



Financial Institution Name:

Cathay General Bancorp

Location (Country) :

United States of America

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal Name	Cathay General Bancorp
2	Append a list of foreign branches which are covered by this questionnaire	Refer to Appendix 1 for a list of branches covered by this questionnaire.
3	Full Legal (Registered) Address	777 N. Broadway Los Angeles, CA 90012
4	Full Primary Business Address (if different from above)	
5	Date of Entity incorporation/ establishment	Cathay General Bancorp (bank holding company): March 1, 1990 Cathay Bank: August 22, 1961
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	Exchange Traded on: Nasdaq Global Select Market Ticker Symbol: CATY
6 b	Member Owned/ Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	
7	% of the Entity's total shares composed of bearer shares	None
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	No
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	
9	Name of primary financial regulator / supervisory authority	For US - Federal Deposit Insurance Corporation (FDIC) For Hong Kong Branch (HKB) - Hong Kong Monetary Authority (HKMA)

10	Provide Legal Entity Identifier (LEI) if available	FT6J43S06X6CLJ0R0B48
11	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	Cathay Bank
12	Jurisdiction of licensing authority and regulator of ultimate parent	United States
13	Select the business areas applicable to the Entity	
13 a	Retail Banking	Yes
13 b	Private Banking / Wealth Management	Yes
13 c	Commercial Banking	Yes
13 d	Transactional Banking	Yes
13 e	Investment Banking	No
13 f	Financial Markets Trading	Yes
13 g	Securities Services / Custody	No
13 h	Broker / Dealer	No
13 i	Multilateral Development Bank	No
13 j	Other	
14	Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of its revenue from non-resident customers? (Non-resident means customers primarily resident in a different jurisdiction to the location where bank services are provided.)	Yes
14 a	If Y, provide the top five countries where the non-resident customers are located.	Approximately 18% of Cathay Bank's customer base is located offshore; 17% of this population is located in China, Taiwan, and Hong Kong. About 1 % of the customer base are located in other countries.
15	Select the closest value:	
15 a	Number of employees	1001-5000
15 b	Total Assets	Greater than \$500 million
16	Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches	Yes
16 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
16 b	If appropriate, provide any additional information / context to the answers in this section.	

2. PRODUCTS & SERVICES		
17	Does the Entity offer the following products and services:	
17 a	Correspondent Banking	Yes
17 a1	If Y	
17 a2	Does the Entity offer Correspondent Banking services to domestic banks?	Yes
17 a3	Does the Entity allow domestic bank clients to provide downstream relationships?	No
17 a4	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	Yes
17 a5	Does the Entity offer correspondent banking services to Foreign Banks?	Yes
17 a6	Does the Entity allow downstream relationships with Foreign Banks?	No
17 a7	Does the Entity have processes and procedures in place to identify downstream relationships with Foreign Banks?	Yes
17 a8	Does the Entity offer correspondent banking services to regulated MSBs/MVTS?	No
17 a9	Does the Entity allow downstream relationships with MSBs/MVTS?	No
17 a10	Does the Entity have processes and procedures in place to identify downstream relationships with MSB /MVTS?	Yes
17 b	Private Banking (domestic & international)	No
17 c	Trade Finance	Yes
17 d	Payable Through Accounts	No
17 e	Stored Value Instruments	No
17 f	Cross Border Bulk Cash Delivery	No
17 g	Domestic Bulk Cash Delivery	No
17 h	International Cash Letter	Yes
17 i	Remote Deposit Capture	Yes
17 j	Virtual /Digital Currencies	No
17 k	Low Price Securities	No
17 l	Hold Mail	Yes
17 m	Cross Border Remittances	Yes
17 n	Service to walk-in customers (non-account holders)	No
17 o	Sponsoring Private ATMs	No
17 p	Other high risk products and services identified by the Entity	
18	Confirm that all responses provided in the above Section PRODUCTS & SERVICES are representative of all the LE's branches	No
18 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	Not applicable to Hong Kong Branch - 17i, 17l
18 b	If appropriate, provide any additional information / context to the answers in this section.	

