



2025 Corporate Responsibility Report

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Letter from Our CEO

The year 2025 was marked by geopolitical tensions, higher and uncertain rate paths, and tighter credit conditions. This resulted in subdued activity at both the corporate and investor levels. Despite this challenging backdrop, Cathay Bank delivered solid financial results and demonstrated continued capital and liquidity strength. We remain focused on delivering durable results for our clients as we continue to invest in our workforce and communities.

A key part of our environmental, social, and governance (ESG) commitment is to make Cathay Bank a great place to work. One of the ways we do this is by fostering an inclusive culture and supporting and developing our people. We've seen the positive impact of bringing people together around shared interests, vast backgrounds, experiences, and identities. This helps us empower our people through our programs in learning and development.

Cathay Bank remains steadfast in our engagement to improve our communities. Our commitment is highlighted through our dedicated team member volunteers. Thanks to our committed professionals, these efforts are creating opportunities and effecting lasting change.

Cathay Bank takes an integrated approach to creating sustainable value for our clients, stockholders, communities, and team members. These efforts and the associated results for 2025 are detailed in this report, and I am proud of our continued progress. As we look to the future, we aim to continue building a robust, improved ESG agenda centered around strategic commitments and focused delivery to drive both ESG performance and stockholder value.



Chang M. Liu
President and CEO
Cathay General Bancorp

American Cancer Society

IRAW IN CA MM





1962
Established

Los Angeles
Headquarters

CATY
Ticker

Top 50
Public Banks
S&P Global
Market Intelligence



\$24Bil
Asset Size

1,268
Team Members

64
Branches

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

Information as of December 31, 2025



About This Report

Report Overview Cathay General Bancorp published the 2025 Corporate Sustainability Report, which covered the implementation outcomes, strategies, and plans for 2025. This report aims to disclose in a transparent manner the impact of the company's businesses and activities to address ESG-related issues regarding society and the environment for stakeholders. Cathay Bank will continue to publish the Corporate Sustainability Report annually to communicate and move forward with stakeholders.

Reporting Period This report presents the company's ESG performance and activities during the period between January 1, 2025, and December 31, 2025. While this report is focused primarily on

developments and data from 2025, select information from early 2026 to the date of publication is included where relevant to provide important context or highlight significant milestones that occurred shortly after the reporting period and to contribute to a more comprehensive understanding of our ongoing initiatives.

Reporting Standard This report aligns with the Sustainability Accounting Standards Board (SASB) information disclosure standards and referenced the Task Force on Climate-Related Financial Disclosures when writing the report.



Environment

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

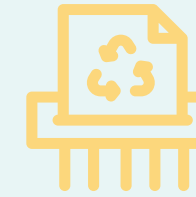
The Way We Operate

To support our ongoing commitment to sustainability, responsible resource use, and operational efficiency, we have implemented a range of initiatives to reduce paper consumption and encourage environmentally conscious practices in the workplace.

We have implemented secure digital platforms for contracts, internal documentation, and approvals, minimizing reliance on printed materials. Team members and clients, as well as documentation for the Board of Directors, are processed using secure e-signature platforms to streamline workflows and minimize paper use. Team members are equipped with dual monitors to facilitate document comparison and editing without printing, thereby increasing productivity while reducing paper usage. Printers are configured to print double-sided by default to cut down on paper

consumption. Team members are encouraged to use digital collaboration platforms such as network drives to share and edit documents in real time, eliminating the need for printed versions.

Under our current recycling efforts in the workplace, we place clearly labeled bins throughout our offices and branch locations to encourage proper disposal of paper and other recyclable materials. Through our secure shredding program, we conserve resources ranging from energy to water and have minimized waste, carbon emissions, and deforestation. One hundred percent of the shredded paper is recycled into new products to help minimize waste and resources, thereby reducing greenhouse gas emissions.



536,620
Pounds of Paper Securely Shredded and Recycled

924,036
Kilowatt-Hours of Energy Saved



1.97Mil
Gallons of Water Conserved

4,450
Trees Preserved



100,706
Pounds of Waste Avoided

1,098
Metric Tons of Carbon Emissions Averted



The figures above are based on paper shredded in 2025 and are calculated by our secure shredding vendors using the Environmental Paper Network Paper Calculator™ methodology.

We are committed to reducing our ecological footprint through targeted infrastructure improvements and sustainable employee services. We use energy-efficient LED fixtures in our offices and branches to reduce electricity consumption and maintenance costs while improving lighting quality and workplace comfort.

We installed a solar panel system to power a portion of our Corporate Center in El Monte, California. This clean energy source has the capacity to generate an average of 500,000 kilowatts annually and can reduce our total annual electric consumption by about 33%, contributing to lower greenhouse gas emissions associated with our office operations. In addition, we installed water-efficient fixtures that can save an estimated 600,000 gallons of water annually, based on vendor-provided performance specifications for the fixtures.

We installed electric vehicle charging stations at our facilities for team member and client use, supporting the adoption of electric vehicles and encouraging sustainable commuting.

We facilitate team member access to carpool and rideshare options and encourage the use of public transportation, electric vehicles, or other forms of non-carbon emission transportation. We offer green transportation incentives through various district- and city-sponsored platforms, such as the South Coast Air Quality Management District, to further reduce the carbon impact of daily commuting.

We offer a hybrid work-from-home model and adopted digital collaboration tools that contribute to our sustainability initiatives to reduce commuting-related emissions and office energy usage. We continue to invest in and advocate for the use of teleconferencing and video communication tools to facilitate seamless collaboration across teams and geographies, thereby reducing the need for business travel and carbon impact while maintaining productivity and connectivity.



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. As of December 31, 2025, 69% of business clients enrolled in online banking, with 81% of them opting to receive electronic statements in lieu of paper and mailing. Among our retail clients, online banking engagement increased by 3% compared with 2024, 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. We recognize that an environmental management strategy is important to help us address and reduce the ecological impact of our operations. Environmental due diligence on our collateral properties is a standard part of our real estate lending process, conducted in compliance with regulatory guidelines. We closely monitor our exposure to investments in the fossil fuel sector, we do not provide financing on the construction of new coal-fired power plants, and we strive to expand sustainable investment such as investing in and lending to renewable-energy sectors to facilitate the transition to a low-carbon economy. Our Credit Administration team reports to the Board on credit risk analysis across our loan portfolio at least quarterly.

We assess ESG considerations as part of our enterprise risk management process, which is conducted annually by the Risk Management team and the Board's Risk Committee. The assessment is carried out through a risk and control self-assessment within the Bank's system and is reported to the Board and relevant management committees. Reports include key assessment factors, analytical conclusions, recommended corrective actions, and the status of audit and examination matters. Assessment factors considered by the Bank more broadly include community relations, recycling efforts, and programs to reduce the consumption of paper, energy, and water.



Investment in Solar Energy Projects

We invest in renewable energy sources. We have been a solar energy tax equity investor since 2015. As of December 31, 2025, we have invested in five solar energy projects totaling \$271 million.

\$271Mil
Solar Energy Investments






Community Engagement

We are committed to strengthening the well-being of our communities, and we proudly support local organizations with initiatives that focus on affordable housing, homeownership, financial literacy, and workforce development, as well as 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 projects. These projects are intended to increase the availability of low-income rental housing. As of December 31, 2025, we invested \$658 million to help finance the acquisition, construction, and rehabilitation of affordable rental housing to benefit LMI households.

