

# 2023 Corporate Responsibility Report



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# Letter from Our CEO

No matter the challenge, we at Cathay strive to manage our company consistently with principles that have stood the test of time, which includes effectively managing environmental, social and governance (ESG) matters. Our longstanding focus on maintaining robust risk, financial and operating controls; having an unwavering devotion to our clients and communities; investing in and supporting our team members; cultivating a culture that reinforces integrity, fairness and responsibility; and incorporating sustainability in everyday business operations has helped us be more efficient and resilient.

We recognize that our ability to succeed in the years to come will depend on identifying today's challenges and finding solutions. We work towards a sustainable future by continually developing the skills of our team members, offering products and solutions catered to our client's needs, and by investing in and supporting community initiatives that foster local economic development and sustainable growth.

Over the past year, we have sharpened our focus on ESG initiatives and have identified and prioritized initiatives in business ethics and

compliance, information security and enterprise risk management that are important to us as a company and to our stakeholders. In particular, we have focused on integrating sound risk management approaches at both the programmatic and enterprise level for effective operational and strategic planning on such matters.

At Cathay, we see Corporate Responsibility as a positive engine for growth and sustainability. I am pleased to present our third annual Corporate Responsibility Report, prepared in accordance with standards developed by the Sustainability Accounting Standards Board (SASB). This report shares stories of our progress and the collaborative efforts of our team members and committed suppliers in bringing that progress forward.

We look forward to engaging with you on these topics in the months and years ahead.

**Chang M. Liu**  
President and CEO, Cathay General Bancorp

Founded:

**1962**

Nasdaq:

**CATY**



Branch Outlets:

**65**

California, New York, Washington, Texas, Illinois, Massachusetts, Maryland, Nevada, New Jersey, Hong Kong



Team Members:

**1,246**

Assets:

**\$23 Bil**



Information as of December 31, 2023

# About this Report

The Corporate Responsibility Report (the Report) provides an overview of Cathay's ESG activities and commitments.

The Report covers the period from January 1, 2023, through December 31, 2023, except where noted.

We recommend reviewing this Report together with our most recent Proxy Statement, Form 10-K and Form 10-Q—all of which can be found at [www.cathaygeneralbancorp.com](http://www.cathaygeneralbancorp.com).

In creating this Report, we referenced the Sustainability Accounting Standards Board, an established ESG reporting framework. Indices and relevant metrics are provided at the end of this Report.

It is important to note that goals, commitments, and targets discussed in this Report may be aspirational. While we are committed to achieving them, we recognize that regulatory requirements and economic conditions, among other events or circumstances, may necessitate changes to our plans. To that end, in the future we may adjust our goals, commitments and targets as we determine prudent.

Cathay Bank

9650

# Environment

In the face of escalating global environmental challenges, we recognize the critical importance of operating business sustainably through reducing our environmental footprint. We have integrated environmental initiatives throughout our business operations and continue to seek out ways to enhance our environmental well-being.

# The Way We Operate

We encourage paperless transactions in the workplace. We supply our team members with dual monitors to reduce the need for print documents, set printers to print on both sides as the default to conserve paper, make use of electronic forms and submissions in lieu of legacy paper process. In addition, we have in place recycling bins throughout our offices and branch locations to encourage recycling. Through our secure shredding program we conserved resources ranging from energy to water and minimized waste, carbon emissions and deforestation. One hundred percent of the shredded paper is recycled into new paper products to help minimize waste and resources thereby reducing greenhouse gas emissions.



Securely Shredded and Recycled

**410,020**

Pounds of Paper

Energy Saved

**678,172**

Kilowatt-Hours

Water Conserved

**1.19 Mil**

Gallons

Trees Preserved

**3,821**

Number of Trees

Waste Avoided

**62,937**

Pounds

Carbon Emissions Averted

**908**

Metric Tons

The figures above are based on paper shredded in 2023 and are calculated by our secure shredding vendors using the Environmental Paper Network Paper Calculator™ methodology.



We use LED lighting around our offices and branches to achieve lower energy consumption.

We power our Corporate Center in El Monte, California using an onsite solar power system that generates an average of 500,000 kilowatts annually, reducing our total annual electric consumption by about 35% annually. In addition, we install water-efficient fixtures that save an estimated 600,000 gallons of water annually, based on vendor-provided performance specifications for the fixtures.

We install electric vehicle charging stations at our facilities to support the use of electric vehicles by team members, and clients alike.

We encourage team members to reduce their carbon footprint when commuting by providing incentives for rideshare and the use of public transportation and electric vehicles through the qualified Southern California South Coast Air Quality Management District’s rideshare program.

We exercise a hybrid work-from-home model, invest in technology and advocate for the use of teleconferencing and video conferencing to reduce the need for business travel and reduce emissions output.

We invest in renewable energy sources and have been a solar energy tax equity investor since 2015. As of December 31, 2023, we have invested in eight solar energy projects totaling \$240 million.



**Onsite Solar Power System Generates**

**500,000**

Kilowatts of Electricity on Average Annually

**Water-Efficient Fixtures That Save Approximately**

**600,000**

Gallons of Water Annually

**Solar Energy Investments**

**\$240 Mil**

as of December 31, 2023



Compliant with the South Coast Air Quality Management District’s Rule 2202 to reduce emissions generated by our team member’s commutes.

# The Way We Do Business

We encourage clients to use online banking to reduce their carbon footprint by eliminating the need for branch travel time, paper consumption, and other consumables that can emit harmful carbon emissions. In 2023, 70% of business clients enrolled in online banking of which 70% opted to receive electronic statements in lieu of paper and mailing. Among our consumer clients, online banking engagement increased by 4% compared to the year before, growing the number of clients who choose to take advantage of online services for at least some of their banking needs.

Our approach to risk management incorporates ESG considerations, including climate-related risks, into various processes across our financial services and investments. For example, as part of our normal course due diligence for real estate lending, we review flood zone reports and perform environmental due diligence as required by credit policy that is in accordance with regulatory requirements. Our Credit Administration team reports on credit risk analysis across our loan portfolio at least quarterly to the Board.

Credit Administration also assesses ESG considerations as part of the enterprise risk management process, which is conducted by the Risk Management team and the Board’s Risk Committee on an annual basis. The assessment is performed via a risk and control self-assessment within the Bank’s system and reported to the Board and various management committees with assessment factors, analysis conclusions, corrective action recommendations, and audit and exam issue statutes. Assessment factors considered more broadly by the Bank include community relations, diversity and inclusion, recycling efforts, and reduced consumption of paper, energy and water.







# Community Engagement

We work to improve the welfare of our communities, and we proudly support local organizations with initiatives that focus on affordable housing, homeownership, financial literacy, workforce development and small businesses in low-to moderate-income (LMI) areas.

# Investment in Affordable Housing

We support the development of affordable housing through investment in low-income housing tax credit (LIHTC) projects. These projects are intended to increase the availability of low-income rental housing. As of December 31, 2023, we invested \$595 million to help finance the acquisition, construction, and rehabilitation of affordable rental housing to benefit LMI households.

LIHTC Investments

**\$595 Mil**

as of December 31, 2023

# Community Checking

Cathay Bank offers Community Checking accounts designed to provide banking access to the unbanked, underbanked and underserved individuals. This account features a low minimum opening amount with no monthly maintenance fee, no-cost online bill pay service, free access to online and mobile banking, and surcharge-free withdrawals at any Cathay Bank ATM and other designated machines. Our Community Checking account meets the Bank On National Account Standards and is designed to promote access to low-cost bank accounts with robust features and consumer protection. This product is currently being offered in selected cities in California and Washington State, with plans to roll out bank-wide by the end of 2024.



# Small Business Lending

Small businesses are the backbone of our economy and help shape the identity of communities through employment, innovation, market diversity and economic growth.