3. AML, CTF & SANCTIONS PROGRAMME		
19	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
19 a	Appointed Officer with sufficient experience/expertise	Yes
19 b	Cash Reporting	Yes
19 c	CDD	Yes
19 d	EDD	Yes
19 e	Beneficial Ownership	Yes
19 f	Independent Testing	Yes
19 g	Periodic Review	Yes
19 h	Policies and Procedures	Yes
19 i	Risk Assessment	Yes
19 j	Sanctions	Yes
19 k	PEP Screening	Yes
19 l	Adverse Information Screening	Yes
19 m	Suspicious Activity Reporting	Yes
19 n	Training and Education	Yes
19 o	Transaction Monitoring	Yes
20	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	51+
21	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes
22	Does the Board or equivalent Senior Management Committee receive regular reporting on the status of the AML, CTF & Sanctions programme?	Other - Please add rationale under Q24b
23	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	No
23 a	If Y, provide further details	
24	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS Programme are representative of all the LE's branches	Yes
24 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
24 b	If appropriate, provide any additional information / context to the answers in this section.	The Risk and Compliance Committee receives regular reporting on the status of the AML, CTF & Sanctions Programs every 2 months.

4. ANTI BRIBERY & CORRUPTION		
25	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	Yes
26	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes
27	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
28	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes
29	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity
30	Does the Entity have a global ABC policy that:	
30 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage	Yes
30 b	Includes enhanced requirements regarding interaction with public officials?	Yes
30 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	Yes
31	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes
32	Does the Entity's Board or Senior Management Committee receive regular Management Information on ABC matters?	Yes
33	Does the Entity perform an Enterprise Wide ABC risk assessment?	Yes
33 a	If Y select the frequency	18 Months
34	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	Yes
35	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	
35 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes
35 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes
35 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes
35 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes
35 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes
36	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes

37	Does the Entity provide mandatory ABC training to:	
37 a	Board and senior Committee Management	Yes
37 b	1st Line of Defence	Yes
37 c	2nd Line of Defence	Yes
37 d	3rd Line of Defence	Yes
37 e	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	Not Applicable
37 f	Non-employed workers as appropriate (contractors/consultants)	Yes
38	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
39	Confirm that all responses provided in the above Section Anti Bribery & Corruption are representative of all the LE's branches	Yes
39 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
39 b	If appropriate, provide any additional information / context to the answers in this section.	

5. AML, CTF & SANCTIONS POLICIES & PROCEDURES		
40	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
40 a	Money laundering	Yes
40 b	Terrorist financing	Yes
40 c	Sanctions violations	Yes
41	Are the Entity's policies and procedures updated at least annually?	Yes
42	Are the Entity's policies and procedures gapped against/compared to:	
42 a	US Standards	Yes
42 a1	If Y, does the Entity retain a record of the results?	Yes
42 b	EU Standards	Yes
42 b1	If Y, does the Entity retain a record of the results?	Yes
43	Does the Entity have policies and procedures that:	
43 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
43 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
43 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
43 d	Prohibit accounts/relationships with shell banks	Yes
43 e	Prohibit dealing with another entity that provides services to shell banks	Yes
43 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
43 g	Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
43 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes
43 i	Define escalation processes for financial crime risk issues	Yes
43 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	Yes
43 k	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	Yes
43 l	Outline the processes regarding screening for sanctions, PEPs and negative media	Yes
43 m	Outline the processes for the maintenance of internal "watchlists"	Yes
44	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
45	Does the Entity have a record retention procedures that comply with applicable laws?	Yes
45 a	If Y, what is the retention period?	5 years or more
46	Confirm that all responses provided in the above Section POLICIES & PROCEDURES are representative of all the LE's branches	Yes
46 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
46 b	If appropriate, provide any additional information / context to the answers in this section.	Additionally, Cathay Bank Hong Kong Branch's policies and procedures are gapped against the Hong Kong Monetary Authority's Anti-Money Laundering and Counter-Terrorist Financing Ordinance (AMLO) Guidelines.

6. AML, CTF & SANCTIONS RISK ASSESSMENT		
47	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
47 a	Client	Yes
47 b	Product	Yes
47 c	Channel	Yes
47 d	Geography	Yes
48	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
48 a	Transaction Monitoring	Yes
48 b	Customer Due Diligence	Yes
48 c	PEP Identification	Yes
48 d	Transaction Screening	Yes
48 e	Name Screening against Adverse Media & Negative News	Yes
48 f	Training and Education	Yes
48 g	Governance	Yes
48 h	Management Information	Yes
49	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
49 a	If N, provide the date when the last AML & CTF EWRA was completed.	
50	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
50 a	Client	Yes
50 b	Product	Yes
50 c	Channel	Yes
50 d	Geography	Yes

51	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
51 a	Customer Due Diligence	Yes
51 b	Transaction Screening	Yes
51 c	Name Screening	Yes
51 d	List Management	Yes
51 e	Training and Education	Yes
51 f	Governance	Yes
51 g	Management Information	Yes
52	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
52 a	If N, provide the date when the last Sanctions EWRA was completed.	
53	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS RISK ASSESSMENT are representative of all the LE's branches	Yes
53 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
53 b	If appropriate, provide any additional information / context to the answers in this section.	