\$658Mil
Affordable Housing
Investments



Affordable Checking


As part of our commitment to financial inclusion and accessibility, Cathay Bank offers low-cost checking accounts designed to provide affordable banking access to the unbanked, underbanked, and underserved individuals working toward better financial health. We aim at expanding access to safe and affordable banking services, which supports our broader goal of promoting economic empowerment and removing barriers to financial stability.

Our EveryDay Checking Account features a low minimum opening deposit 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. This low-cost checking account has earned the Bank On designation from the Cities for Financial Empowerment Fund. The Bank On initiative works to ensure that everyone has access to safe and affordable financial products. As of December 31, 2025, we support 35,902 EveryDay Checking accounts, with an aggregate balance of \$214.6 million.

**EveryDay
Checking Account**

\$214.6Mil
Aggregate Balance

35,902
Accounts




Small Business Lending

Small businesses are the backbone of the economy and help shape the identity of our communities through innovation, job creation, market diversity, and economic growth. Cathay Bank sets an annual goal to provide at least 50% of all small business loans (SBLs) to businesses with a gross annual revenue of less than \$1 million or less and a per-loan amount of less than \$150,000. In addition, we have in place a referral program to direct SBL requests that we are unable to accommodate to local technical assistance providers and Community Development Financial Institutions that provide financial products and services to businesses located in underserved markets.



Year	Amount of SBL at Origination	Number of SBLs at Origination	Within Our Assessment Areas	
			% of SBLs Made in LMI Geographies	% of SBLs Made to Businesses with Gross Annual Revenues of ≤\$1 Million
2022	\$211 Million	796	36.4%	56.2%
2023	\$203 Million	724	35.4%	55.3%
2024	\$150 Million	481	38.3%	48.4%
2025	\$131 Million	390	43.1%	49.0%

Community Development Lending

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

In 2025 Cathay Bank originated \$636 million in community development loans, of which \$196 million was used toward providing affordable housing to LMI individuals and families within our assessment areas. Between 2019 and 2025, Cathay Bank originated 864 community development loans totaling more than \$2.77 billion.

Habitat for Humanity Construction Project ▶

Cathay Bank provided \$11,700,000 in construction financing to Habitat for Humanity Greater Los Angeles, Inc. (Habitat LA), to build a ground-up development of 36 townhomes in Long Beach, California. The project offers a mix of 16 middle-income workforce and 20 low-income units that was completed in June 2026. In addition to the project, Cathay Bank continues to provide a \$15,000,000 revolving line of credit to fund construction projects and support bridge loan financing.

Home Mortgage Lending

In addition to traditional mortgages, Cathay Bank offers non-traditional mortgage lending solutions that use non-traditional credit history to provide greater underwriting flexibility. We are proud to originate a high majority of mortgage loans within the communities we serve.

Cathay Bank Community Home Buyers Program and Down Payment Assistance Program Cathay Bank offers flexible mortgage solutions and provide grant assistance programs. Our Community Home Buyers Program (CHBP) offers qualified first-time homebuyers a lower down payment requirement as compared with traditional mortgage programs. Eligible CHBP applicants may also qualify for a grant through our Down Payment Assistance Program (DAP), which may be applied toward their down payment and/or closing costs. The maximum DAP Grant amount per household is 2% of the home purchase price. In 2025 Cathay Bank originated 40 CHBP loans that totaled \$19.3 million and awarded \$315,510 in DAP Grants to 32 households.



Mortgage Loans Originated and/or Purchased in 2025

\$1.46Bil

Amount of Mortgage Loans

1,729

Number of Mortgage Loans

+95%

Within Our Assessment Areas



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 available resources.

Access to Housing and Economic Assistance for Development (AHEAD) Grant The AHEAD Grant supports innovative, targeted initiatives that promote new economic opportunities in lower-income communities by investing in infrastructure and resources needed to adopt to the changing economy. The AHEAD Grant is available to nonprofit organizations and is awarded through a competitive application process submitted through an FHLB member, such as Cathay Bank. In 2025 Cathay Bank assisted one nonprofit organization in securing a \$150,000 AHEAD Grant to provide entrepreneurs with microloans, management training, technical assistance, networking events, and other resources essential to start and scale a business.

Empowering Homeownership Matching Grant Program This grant program helps the housing counseling agencies approved by the US Department of Housing and Urban Development (HUD) expand capacity to provide services to more at-risk homeowners. The FHLB works with member banks to promote affordable homeownership for low-, moderate-, and middle-income families. In 2025 Cathay Bank assisted four housing counseling agencies obtain a combined total of \$170,000 in matching grants from the FHLB.

Middle-Income Down Payment Assistance (MIDPA) Program The MIDPA program helps put sustainable homeownership within reach of more families. Grants awarded under MIDPA are intended to help first-time homebuyers who earn just over 80% to 140% of the area median income, based on the location of the property to be purchased. Homeowners must contribute \$10,000 of their own funds, and the FHLB will match up to \$50,000 toward down payment and closing costs. In 2025 Cathay Bank assisted one family in obtaining a \$50,000 grant.