Cathay Bank sets an annual goal to provide at least 50% of all small business loans (SBL) to businesses with a gross annual revenue of less than \$1 million or per-loan amount of less than \$150,000. In addition, we have in place a referral program to refer small business loan denials to local technical assistance providers and Community Development Financial Institutions (CDFI) that provide financial products and services to businesses located in underserved markets.

Year	Total Amount of SBL at Origination	Total Number of SBL at Origination	Within Our Assessment Areas	
			% of SBL Made in LMI Geographies	% of SBL Made to Businesses with Gross Annual Revenues of ≤\$1M
2019	\$262 Mil	908	38.4%	54.4%
2020	\$399 Mil	2,550	36.9%	52.6%
2021	\$347 Mil	2,312	36.1%	47.7%
2022	\$211 Mil	796	36.4%	56.2%
<b>2023</b>	<b>\$203 Mil</b>	<b>724</b>	<b>35.4%</b>	<b>55.3%</b>



# Community Development Lending

We provide community development financing with the purpose of improving quality of life, promoting sustainability, encouraging entrepreneurship, and creating more wealth opportunities in the community. The primary use of these loans is to promote affordable housing, economic development through job creation and retention, provide community services targeted to LMI individuals, and help to revitalize and stabilize LMI communities.

In 2023, Cathay Bank originated \$433 million in community development loans, of which \$239 million were used towards providing affordable housing to LMI individuals and families within our assessment areas. In a five-year period, from 2019 and 2023, Cathay Bank originated 572 community development loans over \$1.77 billion.

For Our Community

**\$433 Mil**

Community Development Loans Totaling

**55%**

Used to Provide Affordable Housing to LMI Individuals and Families within Our Assessment Areas

◀ **Valencia Grove Phase II Project** In 2023, Cathay Bank financed a \$21 million project for the construction of an affordable housing apartment complex in Redlands, California. This ground-up construction, sponsored by the Housing Authority of the County of San Bernardino, is set to house 103 tenant units, of which 95 units are reserved for low-income occupants that earn no more than 80% area median income, and 8 units for extremely low-income occupants with income below 30% area median income.



# Home Mortgage Lending

Cathay Bank offers both traditional mortgages and non-traditional mortgage lending solutions that provide greater underwriting flexibility, and the use of nontraditional credit history information to assist with down payments and closing costs. We are proud to originate a high majority of loans within the communities we serve.

**Cathay Bank Community Homebuyers Program and Down Payment Assistance Program** Cathay Bank offers flexible mortgage solutions and grant assistance to help support our community. The Cathay Bank Community Homebuyers Program (CHBP) offers qualified first-time homebuyers a lower down payment as compared to traditional mortgage programs. In addition, qualified CHBP applicants may also be eligible for a Cathay Bank Down Payment Assistance Program (DAP) grant, which can be used towards their down payment and/or closing costs. The maximum DAP Grant amount per household is 2% of the home purchase price. In 2023, Cathay Bank made 70 CHBP loans that totaled \$34.5 million and awarded \$510,240 in DAP Grant to 51 households.



Cathay Bank Originated and/or Purchased in 2023

**2,268**

Number of Mortgage Loans

**\$1.9 Bil**

Mortgage Loans Totaling

**+90%**

Mortgage Loans Made within Our Assessment Areas

**\$34.5 Mil**

Mortgage Loans Originated through Our Community Homebuyers Program

**\$510,240**

Cathay Bank Grants through Our Down Payment Assistance Program

# Federal Home Loan Bank San Francisco Programs

Cathay Bank is a Federal Home Loan Bank (FHLB) member and participates in various community programs offered by the FHLB San Francisco, helping our community access resources available to them.

## **FHLB Access to Housing and Economic Assistance for Development (AHEAD) Grant**

The AHEAD Grant supports innovative, targeted initiatives that promote new economic opportunity in lower-income communities through investing in infrastructure and resources needed with the changing economy. The AHEAD Grant is available to nonprofit organizations and is awarded through a competitive application process by submission through a FHLB member like Cathay Bank. In 2023, Cathay Bank assisted a nonprofit organization in securing a \$25,000 AHEAD Grant for the creation and development of a free website connecting southern California small business owners to low-cost business resources.

**FHLB Workforce Initiative Subsidy for Homeownership (WISH)** The WISH program provides down payment assistance grants to eligible low- to moderate-income households that fall within 80% or less of the area median income. This program matches \$4 for every \$1 a homebuyer contributes towards the purchase of their home, up to the Federal Housing Finance Agency annual maximum subsidy limit. In 2023, the maximum subsidy limit is \$29,172 per household. The WISH Grant is used towards down payment and closing costs. Cathay Bank delivers the WISH Grant through local nonprofit homeownership and homebuyer counseling agencies.

**FHLB Middle-Income Down Payment Assistance Program** A pilot program offered through FHLB in 2023 that award grants of up to \$50,000 to eligible first-time homebuyers with a household income between over 80% and 140% of the area median income. In 2023, Cathay Bank successfully assisted five homebuyers in each obtaining a grant of up to \$50,000 for their down payment and/or closing costs.



# Community Support

We take pride in uplifting our community and are proud to provide philanthropic support through sponsorships, donations and in-kind services. We focus on initiatives that concentrate on affordable housing, financial literacy, workforce development and technical assistance for small businesses in LMI areas.

With a common goal of fostering a positive impact on the area we serve, we give back through volunteerism for various local organizations. Our team members provide knowledge and serve on community boards and loan committee memberships. In addition to educating community youths, adults, and the elderly about financial literacy, our team members provide other areas of experience such as tax returns preparation assistance for low-income taxpayers, facilitating first-time homeownership workshops and volunteering in fundraising activities.

Cathay Bank pays full-time team members to volunteer during scheduled work hours and encourages each team member to put in at least nine hours of service annually.



In 2023, Cathay Bank Provided

**2,950**

Total Community Development  
Volunteered Service Hours

**\$2.6 Mil**

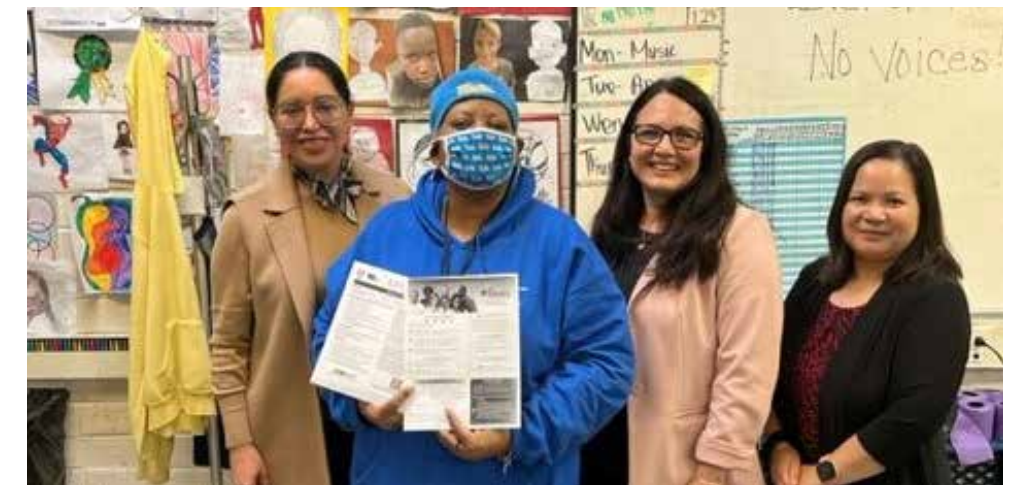
Total Grant Amount Contributed to  
Nonprofit Organizations

**9.9 Hrs**

Average Volunteer Hours per  
Participating Team Member

**258**

Number of Nonprofit  
Organizations Benefited



▲ **Volunteer Income Tax Assistance (VITA) Program** This is an IRS initiative designed to provide free tax preparation for the underserved population through various community organizations. This service helps LMI individuals, persons with disabilities, the elderly, and those with limited-English skills who make \$60,000 or less annually to file their taxes at no cost. Volunteers are trained in tax laws and are required to pass multiple exams and be certified prior to volunteering. In 2023, our team members provided 277 volunteer hours to the program.