7. KYC, CDD and EDD		
54	Does the Entity verify the identity of the customer?	Yes
55	Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days	Yes
56	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
56 a	Ownership structure	Yes
56 b	Customer identification	Yes
56 c	Expected activity	Yes
56 d	Nature of business/employment	Yes
56 e	Product usage	Yes
56 f	Purpose and nature of relationship	Yes
56 g	Source of funds	Yes
56 h	Source of wealth	Yes
57	Are each of the following identified:	
57 a	Ultimate beneficial ownership	Yes
57 a1	Are ultimate beneficial owners verified?	Yes
57 b	Authorised signatories (where applicable)	Yes
57 c	Key controllers	Yes
57 d	Other relevant parties	
58	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification ?	25%
59	Does the due diligence process result in customers receiving a risk classification?	Yes

60	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:	
60 a	Product Usage	Yes
60 b	Geography	Yes
60 c	Business Type/Industry	Yes
60 d	Legal Entity type	Yes
60 e	Adverse Information	Yes
60 f	Other (specify)	
61	Does the Entity have a risk based approach to screening customers for adverse media/negative news?	Yes
62	If Y, is this at:	
62 a	Onboarding	Yes
62 b	KYC renewal	Yes
62 c	Trigger event	Yes
63	What is the method used by the Entity to screen for adverse media / negative news?	Combination of automated and manual
64	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
65	If Y, is this at:	
65 a	Onboarding	Yes
65 b	KYC renewal	Yes
65 c	Trigger event	Yes
66	What is the method used by the Entity to screen PEPs?	Combination of automated and manual
67	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
68	Does the Entity have a process to review and update customer information based on:	
68 a	KYC renewal	Yes
68 b	Trigger event	Yes
69	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes

70	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
70 a	Non-account customers	Prohibited
70 b	Non-resident customers	EDD on a risk based approach
70 c	Shell banks	Prohibited
70 d	MVTS/ MSB customers	EDD on a risk based approach
70 e	PEPs	EDD on a risk based approach
70 f	PEP Related	EDD on a risk based approach
70 g	PEP Close Associate	EDD on a risk based approach
70 h	Correspondent Banks	EDD on a risk based approach
70 h1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	Yes
70 i	Arms, defense, military	EDD & restricted on a risk based approach
70 j	Atomic power	EDD on a risk based approach
70 k	Extractive industries	EDD on a risk based approach
70 l	Precious metals and stones	EDD on a risk based approach
70 m	Unregulated charities	Prohibited
70 n	Regulated charities	EDD on a risk based approach
70 o	Red light business / Adult entertainment	EDD & restricted on a risk based approach
70 p	Non-Government Organisations	EDD on a risk based approach
70 q	Virtual currencies	Prohibited
70 r	Marijuana	Prohibited
70 s	Embassies/Consulates	EDD on a risk based approach
70 t	Gambling	Prohibited
70 u	Payment Service Provider	Prohibited
70 v	Other (specify)	
71	If restricted, provide details of the restriction	70o - prohibit human trafficking/escort services
72	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
73	Confirm that all responses provided in the above Section KYC, CDD and EDD are representative of all the LE's branches	Yes
73 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
73 b	If appropriate, provide any additional information / context to the answers in this section.	

8. MONITORING & REPORTING		
74	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
75	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
76	If manual or combination selected, specify what type of transactions are monitored manually	Cashier's check issuance, cash advance, pouch activities, safe deposit box monitoring
77	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
77 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
78	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
79	Confirm that all responses provided in the above Section MONITORING & REPORTING are representative of all the LE's branches	Yes
79 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
79 b	If appropriate, provide any additional information / context to the answers in this section.	

9. PAYMENT TRANSPARENCY		
80	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
81	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:	
81 a	FATF Recommendation 16	Yes
81 b	Local Regulations	Yes
81 b1	Specify the regulation	Bank Secrecy Act (BSA) rule [31 CFR 103.33(g)]—Travel Rule
81 c	If N, explain	
82	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
83	Does the Entity have controls to support the inclusion of required and accurate originator information in international payment messages?	Yes
84	Does the Entity have controls to support the inclusion of required beneficiary information international payment messages?	Yes
85	Confirm that all responses provided in the above Section PAYMENT TRANSPARENCY are representative of all the LE's branches	Yes
85 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
85 b	If appropriate, provide any additional information / context to the answers in this section.	