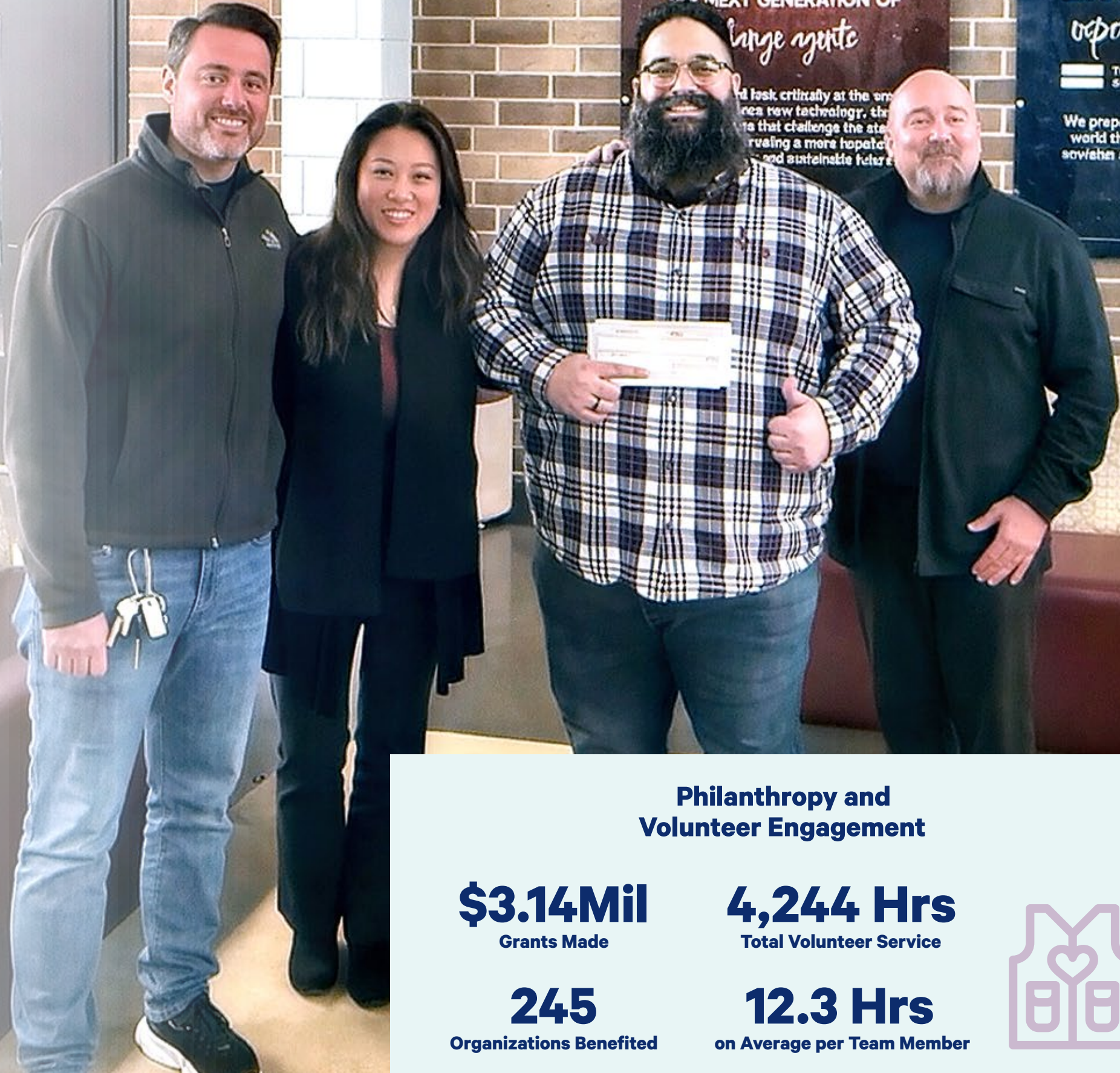


Community Support

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

With a shared goal of making a positive impact in the communities we serve, we give back through volunteerism with various local organizations. Our team members share their knowledge by serving on community boards and loan committees. In addition to educating community youths, adults, and the elderly about financial literacy, our team members leverage other areas of experience to provide additional support and education to the community, such as offering tax return 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 perform at least nine hours of service annually.



Philanthropy and Volunteer Engagement

\$3.14Mil
Grants Made

4,244 Hrs
Total Volunteer Service

245
Organizations Benefited

12.3 Hrs
on Average per Team Member



Financial Literacy Initiatives

Financial literacy contributes to overall economic stability by empowering community members to make informed financial decisions and achieve healthier financial lives. As part of our commitment to social responsibility, we invest in financial literacy programs that empower individuals and communities with the knowledge and tools to make reasoned financial decisions.

Our team members volunteer in activities such as community workshops and education in collaboration with local organizations that focus on financial literacy in local youths and adults. Our curriculum includes discussion of the types of banking services available, identity protection

awareness, and money management skills such as budgeting, saving, managing debt, and using credit responsibly. In 2025, 114 team members volunteered in financial literacy-related programs that benefited 4,311 attendees.

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

Financial Literacy Outreach Efforts

4,311
Total Attendees

114
Total Member Volunteers



Junior Achievement Program

We are a long-term supporter of Junior Achievement Finance Park, a meaningful program that helps students from kindergarten through twelfth grade learn about financial responsibility through hands-on budgeting, career exploration, income and taxes, saving and investing, managing cost of living, credit risk, and debt.

Through a daylong 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 (including kids!). Based on their answers to a series of lifestyle questions and using their given adult persona and resources, each student navigates their “adult life” by creating a balanced monthly budget—making a series of financial decisions, from housing, transportation, and car/home insurance to savings and loans, groceries, and entertainment expenses. This simulation helps students understand how their educational and career choices influence potential income and quality of life.



Volunteer Income Tax Assistance Program

We are a long-term supporter of the Internal Revenue Service–sponsored Volunteer Income Tax Assistance (VITA) program, an initiative designed to offer free tax preparation help to underserved individuals and families that qualify, including those with low to moderate income, persons with disabilities, the elderly, and limited-English speakers. Through local community organizations, we provide funding, and our team members perform volunteer support at VITA sites. In 2025 our team members contributed a total of 541 volunteer hours to the program.



First-Time Homeownership Workshops

We provide homeownership counseling workshops for LMI first-time homebuyers, in collaboration with housing counseling agencies certified by HUD. In each workshop, homebuyers spend eight hours learning about budgeting, selecting a real estate agent, bank loan underwriting basics, mortgage financing, improving and protecting credit scores, license verification, foreclosure prevention, and the types of mortgage programs available on the market. In 2025 our team members contributed 453 volunteer hours to these workshops, serving 267 attendees.



Donations, In-Kind Services, and Sponsorships

Guided by our commitment to social impact, we work with local organizations through strategic relationship development to improve social, economic, and educational opportunities, as well as the overall wellness of our communities. Through the Cathay Bank Foundation, we support our communities through strategic grantmaking and alliances.

- In 2025 our foundation awarded \$3 million in grants to 235 community organizations, supporting initiatives focused on financial literacy and affordable housing.
- Every year the foundation designates a percentage of its giving to support both a short-term strategy focused on services and intervention and a long-term strategy aimed at preventing and mitigating acts of racial violence through education of youth and the public. In 2025 the designated allocation increased from 5% to 10% in response to a surge in anti-Asian hate incidents.

We support various initiatives that provide financial assistance contributing to the revitalization of our communities. In 2025 Cathay Bank provided \$150,000 in funding toward financial assistance programs, of which \$25,000 was used to cover predevelopment costs associated with two new affordable housing developments, \$75,000 was used as loan loss reserve to four Community Development Financial Institutions, and \$50,000 was distributed among four organizations used for technical assistance and training to help small- and minority-business owners develop a business plan.

We believe that education has the power to transform lives and create lasting opportunities. We established the Cathay Bank Annual Scholarship Program to support LMI students with academic potential and determination, investing in future leaders and contributing to more inclusive and resilient communities.

Annually, we award scholarships to 20 students who demonstrate remarkable academic achievements, leadership qualities, and community investment. In 2025 we awarded students a total of \$50,000 in scholarships to attend colleges and universities across the country to pursue their higher academic goals. In the selection process, 125 team members volunteered 595 hours to review the more than 800 applications received.

Beyond financial contributions, we give back to our communities in other meaningful ways. Each holiday season, Cathay Bank team members organize a toy drive benefiting children from LMI families. Through this annual tradition, team members donate new toys to spread joy and brighten the season for local families, reflecting our shared values and commitment to build stronger, more connected communities.

Some of the organizations we work with:



California Wildfire Recovery Efforts

Habitat LA In the wake of the January 2025 wildfires in Pacific Palisades and Altadena, California, Cathay Bank works with Habitat LA to be in the forefront of the Rebuild LA initiative, providing smoke remediation, home repairs, rebuilding, and gap financing services for fire victims. In March 2025, Cathay Bank entered into a \$10 million commitment with Habitat LA to provide residential mortgages to victims of the wildfires.

California Housing Finance Agency (CalHFA) CalAssist Mortgage Fund

Cathay Bank serves as the servicer for CalHFA's CalAssist Mortgage Fund, administering a \$105 million initiative designed to assist California homeowners whose properties were destroyed or rendered uninhabitable by a disaster. Cathay Bank plays a critical part in ensuring the success of onboarding applicants and the ongoing servicing.