# Financial Literacy Initiatives

Financial literacy contributes to overall economic stability and educates the community to make better financial decisions for healthier financial lives. Our team members volunteer in activities that focus on financial literacy education that benefit community youths and adults through collaboration with local organizations. Our financial literacy curriculum includes discussion of the types of banking services available, how to open and use a bank account, identity protection awareness, and money management skills such as budgeting and following a personalized spending plan, the importance of saving and managing debt, and how to use credit responsibly. In 2023, 153 team members volunteered in financial literacy related programs that benefited 5,720 attendees.



## Financial Literacy Support in 2023

**153**

Team Members Volunteered

**5,720**

Attendees Benefited



Other notable financial literacy initiatives we are involved in:

**First-Time Homeownership Workshops**

We provide homeownership counseling workshops for LMI first-time homebuyers, in collaboration with counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). In this workshop, homebuyers spend eight hours learning about budgeting, selecting a real estate agent, the basics of how a bank underwrites a loan, mortgage financing, improving and protecting credit scores, verifying licenses, foreclosure prevention, and the types of mortgage programs available in the market. In 2023, our team members provided 575 volunteer hours on workshops for 284 attendees.

**FDIC Money Smart**

We use the FDIC Money Smart financial education curriculum to conduct our financial literacy classes. This curriculum is designed to enhance financial skills and create a positive banking relationship through planning and budgeting, credit and identity protection, savings, investing, and financial planning.

**Junior Achievement Program**

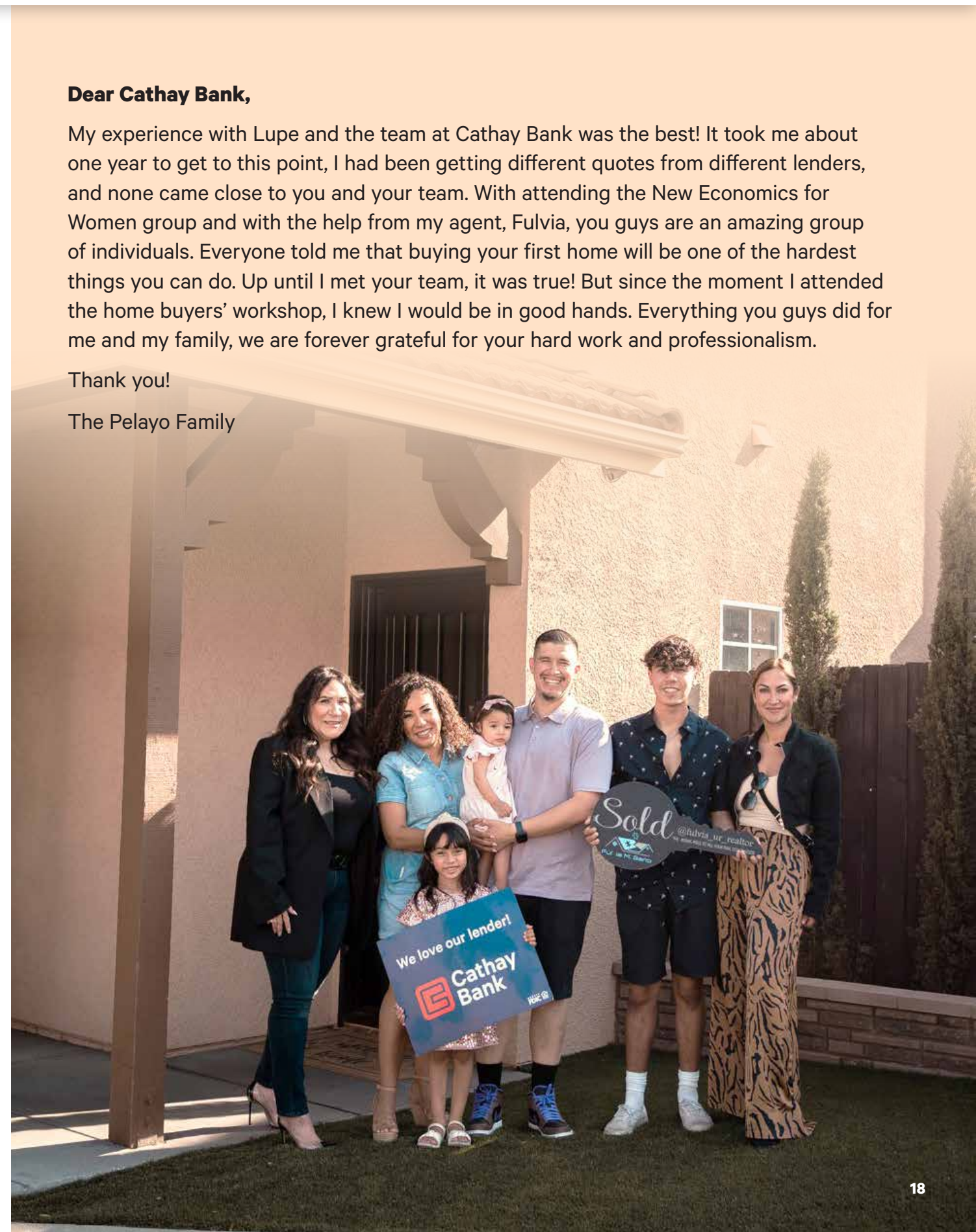
We are a longtime supporter of the Junior Achievement (JA) Finance Park program, a very meaningful program that help students from kindergarten to 12th grade learn about financial responsibility through hands-on budgeting, career exploration, income and taxes, savings and investment, managing cost of living, credit risk and debt. Through a one-day simulation exercise, each student gets to experience the world of personal finances by assuming the role of an “adult for the day.” Each student is given a unique life profile that includes their profession, annual income, and marital status (even kids!). Based on their answers to a series of lifestyle questions, using their given adult persona and resources, each student navigates the life of an adult by creating a balanced monthly budget and makes a series of financial decisions from housing, transportation and car/home insurance to savings and loans, groceries and entertainment expenses, and more. This simulation allows students to recognize how their decisions about education and career impact their potential income and quality of life.

**Dear Cathay Bank,**

My experience with Lupe and the team at Cathay Bank was the best! It took me about one year to get to this point, I had been getting different quotes from different lenders, and none came close to you and your team. With attending the New Economics for Women group and with the help from my agent, Fulvia, you guys are an amazing group of individuals. Everyone told me that buying your first home will be one of the hardest things you can do. Up until I met your team, it was true! But since the moment I attended the home buyers’ workshop, I knew I would be in good hands. Everything you guys did for me and my family, we are forever grateful for your hard work and professionalism.

Thank you!

The Pelayo Family



# Donations, In-Kind Services, and Sponsorships

We work with community organizations through strategic relationship development to improve social, economic, educational and cultural opportunities, as well as the overall wellness of our communities.

