

**APPENDIX A TO SUBPART I OF PART 103 –  
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS**

[OMB Control Number 1505-0184]

**CATHAY BANK**

**GLOBAL USA PATRIOT ACT CERTIFICATION**

**REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS**

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

- A.** The undersigned financial institution, Cathay Bank, a wholly owned subsidiary of Cathay General Bancorp, on behalf of its foreign branch, Cathay Bank Hong Kong branch (the “**Foreign Bank**”) here by certifies as follows:
- B. Correspondent Accounts Covered by this Certification:** Check **one** box.  
This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.
- C. Physical Presence/Regulated Affiliate Status:** Check **one** box and complete the blanks.  
Foreign Bank maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: **3008, 30/F, Tower 2, The Gateway, 25 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong**, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
  - The above address is in **Hong Kong**, where Foreign Bank is authorized to conduct banking activities.
  - Foreign Bank is subject to inspection by the **Hong Kong Monetary Authority**, the **Federal Deposit Insurance Corporation (FDIC)**, and the **California Department of Financial Institutions**, the banking authority that licensed Foreign Bank to conduct banking activities.
- D. Indirect Use of Correspondent Accounts:**
- No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.
- E. Ownership Information:**
- Foreign Bank is wholly owned by **Cathay General Bancorp** (common stock is traded on the NASDAQ Global Select Market under trading symbol CATY), the holding company for **Cathay Bank**.



**F. Process Agent:**

The following individual or entity: **May Chan, SVP, General Counsel and Secretary** is a resident of the United States at the following street address: **9650 Flair Drive, 8th Floor, El Monte, CA 91731** and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

**G. General**

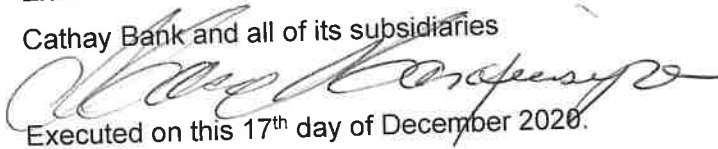
Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **Marisa Marquisepe**, certify that we have read and understand this Certification, that the statements made in this Certification are complete and correct, and that we are authorized to execute this Certification on behalf of Foreign Bank.

**Marisa Marquisepe**

Executive Vice President, AML/OFAC Officer  
Cathay Bank and all of its subsidiaries



Executed on this 17<sup>th</sup> day of December 2020.

**Received and reviewed by:**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

For: \_\_\_\_\_

[Name of Covered Financial Institution]

Date: \_\_\_\_\_