Supplier Inclusion

We encourage an inclusive range of businesses among our suppliers and vendors that leads to more innovative solutions with greater flexibility to help address our needs while encouraging competitive pricing to reduce costs.

This promotes equitable opportunities for businesses that have historically faced barriers to entry into the marketplace, such as companies owned and operated by traditionally underrepresented groups. Through the Cathay Bank Vendor Diversity Program, we seek to foster inclusion among our supplier base, contributing to the long-term economic sustainability of our communities.

We maintain a database of local suppliers to support companies that are owned and operated by underrepresented groups, as well as minority- and women-owned businesses and small businesses. The program is being enhanced to recognize and validate businesses that operate independently; are at least 51% owned, operated, and controlled by US citizens; and are members of one or more of the following groups: racial/ethnic minorities as recognized by the US government, women, disabled individuals, veterans, and members of the LGBTQ+ community.



Our People

Our people are the foundation of our success. Team member engagement and dedication shape our company culture and uphold values that are critical to achieving organizational goals and supporting positive, enduring change in our communities. We focus on recruitment and retention, we support emerging talent to build meaningful careers, and we provide leadership training and mentorships designed to encourage long-term growth and advancement. We recognize and reward performance, and we support the health and wellness of our team members.

Recruitment and Inclusion

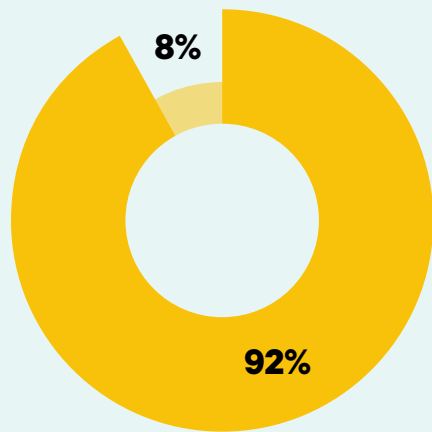
Cathay Bank is a minority depository institution, and our workforce comprises a multiplicity of viewpoints, backgrounds and experiences that compliment the multifaceted communities we serve. We foster an inclusive, ethical, and harmonious work environment where team members are empowered to grow and contribute meaningfully to our purpose. Our sustainability strategy plays a critical role in attracting and retaining a purpose-driven workforce that drives innovation and long-term growth. 30% of executive level positions are held by women.



Race

- Caucasian
- Non-Asian traditionally underrepresented racial/ethnic groups

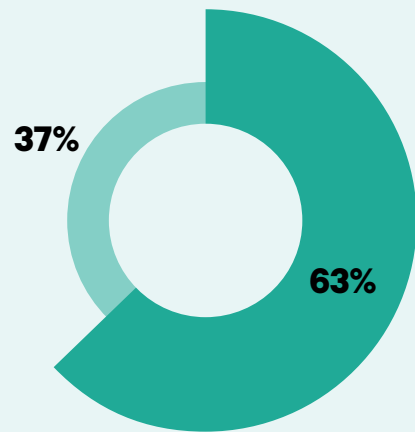
**92%
Minority**



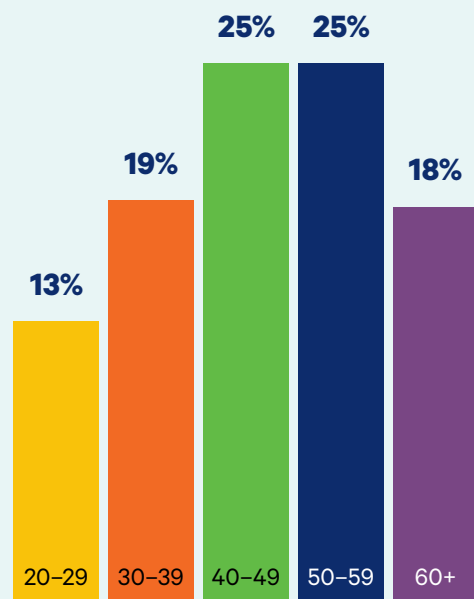
Gender

- Male
- Female

**63%
Female**



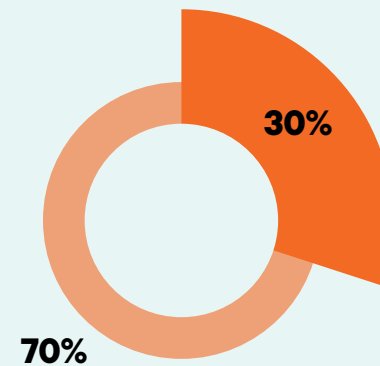
Age



Executive/Senior Officials and Managers

- Male
- Female

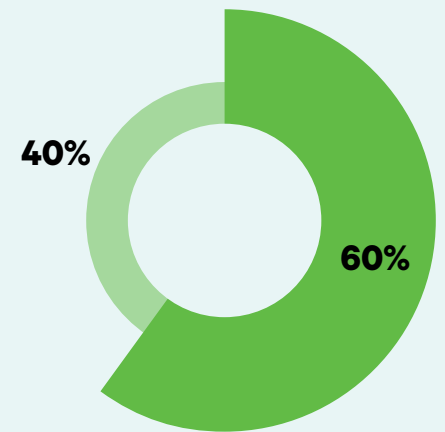
**30%
Female**



First/Middle Officials and Managers

- Male
- Female

**60%
Female**



Training and Career Development

We strive to foster a culture of continuous learning and development to adapt to the changing market and stay up-to-date on industry trends, technologies, and best practices. This is a crucial component of our overall success and contributes to the knowledge, morale, improvement, and organizational efficiency of our team members. Through mentorship, team- and cohort-based learning, on-the-job skill building, and strengths-based feedback, we provide team members with the tools and resources they need for professional development. We invest in educational tools and training programs to support team member growth—building new skills and guiding team members through their career advancement.

Talent Advancement and Training

88%

Racial/Ethnic Minority of Those Promoted in 2025

58%

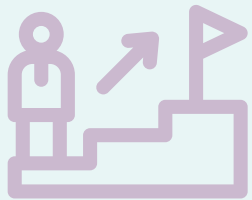
Women of Those Promoted in 2025

2%

Promoted to Higher or Management Position in 2025

18 Hrs

Average Hours of Professional Training per Team Member in 2025



Leadership Skills Enhancement and Effective Communication Training

Relationship Banker Training Program Team members develop relationship banker knowledge in the areas of banking and teller operations, new accounts, mortgages, and sales.

Operations Training Program This offering is designed to boost and fine-tune the team members' confidence and development of decision-making skills, with an emphasis on understanding the *why* behind operational decisions.

#Strive2Succeed@Cathay Through live web-based training, e-learning, a speakers series, and networking opportunities, this program helps team members develop professional and transferable skills tied to 10 competencies for success that complement existing technical job skills.

Essential Supervisory Training Program Designed for team leads and supervisors new to their roles, this program helps team members discover various supervisory responsibilities and learn how to build skills and confidence and apply core people-leadership practices.

Inspirational Leadership Training This program provides the tools and skill set needed to build rapport and stronger working relationships that enhance efficiency and communication effectiveness within the organization and foster a positive work environment while keeping team members motivated, engaged, and inspired.