## 2023 Highlights

- **Cathay Bank Foundation provided \$2.4 million in grants to benefit 242 community organizations** with initiatives that support financial literacy efforts, and affordable housing. Of the total amount, 5% is designated to support the long-term strategy of diversity education targeted to both broad and young audiences to combat anti-Asian violence.
- **Cathay Bank provided \$225,000 in grants**, of which \$50,000 was used to cover pre-development cost associated with four new affordable housing developments, \$75,000 was used as loan loss reserve to three Community Development Financial Institutions (CDFI), and \$100,000 was distributed among nine organizations used for technical assistance and training to help small- and minority-business owners develop a business plan.
- **Cathay Bank Annual Scholarship Program.** We support the development of future leaders and young adults in furthering their education. Annually, we donate \$20,000 to fund this scholarship program for twenty students who demonstrate remarkable academic achievements, leadership qualities, and community investment. In 2023, our team members spent 650 volunteer hours reviewing student essays in order to select twenty students to each receive a \$1,000 scholarship for their post-secondary education.
- **Annual Toy Drive.** Our annual tradition of collecting toys in support of the EL Monte Police Department’s annual toy drive. Cathay Bank team members expressed their generosity and kindness through gifting toys to those in need for the holiday season. Toys collected are donated to the LMI boys and girls in El Monte and the surrounding areas.



Some of the community organizations we work with:



# Supplier Diversity Program

We encourage diversity and inclusion among our suppliers and vendors. The inclusion of a diverse range of businesses can lead to more innovative solutions with greater flexibility to help address our needs and encourage competitive pricing to reduce costs. Supplier diversity also creates opportunities for businesses from traditionally underrepresented groups in the US economy. Through the Cathay Bank Vendor Diversity Program, we seek to foster diversity and inclusion among our supplier and vendor base contributing to the long-term economic sustainability of our communities. We maintain a database of local suppliers to support minority- and women-owned businesses and small businesses by encouraging them to compete for contracts for our procurement of goods and services. The Program is in the process of being enhanced to recognize and validate businesses that operate as an independent business concern which are at least 51% owned, operated, and controlled by:

- US citizens, and is/are
- Members of one or more of the following groups:
  - Racial/Ethnic minorities as recognized by the US government
  - Women
  - Disabled Individuals
  - Veteran
  - LGBTQ+





# Our People

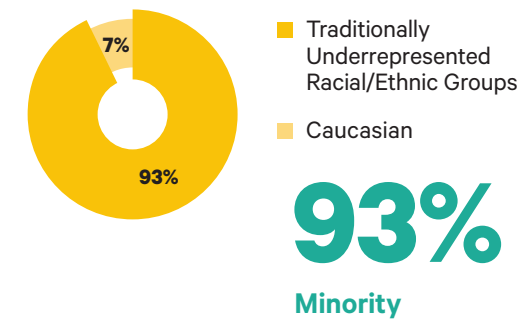
Our people are our greatest assets. Team member engagement and dedication shape our company culture and uphold our values. They are critical to achieving organizational goals and creating positive, enduring change in our communities. Among our core business objectives are talent development and the creation of a positive and cohesive work culture to enhance performance and remain adaptive to change that leads to sustainable organizational success and growth. We focus on recruitment and talent retention, encourage internal mobility, promote inclusion and diversity, recognize, and reward performance and support the health and wellness of our team members.

# Diversity and Inclusion

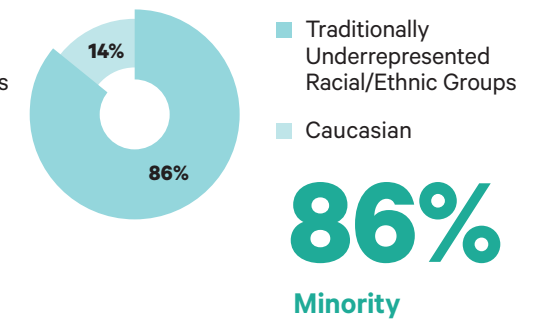
Diversity and inclusion are one of our cultural hallmarks. Cathay Bank is a minority depository institution, and our workforce comprises a diverse mix of genders, races, ethnic backgrounds, religions, sexual orientations, cultures and primary languages that represent the diverse communities in which we serve. We actively seek candidates representing a wide range of backgrounds and experiences for positions at all levels. Our commitment to diversity enables us to draw from a remarkable wealth of talent, benefiting from a workforce that offers a multiplicity of viewpoints, backgrounds and experiences, in service of our clients.



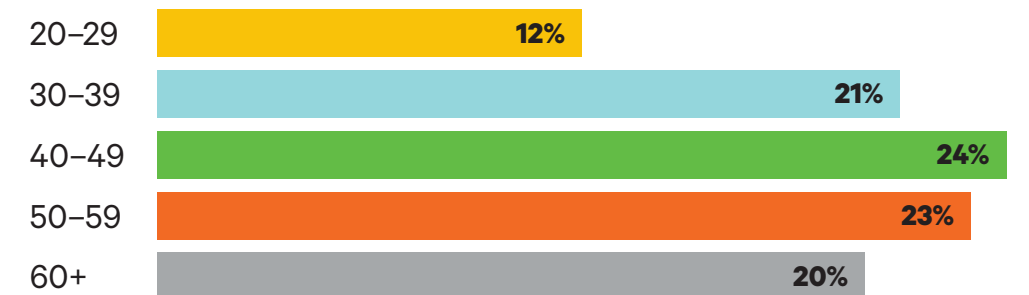
## Total Workforce Race Diversity



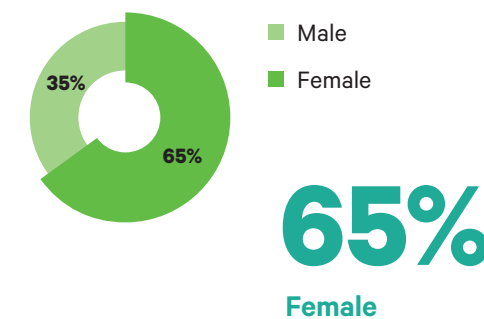
## Management-Level Race Diversity



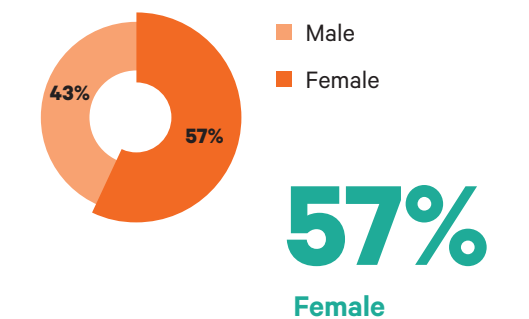
## Total Workforce Age Diversity



## Total Workforce Gender Diversity



## Management-Level Gender Diversity



# Recruitment and Retention

## Talent Recruitment

We focus on recruiting talent, and value inclusion and diversity. Our Human Resources team works diligently to foster recruitment and talent development efforts that promote an environment of inclusion.

### • In-House Career Fair

- Cathay Bank hosted its third annual career fair at our Corporate Center in El Monte, California. The attendees met with our Talent Acquisition team, hiring managers, and members of senior management.

### • Pop-up Career Fairs at Cathay Bank Branches

- Cathay Bank hosted Pop-up Career Fairs at our Monterey Park and Irvine locations to attract talent. The focus of the career fairs was to connect with the communities in which we serve and build a pipeline of candidates for current and future positions at Cathay Bank. The attendees met with our Talent Acquisition team to discuss their interest and questions about careers in the banking industry.

### • Pasadena City College Career Fair

- Cathay Bank participated at the PCC Career Fair to promote our career opportunities to PCC students.

### • Asian American Economic Development Enterprises (AAEDE) Job Fair

- AAEDE held an annual job fair, specifically designed to meet the career transition needs of Asian Americans. Cathay Bank was a participant in the event and promoted career opportunities at Cathay.

### • University of California Irvine Job Fair

- Cathay Bank participated at the UC Irvine Career Fair to promote career opportunities at Cathay Bank and for students to meet our Talent Acquisition Team in person.



# Training and Career Development

We strive to foster a culture of continuous learning and development to adapt to the changing market and stay updated with industry trends, technologies and best practices. This is a crucial component to our overall success and contributes to the skill and knowledge, satisfaction and morale, organizational efficiency, and innovation and improvement of our team members. We provide our team members with the tools and resources needed for professional development. This includes development through mentorship, team- and cohort-based learning, on-the-job skill building, and strengths-based feedback. We have made substantial investments in educational tools and training programs to support our team members' development that builds new skills and guides them toward career advancement.

