors.

"The full Board of Directors is impressed with Calvin's leadership skills and his ability to bring teams together, and his depth of experience in the banking industry," said Charlie Kenny, Board Member of GBCIB. "His institutional knowledge, calculated approach towards credit and risk management, and experience working with borrowers and lenders will help us as we continue to grow the bank."

"GBC International Bank has a proud tradition of serving our communities with a focus on people and developing solutions tailored to the businesses' needs," Calvin said. "I am honored to serve in this role, to be part of a talented team, and to continue this tradition as we provide credit and financial solutions to our communities."

Calvin earned his B.A. in Economics and a Minor in Management from the University of California, Irvine. He graduated from the ABA Stonier Graduate School of Banking School at the University of Pennsylvania.

GBCIB is one of the nation's top export lenders for Export-Import (EXIM) Bank of the United States and Small Business Administration (SBA). Most recently, the Bank was awarded EXIM Bank's 2020 Export Lender of the Year.

**Dennis Lam**  
President / CEO