Emerging Leadership Program I This program is designed to take leadership development to the next level. Team members learn a range of critical supervisory and managerial skills to support and promote leadership development.

Emerging Leadership Program II This training focuses on the importance of developing a leadership voice and refining ways to communicate with team members that motivate and promote results while learning about effective coaching practices.

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



Team Member Engagement

Our people are central to our success. We are committed to building a workplace culture that fosters engagement, inclusion, growth, and well-being. We actively listen and learn from our team members and strive to provide a rewarding work environment where individuals can thrive and perform at their best. Team member engagement is essential in cultivating an organizational culture that promotes transparency, inclusivity, and mutual respect. We actively engage with team members through multiple channels to ensure that their voices are heard and valued.

Regular Surveys We conduct employee engagement surveys on a regular basis to gather feedback and assess satisfaction aligned with company values. We then develop action plans in response to key findings and conduct exit interviews to identify themes to guide meaningful strategic and cultural improvements. The insights provide valuable information for making informed decisions that help improve our operations and strategies, our team members' experiences, and ultimately our business.

Engagement and Communications Senior leadership provides regular updates through town halls, open forums, and quarterly video communications to support transparency and open dialogue.

Skills and Leadership Development We invest in our team members by providing professional development programs such as mentoring, leadership training, and technical upskilling. We also offer tuition assistance to encourage continuous learning.

Recognition and Feedback We have recognition programs to reward both individual and team achievements that emphasize core values, such as innovation, collaboration, and sustainability. We promote a culture of continuous feedback and encourage open dialogue among managers and team members.



We believe in a holistic approach when collecting team member feedback and measuring engagement around growth opportunities, work/life balance, and more.

We measure engagement based on three factors.



Team Members Plan to Stay and Recommend the Organization to Others

Team Members Feel Valued and Are Enthusiastic About Their Work

Team Members Believe in the Future of the Bank

Health and Benefits

We believe that a healthy workforce is a productive and resilient one. Our commitment to our team members' well-being is a key pillar of our social responsibility. When team members feel supported, they are more engaged and motivated.

To put this commitment into action, we provide a holistic range of health benefits and wellness programs designed to support physical, mental, and financial health. We offer a robust benefits package for our team members and their families:

- Medical, dental, and vision insurance with multiple plan options
- Basic life, accidental death and dismemberment, and long-term disability insurance and paid time off for holidays, illness, and vacation
- Prescription drug coverage and access to health savings accounts to help maximize spending dollars and provide greater tax benefits
- Dependent and domestic partner benefits to support family health
- Mental health and emotional well-being

Through our signature Cathay Bank Well-Being Program, team members manage and maintain work/life balance through participation in healthy lifestyle activities. Participation is encouraged with incentive-based point awards, as well as benefits such as health insurance premium discounts.

Mental health is a core component of our wellness strategy. We provide Employee Assistance Programs that offer free counseling and support to team members facing personal or work-related challenges, and we provide resources on stress management, mindfulness, and emotional resilience, along with flexible work schedules, hybrid schedules, and remote-work options.

Understanding that financial stress impacts overall wellness, we offer retirement-planning support and a company-matched 401(k) retirement savings plan; team member discounts on tickets to activities, shows, and amusement parks; and other Bank service fee discounts.



Business Code and 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. Our **Code of Conduct** serves as a foundational guide for responsible decision-making, promoting integrity, transparency, and accountability. Through regular training, clear policies, and robust oversight, we ensure compliance with laws, foster a culture of fairness and respect, and empower team members to act ethically.



我們的商戶刷卡服務提供:

- 資金可當日或次日入账
- 多語種客戶服務, 包括普通話和廣東話
- 行動、線上、平板等的支付選擇
- 24/7/365 全年無休技術及線上支援

Code of Conduct

Our Code of Conduct upholds organizational 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.

Team members are required to undergo annual training on, including but not limited to, anti-money laundering (AML), anti-bribery 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 these main topics:



Conflicts of Interest



Personal Conduct



Privacy and Information Security



Compliance with Laws and Policies



Confidentiality



Anti-Corruption and Anti-Bribery



Anti-Competition Behavior



Whistleblower Policy



Workplace Safety



Reporting Concerns

To support a transparent and accountable workplace, we maintain secure, anonymous reporting channels that enable team members and stakeholders to raise concerns without fear of retaliation.

Our team members are encouraged to report actual as well as suspected misconduct or concerns through normal supervision channels or via anonymous reporting methods such as the Cathay EthicsPoint website. Cathay Bank strictly prohibits retaliation of any kind against team members for good faith reports of misconduct and ethical violations. Team members are encouraged to talk to their supervisors, managers, or Human Resources when in doubt about the best course of action in a particular situation.

Governance

A strong corporate governance is fundamental to delivering long-term value to stakeholders and maintaining trust in our operations. Our governance structure is designed to promote ethical conduct, responsible decision-making, and effective risk management across the company. Our business is managed under the direction and oversight of our Board of Directors. We are committed to upholding the highest standards of business conduct and corporate governance.

The Board has adopted [Corporate Governance Guidelines](#) that, together with our certificate of incorporation, bylaws, [Code of Ethics](#), and Board committee charters, form the foundation of our company governance framework.

Governance and Board Oversight

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 assists the Board with the review of senior management development and succession planning, Board and committee assessments, and director qualifications, as well as considering Board candidates and making recommendations.

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.

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. The committee regularly reviews the design and function of the director and executive compensation program to promote risk appropriation.

Clawback Policy To maintain a culture of responsible management and the avoidance of excessive risk taking, we have adopted a clawback policy, whereby any bonus or incentive compensation for executive officers is subject to recovery by the Bank if such compensation is based on criteria that are later shown to be materially inaccurate.

Insider Trading Policy This policy was adopted to govern the purchase, sale, and other dispositions of our securities by directors, officers, and team members in a way that we believe is reasonably designed to promote compliance with insider trading laws, rules, and regulations and applicable Nasdaq listing standards.