Our Commitment to Our People, Planning for the Future, and Long-Term Business Continuity and Success

**9%**

Workforce Promoted in 2023 to a Higher or Management Position

**67%**

Women, of those Promoted

**95%**

Traditionally Underrepresented Racial/Ethnic Groups, of those Promoted

**22 Hrs**

Average Internal Training Hours per Team Member





# Skill Enhancement Training Programs

## Relationship Banker Training Program

Develop relationship banker knowledge, skills, and abilities in the areas of banking and teller operations, new accounts, mortgages, and sales.

## Operations Training Program

Designed to boost and fine-tune the confidence and development of decision-making skills with an emphasis on understanding the “why” behind operational decisions.

## #Strive2Succeed@Cathay

Through a series of live web-based trainings, E-learning, speaker events and networking opportunities, this program helps team members develop professional and transferable skills tied to the 10 competencies for success to complement existing technical job skills.



# Leadership Skills and Effective Communication Programs

## Essential Supervisory Training Program

This program is designed to help newly promoted supervisors and team leads learn and build skill sets that increase their confidence as supervisors.

## Inspirational Leadership Training

Provide managers with the skills and tools needed to build rapport and stronger working relationships that enhance efficiency and communication effectiveness within the organization with the goal to cultivate a positive work environment while keeping team members motivated, engaged, and inspired.

## Emerging Leadership Program I

Aspiring leaders learn a range of critical supervisory and managerial skills to support and promote leadership development. This program is designed to take leadership skills to the next level.

## Emerging Leadership Program II

This program focuses on the importance of developing a leadership voice and refining ways to communicate with team members that motivate and promote results. Senior managers and leaders also learn about best practices in coaching team members.

## Executive Coaching

This program uses a series of self-assessments that includes a 360-feedback assessment designed to help team members communicate more effectively and address conflict while working to resolve matters in real time and to implement company initiatives.



# Team Member Engagement

We listen and learn from our team members, which is at the heart of Cathay's culture in our ongoing commitment to provide a rewarding work environment where team members can thrive and do their best. Team member engagement is essential to fostering an improved organizational culture that promotes transparency, inclusiveness, and mutual respect. We believe in a holistic approach when collecting team member feedback and measuring engagement around growth opportunities, work-life balance, and more.

We conduct team member engagement surveys and exit interviews on a regular basis to help identify key themes that can drive meaningful strategic and cultural improvements. The insights provide valuable information for making informed decisions that improve operations and strategies, team members' experience and, ultimately, our business. We measure engagement based on the following three factors:

- 1. Active commitment** – Team members plan to stay and recommend the organization to others.
- 2. Personal significance** – Team members feel valued and are enthusiastic about their work.
- 3. Confidence in the future** – Team members believe in the future of the Bank.

In 2023, Cathay Bank conducted a team member engagement survey to track the progress on the strategies implemented since our last survey. We are happy to report that our team member engagement index is up by 5%. In general, team members feel supported by their managers and expressed 10% more positively towards company communication, leadership and career development. Overall, team members would like to see the Bank to continue to focus on career development resources and strengthen open and honest communication across the organization.



# Health and Benefits

When team members feel supported, they are more likely to be engaged, motivated and thrive. We promote a culture that values health and well-being and a balanced work-life environment. We approach health and well-being holistically and put in place programs that support the mind, body, and purpose. Through our signature Cathay Bank Well-Being Program, we help team members manage and maintain good work-life balance through encouraging the practice of healthy lifestyle activities and incentivizing participation through point awards and other benefits including medical insurance discounts.

As part of our comprehensive benefits package, we offer medical, dental and vision coverages, basic life, accidental death and dismemberment and long-term disability insurance, paid time-off for holiday, sick and vacation. The Employee Assistance Program (EAP) provides resources to assist with managing personal issues that may affect daily life. The Flexible Spending Accounts (FSA) maximize spending dollars and provides greater tax benefits. We also provide Health Savings Accounts (HSA), 401(k) retirement savings plan with company matching, and entertainment discounts on tickets, shows and amusement parks, in addition to certain Bank service fee discounts.



**Cathay Bank was named U.S. Best-in-Class Employer by Gallagher**, a global insurance brokerage, recognizing the company’s excellent employee optimization and organizational well-being. Cathay Bank strives to provide an environment where our most important assets—our team members—are able to thrive personally and professionally in their roles.



**Cathay Bank is a recipient of the Virgin Pulse 2023 Thrive Award for Exceptional Health and Wellbeing Program.** We were recognized for driving health and well-being program engagement that resulted in more productive employees; stronger and more loyal members; and healthier, more compliant patients. Virgin Pulse noted that Cathay Bank emphasized a strong focus on team member engagement, particularly those who are traditionally hard to reach. Through listening to their needs, Cathay deployed aligned, actionable program tactics, and as a result achieved high monthly engagement rates and incentive earnings.



# Business Code & Ethics

We seek to conduct business with the highest ethical standards to merit and maintain the trust and confidence of our clients and the public.

# Code of Conduct

Our Code of Conduct upholds organization values and standards and promotes an ethical work culture at every level. Each team member is required to confirm that they understand the professional standards that are expected of them and acknowledge each year that they will continue to practice and comply with such standards.

All team members are required to undergo annual training including but not limited to, anti-money laundering, antibribery and corruption, privacy, cybersecurity, and identity theft anti-harassment and anti-discrimination, as well as other mandatory training pertinent to their respective roles at Cathay Bank.



Our corporate culture is guided by our [Code of Conduct](#) which addresses the following main topics:



**Conflict of Interest**



**Personal Conduct**



**Privacy & Information Security**



**Compliance with Laws & Policies**



**Confidentiality**



**Anti-Corruption & Anti-Bribery**



**Anti-Competition Behavior**



**Whistleblower Policy**



**Workplace Safety**

# Reporting Concerns

Our team members are encouraged to report actual or suspected misconduct or concerns, and have several ways to report, including filing a case with Cathay's anonymous EthicsPoint website. Cathay Bank strictly prohibits retaliation of any kind against team members for good faith reports of misconduct or ethical violations. Cathay Bank team members are encouraged to talk to supervisors, managers, or Human Resources when in doubt about the best course of action in a particular situation.



# Governance

Our business is managed under the direction and oversight of our Board of Directors. We are committed to maintaining the highest standards of business conduct and corporate governance. The Board has adopted [Corporate Governance Guidelines](#), which together with our certificate of incorporation, bylaws, [Code of Ethics](#), and Board committee charters form the framework for the governance of the company.



# Board Oversight

The Board of Directors is responsible for the oversight of risk management and works closely with each Board committee (i.e. Audit, Compensation, Investment, Nomination and Governance, and Risk), the executive team and management with dedicated ESG responsibilities to accomplish the task. The chairperson respective to each Board committee takes on the lead in matters that come within their purview and each committee considers the management of risk within its area of responsibility.

In addition, our independent directors meet regularly in executive session, our Chairman of the Board serves at the pleasure of the Board, and independent members of the Board have the authority to call special meetings should the need arise. We believe this approach to risk oversight helps to ensure that the Board can choose different leadership structures as appropriate without experiencing a material impact on our oversight or risk.

## Nomination and Governance Committee

Oversees our commitment to corporate responsibility matters and the development and implementation of our corporate responsibility governance framework that includes ESG efforts and reporting. The committee also assists the Board with the review of senior management development and succession planning, Board and committee assessments and director qualification, as well as considers Board candidates and makes recommendations. See [Nomination and Governance Committee Charter](#).

## Audit Committee

Oversees financial reporting integrity, performs independent oversight of the Board and provides structured, systematic oversight of the company's governance, risk management and internal control practice, including initiatives for values and ethics. See [Audit Committee Charter](#).