10. SANCTIONS		
86	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect its business conducted with, or through accounts held at foreign financial institutions?	Yes
87	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	Yes
88	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes
89	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
90	What is the method used by the Entity?	Combination of automated and manual
91	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes
92	What is the method used by the Entity?	Combination of automated and manual
93	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
93 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners (i.e. reference data)
93 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
93 c	Office of Financial Sanctions Implementation HMT (OFSI)	Not used
93 d	European Union Consolidated List (EU)	Not used
93 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners (i.e. reference data)
93 f	Other (specify)	Interpol Most Wanted, FBI Most Wanted, Chiefs of State and Foreign Cabinet Members, Bureau of Industry and Security, DTC Debarred Parties, HKMA, Peoples Bank of China, Terrorist Exclusion List, World Bank Ineligible Firms, etc.
94	Question removed	
95	When regulatory authorities make updates to their Sanctions list, how many business days before the entity updates their active manual and/or automated screening systems against:	
95 a	Customer Data	After 6 or more business days
95 b	Transactions	Same day to 2 business days

96	Does the Entity have a physical presence, e.g., branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU and G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No
97	Confirm that all responses provided in the above Section SANCTIONS are representative of all the LE's branches	Yes
97 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
97 b	If appropriate, provide any additional information / context to the answers in this section.	Hong Kong Branch also complies with UNATMO.

11. TRAINING & EDUCATION		
98	Does the Entity provide mandatory training, which includes :	
98 a	Identification and reporting of transactions to government authorities	Yes
98 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
98 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
98 d	New issues that occur in the market, e.g., significant regulatory actions or new regulations	Yes
98 e	Conduct and Culture	Yes
99	Is the above mandatory training provided to :	
99 a	Board and Senior Committee Management	Yes
99 b	1st Line of Defence	Yes
99 c	2nd Line of Defence	Yes
99 d	3rd Line of Defence	Yes
99 e	3rd parties to which specific FCC activities have been outsourced	Not Applicable
99 f	Non-employed workers (contractors/consultants)	Yes
100	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities?	Yes
101	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
102	Confirm that all responses provided in the above Section TRAINING & EDUCATION are representative of all the LE's branches	Yes
102 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
102 b	If appropriate, provide any additional information / context to the answers in this section.	

12. QUALITY ASSURANCE /COMPLIANCE TESTING		
103	Are the Entity's KYC processes and documents subject to quality assurance testing?	Yes
104	Does the Entity have a program wide risk based Compliance Testing process (separate to the independent Audit function)?	Yes
105	Confirm that all responses provided in the above Section QUALITY ASSURANCE / COMPLIANCE TESTING are representative of all the LE's branches	Yes
105 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
105 b	If appropriate, provide any additional information / context to the answers in this section.	

13. AUDIT		
106	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF and Sanctions policies and practices on a regular basis?	Yes
107	How often is the Entity audited on its AML, CTF & Sanctions programme by the following:	
107 a	Internal Audit Department	Yearly
107 b	External Third Party	Component based reviews
108	Does the internal audit function or other independent third party cover the following areas:	
108 a	AML, CTF & Sanctions policy and procedures	Yes
108 b	KYC / CDD / EDD and underlying methodologies	Yes
108 c	Transaction Monitoring	Yes
108 d	Transaction Screening including for sanctions	Yes
108 e	Name Screening & List Management	Yes
108 f	Training & Education	Yes
108 g	Technology	Yes
108 h	Governance	Yes
108 i	Reporting/Metrics & Management Information	Yes
108 j	Suspicious Activity Filing	Yes
108 k	Enterprise Wide Risk Assessment	Yes
108 l	Other (specify)	
109	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
110	Confirm that all responses provided in the above section, AUDIT are representative of all the LE's branches	Yes
110 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
110 b	If appropriate, provide any additional information / context to the answers in this section.	

Declaration Statement

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2020 (CBDDQ V1.3)

Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti-Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)

Cathay Bank (Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts. The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.

The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.

The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than on an annual basis.

The Financial Institution commits to file accurate supplemental information on a timely basis.