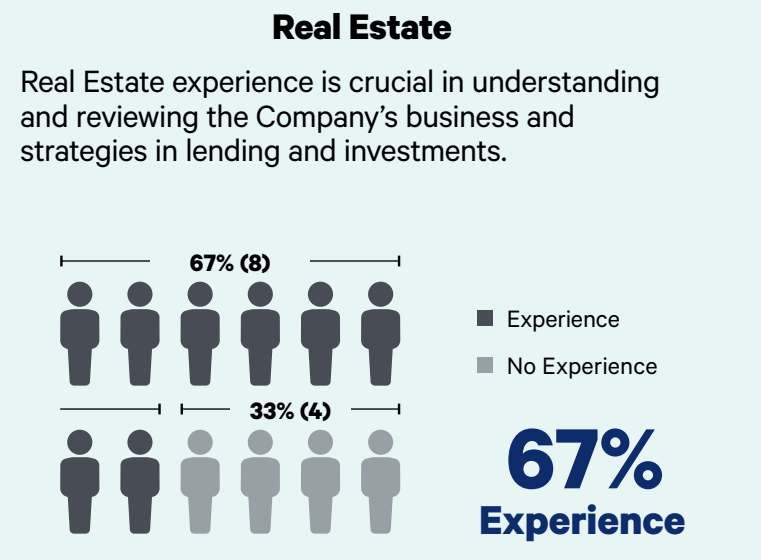
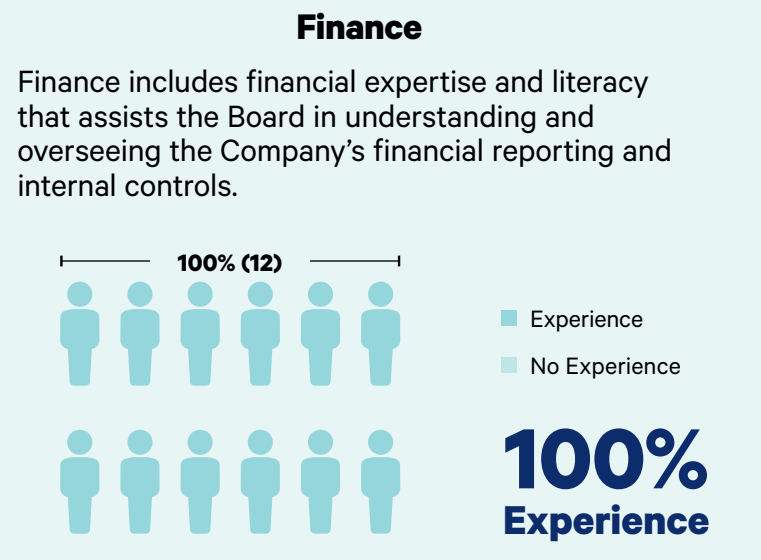
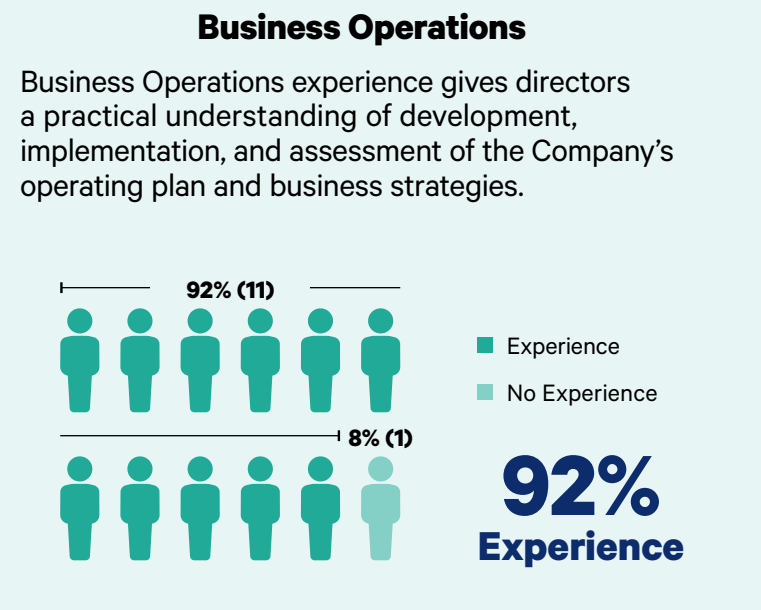
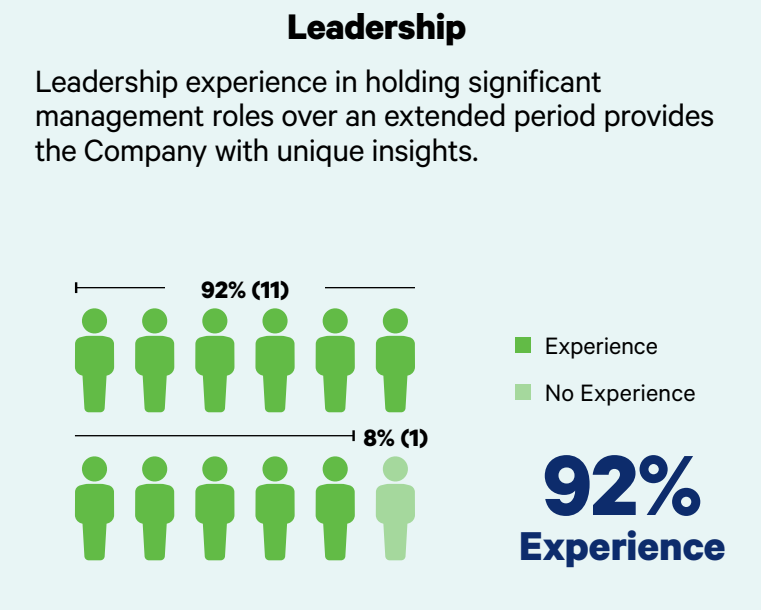
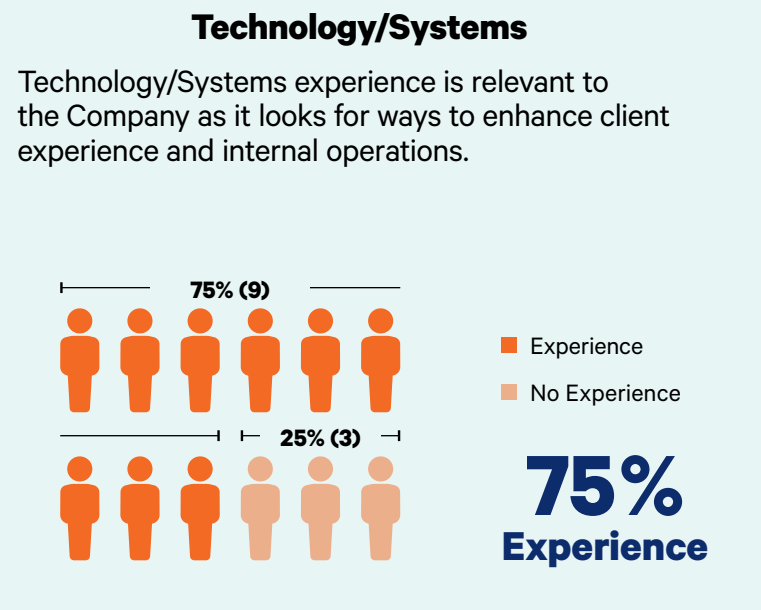
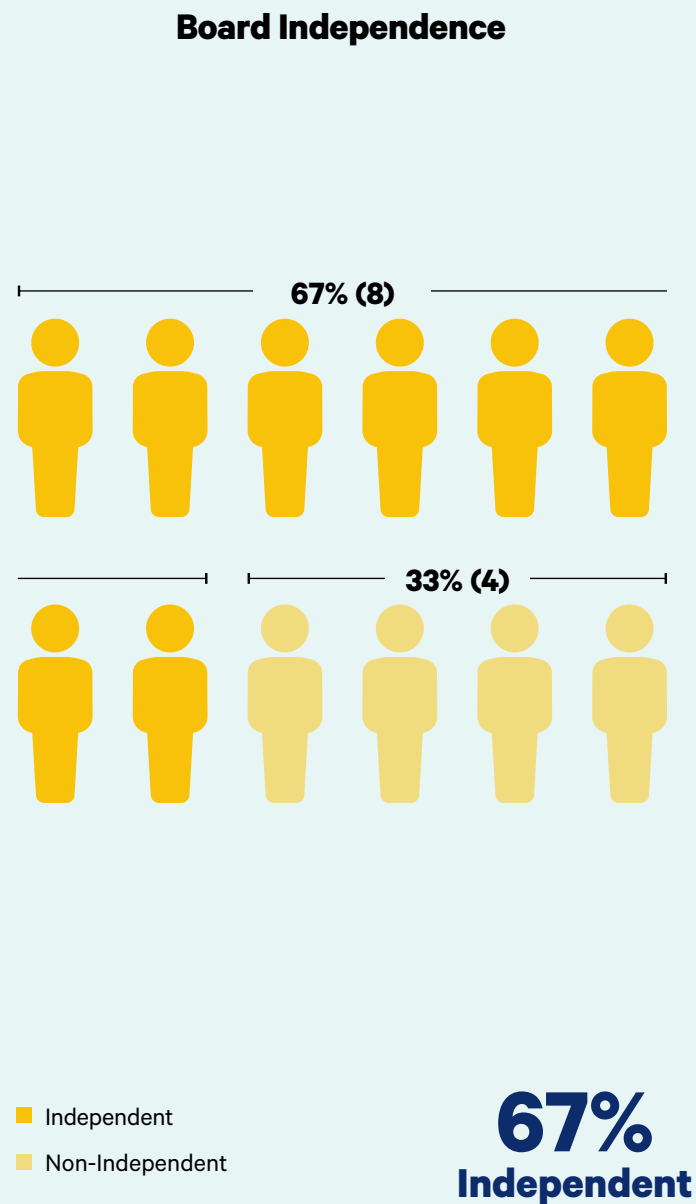
Risk Committee oversees enterprise-wide risk management practices and implementation of an appropriate risk management framework that is commensurate with our capital structure, risk profile, complexity, activities, size, and other risk-related factors. The committee exists alongside the Cathay Bank-level 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 program that determines the level of community and small business lending, investment, and service activities.