## Compensation Committee

Oversees the compensation philosophy, policies, practices, and implementation for our executive officers and directors, as well as the administration of our equity-based compensation plans. This committee also regularly reviews the design and function of the director and executive compensation program to promote risk appropriation. See [Compensation Committee Charter](#).

## Risk Committee

Oversees enterprise-wide risk management practices and implementation of an appropriate risk management framework that is commensurate with our capital structure, risk profile, complexity, activities, size, and other risk-related factors. See [Risk Committee Charter](#). This committee exists alongside the Cathay Bank-level Risk and Compliance Committee, which among other things oversees and approves the development and administration of our data governance program and our Community Reinvestment Act (CRA) program that determines the level of community and small business lending, investment and service activities.

## Investment Committee

The Investment Committee oversees investment and funds management policies at the holding company level. See [Investment Committee Charter](#). This committee works alongside the Cathay Bank-level Investment Committee, which establishes, approves and monitors our investment strategy, such as investment in renewable energy projects.

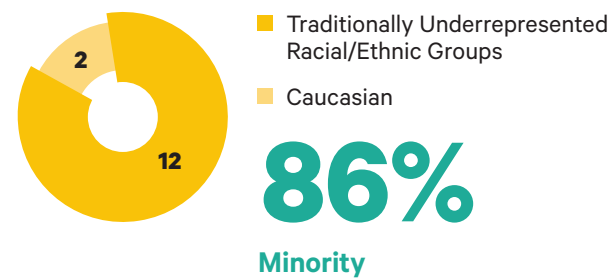
**Clawback Policy** To maintain a culture of responsible management and the avoidance of excessive risk taking, Cathay has adopted a clawback policy, in which any bonus or incentive compensation for executive officers is subject to recovery by Cathay if such compensation is based on criteria that are later shown to be materially inaccurate. See [Clawback Policy](#).

# Board Diversity, Gender, and Experience

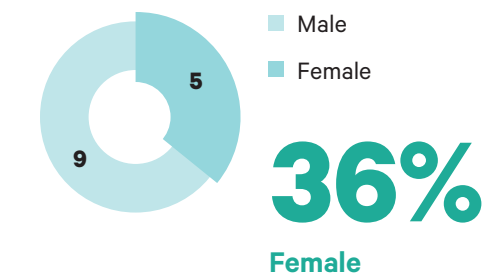
We believe that a diverse mix of directors represents a strong Board, where complementary qualifications, expertise, and attributes combine to bring distinct viewpoints and perspectives to effectively contribute to the Board's overall oversight responsibilities.

The charts below illustrate the diversity of our Board of Directors, and highlight certain key experiences, qualifications, skills, and attributes of our Board. For more information about corporate governance, please refer to our most recent Proxy Statement.

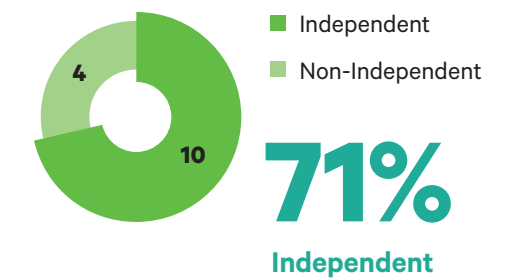
## Board Race Diversity



## Board Gender Diversity

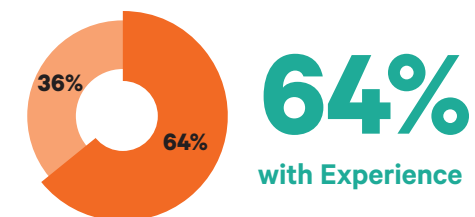


## Board Independence



## Technology/Systems

Technology/Systems experience is relevant to the Company as it looks for ways to enhance client experience and internal operations.



## Leadership

Leadership experience in holding significant leadership roles over an extended period of time provides the Company with unique insights.



## Business Operations

Business Operations experience gives directors a practical understanding of development, implementation, and assessment of the Company's operating plan and business strategies.



## Finance

Finance includes financial expertise and literacy that is important as it assists the directors in understanding and overseeing the Company's financial reporting and internal controls.



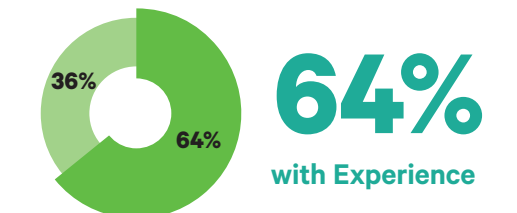
## Risk Management

Risk Management experience is critical to the Board's role of overseeing the risks facing the Company.



## Real Estate

Real Estate experience is crucial in understanding and reviewing the Company's business and strategies in lending and investments.



# Enterprise Risk Management

We are exposed to risks every day as we provide banking products and services to our clients. As new risks arise or increase in severity or scope, we must effectively identify, assess, measure, and manage these risks.

Our risk management program is designed to identify, assess, and mitigate risks across various aspects of our company, including financial, operational, regulatory, reputational, and legal. Managing the various risks inherent in our business is a continuous process and is a responsibility shared by everyone at Cathay. We take a consistent and comprehensive approach in our risk management process to identify, measure, assess, manage, monitor, and report risks. We integrate risk management into three lines of defense: the business units that create risk; our risk management and compliance team who provides oversight; and our internal audit and loan review team who provides independent review. This risk governance structure is designed to foster proper oversight across the organization and provide a clear path for escalation of risks and issues to management and Board to drive effective and timely decisions.



# Enterprise Risk Management Approach

Our Board of Directors, through the Board's Risk Committee and Cathay Bank-level Risk and Compliance Committee, provides direction and oversight of the enterprise-wide risk management framework of the organization, including the strategies, policies and practices established by management to identify, assess, measure, and manage significant risks.

The Cathay Bank-level Risk and Compliance Committee assists the Board in overseeing specific risk-related issues and serves as a resource to management. In exercising its oversight role, the Board relies on management to assume the primary risk management function, including the responsibility to establish appropriate policies, practices, and procedures, in addition to periodic reports addressing risk concerns. The Board has delegated authority to the management-level Enterprise Risk Management Committee (ERMC) to conduct activities in accordance with its charter. The ERMC is charged with identifying risks that may adversely impact the company, and managing those risks within the enterprise risk appetite, reviewed and approved by the Board of Directors, to achieve corporate objectives. The primary responsibility of the ERMC is to ensure sound governance and policies are in place for the enterprise-wide management of the Company's material risks, manage them accordingly and share the results with the Cathay Bank-level Risk and Compliance Committee. The ERMC is chaired by the Cathay Bank Chief Risk Officer. Other ERMC members include the President and CEO, the Chief Financial Officer, and the Chief Credit Officer, who together provide a multi-disciplinary approach and diversity of thought to our efforts.

No less than annually, the Board reviews and approves our Risk Appetite Statement and risk limits in relation to the risk the company is willing to accept in relation to our strategic plan. The Board also reviews and discusses breaches, if any, to the Risk Appetite Statement's established limits and the status of management's response to such identified breaches.



# Financial Crimes Prevention

Cathay Bank is firmly committed to participating in international efforts to adhere to sanctions compliance, to combat money laundering and the funding of terrorist activities. We have in place an AML/CFT/OFAC and FCPA Compliance Program (the Program) that establishes the framework for oversight and controls around BSA/AML related risks associated with our business, and specific rules in accordance with regulations that our business units and operations must adhere to.



**Governance Framework** The Cathay Bank Board and senior managers oversee the Program. Cathay Bank has designated an enterprise-wide Chief Financial Crimes Management Risk Officer, who is accountable for the design and operation of the Program. The Officer has direct access to, and regular communication with, senior managers and the Board, who are responsible for approving changes to the Program. The Officer also provides regular reports on the operations and effectiveness of the Program. Periodically, the Cathay Bank Internal Audit Department will conduct an independent, risk-based testing of the enterprise-wide Program controls and provides an independent assessment of the effectiveness of the Program to the Board and applicable senior managers.