Allen Peng, EVP Chief Retail Adm (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

Marisa Marquisepe, EVP AML/OFAC Officer (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

12/17/2020 (Signature & Date)

12/17/2020 (Signature & Date)

Region	Region Description	Location Name	Location Description
Region Name	Region Description	Name of the Branch	Branch Description
1	Southern California	Los Angeles	Los Angeles
1	Southern California	Monterey Park	Monterey Park
1	Southern California	Alhambra	Alhambra
1	Southern California	San Gabriel	San Gabriel
1	Southern California	Valley Stoneman	Valley Stoneman
1	Southern California	El Monte	El Monte
1	Southern California	Arcadia	Arcadia
1	Southern California	Northridge	Northridge
1	Southern California	Monterey Park Cadiz	Monterey Park Cadiz
1	Southern California	Temple City	Temple City
1	Southern California	Arcadia Duarte	Arcadia Duarte
1	Southern California	Westminster	Westminster
1	Southern California	Torrance	Torrance
1	Southern California	Irvine	Irvine
1	Southern California	San Diego	San Diego
1	Southern California	Irvine Northwood	Irvine Northwood
1	Southern California	Rowland Heights	Rowland Heights
1	Southern California	City of Industry	City of Industry
1	Southern California	Diamond Bar	Diamond Bar
1	Southern California	West Covina	West Covina
1	Southern California	Rancho Cucamonga	Rancho Cucamonga
1	Southern California	Ontario	Ontario
1	Southern California	Cerritos Valley	Cerritos Valley
1	Southern California	Irvine Barranca	Irvine Barranca
1	Southern California	Fountain Valley	Fountain Valley
1	Southern California	Orange	Orange
2	Northern California	San Jose	San Jose
2	Northern California	Oakland	Oakland
2	Northern California	Cupertino	Cupertino
2	Northern California	Milpitas	Milpitas
2	Northern California	Millbrae	Millbrae
2	Northern California	Richmond	Richmond
2	Northern California	Union City	Union City
2	Northern California	Sacramento	Sacramento
2	Northern California	San Jose Brokaw	San Jose Brokaw
2	Northern California	San Francisco	San Francisco
2	Northern California	Dublin	Dublin
2	Northern California	Clement	Clement
2	Northern California	Fremont	Fremont
2	Northern California	San Francisco Pine	San Francisco Pine
10	Washington	Kent	Kent
10	Washington	Seattle	Seattle
10	Washington	Bellevue	Bellevue
10	Washington	Seattle UW	Seattle UW
9	Illinois	Chicago Chinatown	Chicago Chinatown
9	Illinois	Chicago Broadway	Chicago Broadway
9	Illinois	Chicago Westmont	Chicago Westmont

4	Massachusetts	Boston Main	Boston Main
3	Maryland	Rockville	Rockville
6	New Jersey	New Jersey	New Jersey
7	New York	Flushing	Flushing
7	New York	Chinatown	Chinatown
7	New York	Brooklyn	Brooklyn
7	New York	Soho	Soho
7	New York	Bensonhurst	Bensonhurst
7	New York	Elmhurst	Elmhurst
7	New York	Chinatown Park Row	Chinatown Park Row
7	New York	Midtown	Midtown
7	New York	Flushing North	Flushing North
7	New York	Flushing South	Flushing South
7	New York	Chatham Square	Chatham Square
8	Texas	Houston	Houston
8	Texas	Plano	Plano
5	Nevada	Las Vegas	Las Vegas

Additionally Cathay Bank has:

(1) Foreign Branch in Hong Kong:

3008, 30/F, Tower 2, The Gateway
25 Canton Road, Tsim Sha Tsui
Kowloon, Hong Kong

(2) Foreign Representative Office in China:

RM 1806, JingAn Kerry Center, Tower 1
No. 1515 Nanjing West Rd.
Shanghai, Post Code 200040
People Republic of China

Beijing Representative Office
Nikko New Century Building
Room 1155, No.6 Shou Ti Nan Road,
Haidian District, Beijing 100044, China

(1) Foreign Representative Office in Taiwan:

Taipei Office
146 Sung Chiang Rd., 6/F-3
Taipei, Taiwan

Street Address	City	State Code	Zip
Branch Physical Address			
777 N. Broadway	Los Angeles	CA	90012
250 S. Atlantic Blvd.	Monterey Park	CA	91754
601 N. Atlantic Blvd.	Alhambra	CA	91801
825 E. Valley Blvd.	San Gabriel	CA	91776
43 E. Valley Blvd.	Alhambra	CA	91801
9650 Flair Dr., 1st Fl.	El Monte	CA	91731
1139 W. Huntington Dr.	Arcadia	CA	91007
9045 Corbin Ave., Suite 100	Northridge	CA	91324
809 S. Atlantic Blvd., Suite 101	Monterey Park	CA	91754
9055 Las Tunas Dr., Suite 115	Temple City	CA	91780
635-637 W. Duarte Rd.	Arcadia	CA	91007
9121 Bolsa Ave.	Westminster	CA	92683
23211 Hawthorne Blvd., Suite 108	Torrance	CA	90505
15323 Culver Dr.	Irvine	CA	92604
4688 Convoy St.	San Diego	CA	92111
4860 Irvine Blvd., Suite 100	Irvine	CA	92620
17432 Colima Rd.	Rowland Heights	CA	91748
1250 S. Fullerton Rd.	City of Industry	CA	91748
1195 S. Diamond Bar Blvd.	Diamond Bar	CA	91765
2672 E. Garvey Ave. S	West Covina	CA	91791
9759 Baseline Rd.	Rancho Cucamonga	CA	91730
2000 S. Grove Ave., Suite 103	Ontario	CA	91761
18643 S. Pioneer Blvd.	Artesia	CA	90701
4010 Barranca Pkwy., Suite 150	Irvine	CA	92604
17860 Newhope St., Suite 104	Fountain Valley	CA	92708
2263 N. Tustin St.	Orange	CA	92865
2010 Tully Rd.	San Jose	CA	95122
710 Webster St.	Oakland	CA	94607
10480 S. DeAnza Blvd.	Cupertino	CA	95014
1759 N. Milpitas Blvd.	Milpitas	CA	95035
1095 El Camino Real	Millbrae	CA	94030
3288 Pierce St., Suite D-101	Richmond	CA	94804
1701 Decoto Rd.	Union City	CA	94587
4970 Freeport Blvd.	Sacramento	CA	95822
1708 Oakland Rd., Suite 400	San Jose	CA	95131
540 Montgomery St.	San Francisco	CA	94111
7190 Regional St.	Dublin	CA	94568
919 Clement St.	San Francisco	CA	94118
46324 Warm Springs Blvd., Suite 707	Fremont	CA	94539
333 Pine St., Suite 100	San Francisco	CA	94104
18230 E. Valley Highway, Suite 120	Kent	WA	98032
621 S. Lane St.	Seattle	WA	98104
13238 NE 20th St., Suite 200	Bellevue	WA	98005
5000 University Way NE, Suite B	Seattle	WA	98105
222 W. Cermak Rd.	Chicago	IL	60616
5000 N. Broadway St.	Chicago	IL	60640
665 Pasquelli Dr., B104	Westmont	IL	60559

621 Washington St.	Boston	MA	02111
650 Hungerford Dr. (Route 355)	Rockville	MD	20850
1775 Route 27	Edison	NJ	08817
40-14/16 Main St.	Flushing	NY	11354
45 E. Broadway	New York	NY	10002
5402 8th Ave.	Brooklyn	NY	11220
129 Lafayette St.	New York	NY	10013
6912 18th Ave.	Brooklyn	NY	11204
82-62 Broadway	Elmhurst	NY	11373
23 Chatham Sq.	New York	NY	10038
235 Fifth Ave.	New York	NY	10016
36-54 Main St.	Flushing	NY	11354
41-48 Main St.	Flushing	NY	11355
16-18 E. Broadway	New York	NY	10002
9440 Bellaire Blvd., Suite 118	Houston	TX	77036
2001 Coit Rd., #160	Plano	TX	75075
6110 Spring Mountain Rd.	Las Vegas	NV	89146

No. F15278
編號



COMPANIES ORDINANCE
(CHAPTER 32)
香港法例第32章
公司條例

CERTIFICATE OF REGISTRATION
OF OVERSEA COMPANY
海外公司登記證明書

I hereby certify that

本人謹此證明

CATHAY BANK

also known as:-

又名為:-

國泰銀行

which was incorporated in United States of America

是在 美利堅合眾國

is registered in Hong Kong under Part XI of the Companies Ordinance.

註冊成立，並根據香港公司條例第XI部在香港登記。

Issued by the undersigned on 17 May 2007 .

本證明書於二〇〇七年五月十七日簽發。

Miss Nancy O. S. YAU

.....
for Registrar of Companies
Hong Kong

香港公司註冊處處長

(公司註冊主任 邱愛琛 代行)