Investment Committee oversees investment and fund management policies at the holding company level. 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.

Board Independence and Experience

Our Board of Directors is composed of individuals with a broad range of professional backgrounds, where complementary expertise, attributes, and qualifications combine to bring distinct viewpoints and perspectives that effectively contribute to the Board’s overall oversight responsibilities. A majority of our directors are independent, which supports objective oversight and decision-making aligned with the long-term interests of stakeholders.

The graphics below highlight certain key experiences, qualifications, skills, and attributes of our Board of Directors. For more information about corporate governance, please refer to our most recent [Proxy Statement](#).



Enterprise Risk Management

Enterprise Risk Management Approach All Cathay Bank team members play a vital role in managing risk. The Enterprise Risk Management Committee (ERMC) and the Risk and Compliance Committee (RCC) assist the Board in its Bank-level oversight of risk management, provide independent review and effective challenge to risk management practices, and review and approve key risk frameworks and policies.

The Board has also delegated authority to the ERMC, charging it with the responsibility of identifying risks that may have an adverse impact on the Bank, as well as managing those risks within Board-approved enterprise risk appetite. The primary responsibilities of the ERMC are to ensure that sound governance and policies are in place for the enterprise-wide management of the Company’s material risks, to manage them accordingly, and to share the results with the RCC.

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 multidisciplinary approach and diversity of thought to our efforts.

The Bank’s Risk Management Framework is reviewed and approved by the RCC and the Board at least annually. It incorporates a “three lines of defense” model, defining roles and responsibilities specific to each line, while covering the Bank’s approach to risk taking, oversight, and risk assurance practices. The Bank’s Risk Appetite Statement, in alignment with the Risk Management Framework, is a key element of our Company’s overall risk management program, expressing both the Bank’s principles and overarching risk-taking philosophy of the Company. Comprising of qualitative statements and quantitative metrics, the Risk Appetite Statement articulates the specific types and levels of risk that Cathay General Bancorp and Cathay Bank are willing to accept to achieve the company’s strategic and business objectives.

Three Lines of Defense Model



Defining Our Appetite for Risk The Bank's Risk Appetite Statement articulates the amount and types of risk we are willing and able to accept in alignment with the Bank's strategy and in pursuit of our business objectives. It guides our decision-making process and serves as the link among our corporate values, business operations, and risk culture by aiming to ensure that the Board and our team members share a consistent understanding of our appetite for risk. The Risk Appetite Statement identifies Bank-level Board-approved risk appetite metrics by risk type, which are deemed critical measures of the organization's adherence to our risk appetite, including compliance, credit, operational, financial reporting, liquidity, and market risk. Risk thresholds and limits for each of these metrics consider performance under stress conditions and are set by Enterprise Risk Management and approved by the RCC and the Board. The Risk Appetite Statement is intended to be a dynamic document that is reviewed regularly to evolve with the business. Managers at all levels align to its principles, and the statement and its supporting metrics are reviewed at least annually by the Chief Risk Officer, the ERM, the RCC, and the Board.

As climate-related and ESG factors continue to influence the Bank's strategy and risk profile, Enterprise Risk Management helps ensure that these risks are identified, assessed, and incorporated into our enterprise-wide governance and risk management processes. Enterprise Risk Management works with business lines and control functions to evaluate climate and ESG risk drivers across key risk types (including credit, operational, liquidity, and compliance), promotes consistent risk taxonomy and measurement, and supports scenario analysis and stress testing where appropriate. Enterprise Risk Management also integrates climate risk considerations into the Risk Management Framework through relevant governance, oversight, and measurement and provides reporting and independent challenge through established committee oversight to drive accountability and informed decision-making.

Independent and Risk-Based Assurance Our Internal Audit Department's mission is to enhance and protect organizational and shareholder value by providing risk-based and objective assurance, advice, and insight. Because the third line of defense is independent from the first and second lines, Internal Audit provides assurance to executive management and the Board of the effectiveness of our risk management programs, policies, processes, practices, and controls. The division is led by our Chief Audit Executive, who reports directly to the Audit Committee of the Board. The foundation of the Internal Audit Department's Audit Plan is a risk-based assessment; it is presented annually to the Audit Committee for approval. The Audit Plan considers key aspects of Bank operations. Internal Audit maintains a continuous auditing program to support a dynamic risk assessment reflective of emerging risks and changes in the control environment and infrastructure, as well as changes to businesses, products, services, or regulations.



Financial Crimes Prevention

Cathay Bank is firmly committed to participating in efforts to adhere to sanctions compliance to combat money laundering and the funding of terrorist activities. We have in place an Anti-Money Laundering/Countering the Financing of Terrorism/Office of Foreign Assets Control and Foreign Corrupt Practices Act Compliance Program (the Program) that establishes the framework for oversight and controls around risks related to AML and the Bank Secrecy Act associated with our business, as well as specific rules in accordance with regulations to which our business units and operations must adhere. The Program also considers the National Anti-Money Laundering and Countering of Terrorism Financing Priorities as set forth by the Financial Crimes Enforcement Network (FinCEN).

Putting Policy into Action The Coalition to Abolish Slavery and Trafficking (CAST) is a Los Angeles-based nonprofit organization that works to put an end to modern slavery and human trafficking through comprehensive, life-transforming services to survivors and serves as a platform to advocate for groundbreaking policies and legislation. CAST supports thousands of survivors through every phase of their journey to freedom: counseling, legal resources, housing, education, leadership training, and mentorship.

Cathay Bank is the first financial institution to have contributed and collaborated with CAST to help survivors with damaged reputations get back on their feet by training them on financial literacy and resuming a normal life. Cathay Bank has proudly supported CAST since 2024 in its mission to help survivors of human trafficking.