**Policies, Procedures and Training** Cathay Bank has documented policies and procedures establishing its enterprise-wide requirements regarding the various components of the Program. These policies and procedures are consistent with the requirements of United States and Hong Kong regulatory bodies. All policies are published internally and accessible to team members.

The Cathay Bank Board, senior managers and team members are trained on the Program annually. Team members receive annual formal and updated trainings, including an assessment of their knowledge.

**Social Impact** Financial data, collected from financial institutions by the Financial Crimes Enforcement Network (FinCEN) has proven to be of considerable value in money laundering, terrorist financing and other financial crimes investigations by law enforcement. When combined with other data collected by law enforcement and the intelligence communities, FinCEN data assists investigators in connecting the dots in their investigations by allowing for a more complete identification of the respective subjects with information such as personal information; previously unknown addresses; businesses and personal associations; banking patterns; travel patterns; and communication methods. In our effort to combat human trafficking and slavery, we have developed training and bank wide policy requirements to fight against fraud schemes that facilitate human trafficking and modern slavery. FCIU team members are vigilant in identifying red flag indicators and reporting incidents to law enforcement.

In 2015, FinCEN initiated the Director's Law Enforcement Awards Program to recognize information reported under the Bank Secrecy Act that has been critical to prosecutorial success. Since its inauguration, Cathay Bank's Financial Crimes Intelligence Unit has been recognized five times, most recently in 2023, for its contribution in assisting law enforcement with their investigative efforts.

# Information Security & Cybersecurity

The security of our operations is critical to maintaining the trust of clients, stockholders, and regulators. Our Information Security Program consists of a robust set of frameworks, policies, standards, and procedures.

# Guidelines and Framework

Our Information Security Program is managed by our Chief Information Security Officer (CISO), who leads our Information Security team and is responsible for leading the enterprise-wide cybersecurity strategy, policy, standards, architecture, and processes. Our CISO has more than 20 years of experience in financial services, including management experience with the Globally Systemically Important Banks, as well as experience in cybersecurity, information security and information technology risk management, governance, risk, and compliance. The CISO provides periodic reports to the executives as well as the cross-functional management steering committee that oversees information security and information technology programs. These reports address key cybersecurity topics, including the implementation and operation of preventative controls and the detection, mitigation and remediation of cybersecurity incidents. Our CISO also provides reports to our President and Chief Executive Officer and other senior management members, as appropriate. The Chief Risk Officer and the Board-level Risk Committees report to the full Board of Directors on key cybersecurity risk management topics, as appropriate.

We leverage the following guidelines and frameworks to develop and maintain our Information Security Program:

- Federal Financial Institutions Examination Council (FFIEC) Information Technology Examination Handbook Infobase
- FFIEC Cybersecurity Assessment Tool
- Interagency Guidelines
- Center for Internet Security Critical Security Controls
- Open Worldwide Association Security Project
- NIST Special Publications 800 Series
- GLBA 501(b), including Appendix B to 12 CFR 30

The policies and standards within our Information Security Program govern various aspects of information systems and information security use that are consistent with the security requirements established by FFIEC guidance. Our team members are required to comply with these policies and standards. We rely on a series of processes to identify threats, hazards, and other risks to our assets. In addition to regular risk assessments, we rely on independent assessments, internal and external audits, and cybersecurity feeds from vendors, including patch and vulnerability management tools. Our assets are classified and protected based on the results of our risk assessment practices, which assess a variety of critical factors, including the type of data stored, system availability needs, confidentiality requirements, recovery time objectives, transactional processing, the number of users, and the volume and magnitude of transactions. Our Information Technology and Information Security teams meet weekly across several disciplines to ensure that risks are timely identified, patch and vulnerability requirements are monitored, and the necessary changes are implemented. The Information Security and Information Technology teams support the business through early engagement in the Project Management Office routines and the Vendor Management Office’s requirements, to ensure that new products, projects, and vendors are onboarded with appropriate oversight.



# Information Security Training & Awareness

Cybersecurity awareness plays a critical factor in risk mitigation. Our Information Security team works regularly to create a cyber security conscious workplace through ongoing corporate training and communication, and regularly disseminate security training and awareness materials to team members. Cybersecurity education is provided throughout the year and each team member is required to provide confirmation that they have read and understood the Bank’s acceptable use policy, code of conduct, and the written information security program on an annual basis. It is the responsibility of each team member to uphold the information security of the organization and each team member is required to complete training on the proper use and protection of the resources entrusted to them. Team members are also asked to immediately report suspicious emails. Periodic phishing simulations are conducted around the year to improve awareness of email red flags and related risks. Targeted and specialized education is also provided based on roles, exposure to potential risks and involvement in system administration.

Our Information Security team is experienced and holds the following industry certifications. In 2023, the team participated in more than 1,000 hours of continuing education in cybersecurity to enhance their cyber and related skillsets and to keep up with evolving threats, trends, techniques and tactics used by cyber attackers.

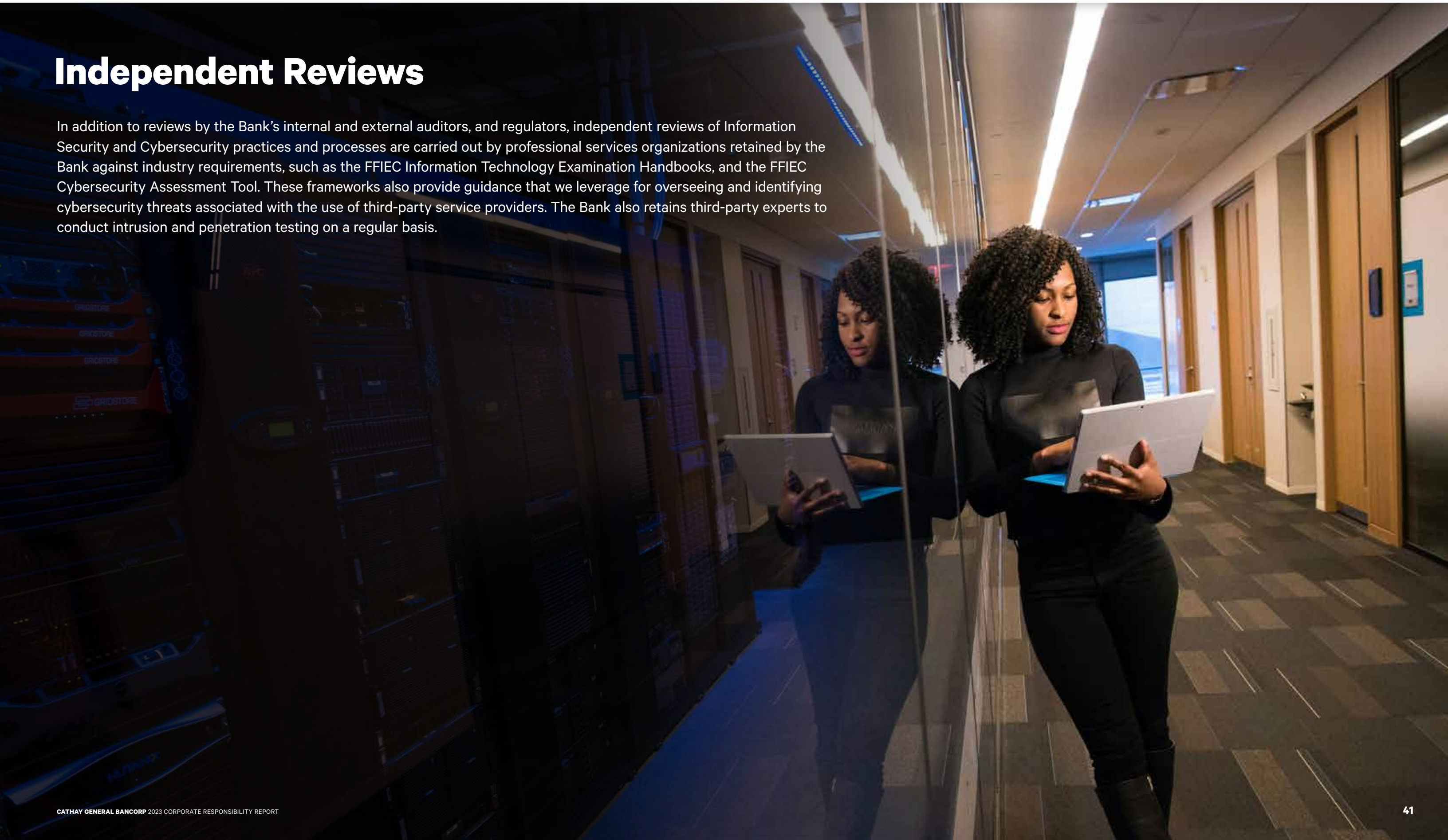
- Certified Chief Risk Officer (CCRO)
- Certified Data Privacy Solutions Engineer (CDSPSE)
- Certified Ethical Hacker (CEH)
- Certified identity & Access Manager (CIAM)
- Certified in Risk and Information Systems Control (CRISC)
- Certified in the Governance of Enterprise Information Technology (CGEIT)
- Certified Information Security Auditor (CISA)
- Certified Information Security Manager (CISM)
- Certified Information Systems Security Professional (CISSP)
- Project Management Professional (PMP)
- Systems Security Certified Practitioner (SSCP)





# Independent Reviews

In addition to reviews by the Bank's internal and external auditors, and regulators, independent reviews of Information Security and Cybersecurity practices and processes are carried out by professional services organizations retained by the Bank against industry requirements, such as the FFIEC Information Technology Examination Handbooks, and the FFIEC Cybersecurity Assessment Tool. These frameworks also provide guidance that we leverage for overseeing and identifying cybersecurity threats associated with the use of third-party service providers. The Bank also retains third-party experts to conduct intrusion and penetration testing on a regular basis.



# Sustainability Accounting Standards Board (SASB) Aligned Index

The index below includes SASB standards for the Financial Sector that we have determined to be most relevant for our business: Commercial Banks. This is Cathay’s second disclosure against the SASB standards, and our disclosures on these topics will likely evolve over time. All disclosures are based on Version 2023-06 of the SASB standards. Unless otherwise noted, all data and descriptions apply to our entire enterprise and are as of or for the year ended December 31, 2023.

Certain information is not disclosed within the index below because we believe that information (i) is privileged or confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner wholly correlative to the related SASB metric.

Topic	SASB Code(s)	Activity Metric	Response
Data Security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Consistent with SEC guidance, we disclose material cybersecurity incidents and risks in our public filings. We currently do not have any material data breaches to report.
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	See “ <a href="#">Information Security &amp; Cybersecurity</a> ” in this Report above. We also disclose our approach in Item 1C, Cybersecurity of our <a href="#">2023 Annual Report</a> .
Financial Inclusion & Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	In 2023, we originated 724 small business loans totaling \$203 million and 133 community development loans totaling \$433 million. Small business loans and community development loans are defined in accordance with the FFIEC’s Guide to CRA Data Collection and Reporting.
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	We do not disclose the number and amount of past due and nonaccrual loans for small business lending or community redevelopment.
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	As of December 31, 2023, Cathay Bank has three community checking accounts.
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Specific to activities related only to financial literacy, for the year ended December 31, 2023, approximately 5,720 attendees participated in these events, which Cathay Bank hosted or volunteered in.

Topic	SASB Code(s)	Activity Metric	Response
<b>Incorporation of Environment, Social &amp; Governance Factors in Credit Analysis</b>	FN-CB-410a.1	Commercial and industrial credit exposure, by industry	We do not disclose our commercial and industrial credit exposure by industry at this time.
	FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	See “ <a href="#">Environment - The Way We Do Business</a> ” in this Report above.
<b>Business Ethics</b>	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	We disclose any material legal proceedings in Item 3, Legal Proceedings of our <a href="#">2023 Annual Report</a> .
	FN-CB-510a.2	Description of whistleblower policies and procedures	Our whistleblower policies and procedures are aligned with our <a href="#">Code of Conduct</a> .
<b>Systemic Risk Management</b>	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Not Applicable (NA) We are not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long term corporate strategy, and other business activities	Please see to the “Regulation and Supervision” section, as well as related disclosures, in our <a href="#">2023 Annual Report</a> .
<b>Activity Metrics</b>	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Cathay Bank generally does not break out small business deposits by segment. We disclose aggregate balances of deposit on page 67 of our <a href="#">2023 Annual Report</a> .
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate governance (ESG) factors in credit analysis	We disclose outstanding balances by loan classification consistent with SEC guidance, on page 66 of our <a href="#">2023 Annual Report</a> .

# Important Notes and Disclaimers

The statements in this Report include forward-looking statements within the meaning of the applicable provisions of the Private Securities Litigation Reform Act of 1995 regarding management's beliefs, projections, and assumptions concerning future results and events. We intend such forward-looking statements to be covered by the safe harbor provision for forward-looking statements in these provisions. All statements other than statements of historical fact are "forward-looking statements" for purposes of federal and state securities laws. Words such as "aims," "anticipates," "believes," "can," "could," "estimates," "expects," "hopes," "intends," "may," "plans," "projects," "seeks," "shall," "should," "will," "predicts," "potential," "continue," "possible," "optimistic," "target," "committed," and variations of these words and similar expressions are intended to identify these forward-looking statements.

Forward-looking statements by us are based on estimates, beliefs, projections, and assumptions of management and are not guarantees of future performance. Management's expectations and assumptions, and the continued validity of the forward-looking statements, are subject to change due to a broad range of factors. Factors that could cause changes in the expectations or assumptions on which forward-looking statements are based cannot be foreseen with certainty and include the risks discussed in our Form 10-K and other filings filed with the Securities and Exchange Commission (SEC). Actual results in any future period may also vary from the past results discussed in this Report. Given these risks and uncertainties, readers are cautioned not to place undue reliance on any forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and, except as required by law, we undertake no obligation to update or review any forward-looking statement to reflect circumstances, developments or events occurring after the date on which the statement is made or to reflect the occurrence of unanticipated events.

Additionally, our discussion of ESG initiatives, targets, and issues herein or in other locations, including elsewhere on our corporate website are informed by various ESG standards and frameworks (including standards for the measurement of underlying data), and the interests of various stakeholders. As such, these matters are not, and should not be understood to be, necessarily material for purposes of our reporting obligations, including in our SEC filings, even if we use language of "materiality" or similar. Moreover, given the uncertainties, estimates, and assumptions associated with some of these matters, and the timelines involved, materiality is inherently difficult to assess in advance. Furthermore, much of this information is subject to assumptions, estimates or third-party information that is still evolving and subject to change. Furthermore, much of this information is subject to methodologies or third-party information that is still evolving and subject to change. Our approach to such matters and disclosures may evolve as well, but we cannot guarantee that our approach will align with any particular stakeholder's expectations. Moreover, while we may reference various standards and frameworks, we cannot guarantee, and any language of "alignment" or similar should not be interpreted to mean, strict adherence to these standards. In addition, our disclosures based on any standards may change due to revisions in framework requirements, availability or quality of information, changes in our business or applicable government policies, or other factors, some of which may be beyond our control.

As a final note, website and document references in this Report are provided for convenience and are expressly not incorporated by reference into this Report.



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