Day Against Trafficking in Persons ►

On July 15, 2025, Cathay Bank was invited to the Los Angeles County Board of Supervisors to declare July 30 as the World Day Against Trafficking in Persons in tribute to CAST's leadership and impact on the LA community.

Governance Framework The Cathay Bank Board and executive management 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 and has direct access to, and regular communication with, executive management and the Board, who are responsible for approving Program changes. The officer also provides regular reports on the operations and effectiveness of the Program. Periodically, the Internal Audit Department conducts an independent, risk-based enterprise-wide testing of Program controls and provides to the Board and executive management an independent assessment of the Program's effectiveness.

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 US and Hong Kong regulatory bodies. All policies are published internally and accessible to team members. The Cathay Bank Board and executive management are trained on the Program annually. Team members receive formal and updated annual training, including an assessment of their knowledge.

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



Information Security and 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 heads our Information Security team and is responsible for leading the enterprise-wide cybersecurity strategy, policy, standards, architecture, and processes. Our CISO has more than 25 years of experience in financial services, including management expertise with the Global Systemically Important Banks, as well as experience in cybersecurity, governance, risk, compliance, and information security and information technology risk management.

The CISO provides periodic reports to executive management and Board-delegated Risk Committees. These reports address key cybersecurity topics, including the implementation and operation of preventive controls and the detection, mitigation, and remediation of cybersecurity incidents. The 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 Board 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
- Interagency guidelines
- Center for Internet Security Critical Security Controls
- Open Worldwide Application Security Project
- National Institute of Standards and Technology (NIST) Special Publication 800 Series and Cybersecurity Framework 2.0
- Gramm-Leach-Bliley Act 501(b), including Appendix B to Part 30—Interagency Guidelines Establishing Information Security Standards

The policies and standards within our Information Security Program govern various aspects of information systems and 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 evaluations, 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 evaluate a variety of critical factors, including the type of data stored, system availability needs, confidentiality requirements, recovery time objectives, transactional processing, number of users, and volume and magnitude of transactions.

Our Information Technology and Information Security teams meet weekly across several disciplines to ensure that risks are identified in a timely manner, patch and vulnerability requirements are monitored, and the necessary changes are implemented. These teams support the business through early engagement in the Project Management Office's routines and the Vendor Management Office's requirements to ensure that new products, projects, and vendors are engaged with appropriate oversight.



Information Security Training and Awareness

Within our organization, cybersecurity awareness plays a critical factor in risk mitigation. Our Information Security team works to foster a cybersecurity conscious workplace through ongoing corporate training and communication and regularly disseminates security training and awareness materials to team members. Cybersecurity education is provided throughout the year, and each team member is required to annually confirm that they have read and understood the Bank's acceptable use policy, Code of Conduct, and the written Information Security Program. Each team member is responsible for upholding 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 asked to immediately report suspicious emails. Periodic phishing simulations are conducted throughout the year to improve awareness of email red flags

and related risks. Targeted and specialized education is provided based on roles, exposure to potential risks, and involvement in system administration. We also understand that educating our clients about cybersecurity awareness is critical to their safety and security. The Information Security team works cross-functionally with our Information Technology team, with our vendors, and across Cathay Bank's frontline business units in tandem with our communications and marketing support professionals to ensure that educational materials about fraud trends are freely available to the public and regularly updated. Examples of this material can be found in the [Security Information Center | Cathay Bank](#), with hot topics and emerging risks featured as blog posts in [Insights by Cathay | Cathay Bank](#).



Staff and Skill Development

In 2025 our Information Security team participated in more than 700 hours of continuing education in cybersecurity to enhance their cyber and related skill sets and to keep up with evolving threats, trends, techniques, and tactics used by cyber attackers. The experienced team holds the following industry certifications.

- Certified Cloud Security Professional (CCSP)
- Certified Data Privacy Solutions Engineer (CDSPSE)
- Certified Ethical Hacker (CEH)
- Certified Identity and Access Manager (CIAM)
- Certified in Risk and Information Systems Control (CRISC)
- Certified in the Governance of Enterprise Information Technology (CGEIT)
- Certified Information Systems Auditor (CISA)
- Certified Information Security Manager (CISM)
- Certified Information Systems Security Professional (CISSP)
- Offensive Security Certified Professional (OSCP)
- Systems Security Certified Practitioner (SSCP)



Independent Reviews

Our independent registered public accounting firm, KPMG LLP, audits the company's internal control over financial reporting annually, based on criteria established under the Internal Control-Integrated Framework (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission that includes cybersecurity controls to comply with Sarbanes-Oxley Act of 2002 404 requirements.

In addition, independent reviews of information security and cybersecurity practices and processes are carried out by professional services organizations against industry requirements, such as the FFIEC Information Technology Examination Handbooks and best practices such as the NIST Cybersecurity Framework. In 2025 we engaged an independent consultant and performed independent internal testing to assess the company's controls against the NIST Cybersecurity Framework 2.0 framework for the 2025 period and achieved an average score of 3.16. These frameworks also provide guidance that we leverage for overseeing and identifying cybersecurity threats associated with the use of third-party service providers.

We also retain third-party experts to conduct intrusion and penetration testing on a regular basis. The results of these independent tests are used to drive enhancements to our information security program as a continuous cycle of improvement.

Sustainability Accounting Standards Board 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 Bank's second disclosure against the SASB standards, and our disclosures on these topics will likely evolve over time. All disclosures are based on Version 2023-12 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, 2025.

Certain information is not disclosed below because we believe that 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	Activity Metric	Response
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (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 Information Security and Cybersecurity in this report. We also disclose our approach in Item 1C: Cybersecurity of our 2025 Annual Report .
Financial Inclusion and Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programs designed to promote small business and community development	In 2025 we originated 390 small business loans totaling \$131 million and 176 community development loans totaling \$636 million. Small business loans and community development loans are defined in accordance with the FFIEC's <i>A Guide to CRA Data Collection and Reporting</i> .
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for 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, 2025, Cathay Bank has 35,902 EveryDay Checking accounts, with a total balance of \$214.6 million.
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, 2025, approximately 4,311 attendees participated in these events, at which Cathay Bank hosted or volunteered.

Topic	Activity Metric	Response
Incorporation of Environment, Social, and Governance Factors in Credit Analysis		
FN-CB-410a.2	Description of approach to incorporation of ESG factors in credit analysis	See Environment: The Way We Do Business in this report.
Business Ethics		
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 2025 Annual Report .
FN-CB-510a.2	Description of whistleblower policies and procedures	Our whistleblower policies and procedures are aligned with our Code of Conduct .
Systemic Risk Management		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Not Applicable. We are not considered a Global Systemically Important Bank and, accordingly, do not have a G-SIB score.
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Please see “Regulation and Supervision” (page 9), as well as related disclosures, in our 2025 Annual Report .
Activity Metrics		
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 57 of our 2025 Annual Report .
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	We disclose outstanding balances by loan classification consistent with SEC guidance on page 55 of our 2025 Annual Report .

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," and "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 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. 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 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.



777 North Broadway
Los Angeles, CA 90012
T 213 625 4700
F 213 625 1368

cathaygeneralbancorp.com
cathaybank.com

Cathay Bank

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