

<b>Purpose</b>	<p>The purpose of this document is to establish the purpose, composition and responsibilities of the Investment Committee of the Board of Directors of Cathay General Bancorp.</p>
<b>Committee Purpose</b>	<p>The purpose of the Investment Committee (Committee) is to monitor the Cathay General Bancorp (Bancorp) investment policies and strategies and oversee the Bancorp's investment activities to ensure that:</p> <ul style="list-style-type: none"><li>■ Investments conform to the Bancorp Board of Directors (Board) approved policies and support Bancorp's interest rate risk and liquidity requirements</li><li>■ Investments comply with regulatory restrictions and serve legal and legitimate purposes Bancorp's risk tolerance</li><li>■ Investments are collectable and protect the interests of Cathay Bank (Bank) depositors and Bancorp's stockholders</li><li>■ Sufficient liquidity is maintained for Bancorp and Bank operations</li><li>■ Additional sources of liquidity are available should the need arise.</li></ul>
<b>Members, Quorum and Consent</b>	<p>The Board appoints the Committee members which is composed of three or more voting Board members.</p> <p>The term of an appointed Committee member is one year and is renewable annually; provided that, at any time, any member may be removed and replaced by the Board. Members serve until their successors are duly elected and qualified.</p> <p>A quorum consists of a majority of voting members</p> <p>Majority consent of attending voting members is required to render a decision on behalf of the Committee or approve matters presented to the Committee.</p> <p>The following are non-voting members that are invited to attend meetings of the Committee to present agenda items and participate in the discussion as applicable to their respective areas of responsibilities and as the Committee determines.</p> <ul style="list-style-type: none"><li>■ Chief Financial Officer (CFO)</li><li>■ Chief Risk Officer (CRO)</li><li>■ Treasurer</li><li>■ Financial Planning and Analysis Officer</li></ul>

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**Meetings**

On behalf of the chairperson appointed by the Board, the CFO has designated the Treasurer to document and maintain minutes of meetings held to include attendance, agenda, list of open items pending resolution, key discussion items, and Committee decisions. The minutes are reviewed and approved by the chairperson. Once approved, the CFO formally approves the minutes on behalf of the chairperson and the chairperson submits the minutes to the Board.

The Committee meets whenever necessary, but at least annually.

The chairperson may designate a non-voting member to act as chairperson at a meeting should the chairperson be unavailable to attend.

Other Bank officers as the Committee or the chairperson deems appropriate may be invited to attend meetings as guests and participate in the discussions pertaining to Committee matters as applicable to their respective areas of responsibilities.

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**Responsibilities**

The Committee is charged by the Board with responsibility with respect to the following:

- Establish and approve the Company's investment strategy and monitor compliance.
- Screen non-bank qualified investments and recommend the same to the Board for approval.
- Approve and monitor investment transactions to determine whether they are in compliance with approved policies.
- Review and monitor the quality and performance of the Company's investment portfolio, including investment purchase and sale activity, valuation trends and methodology, and compliance with approved policies and risk limitations.
- Recommend changes in policy to the Board.
- Review and monitor holding company liquidity and actions taken under the contingency liquidity plan if the plan is triggered.
- Perform such other duties and responsibilities as may be assigned to the Committee by the Board.
- Provide minutes of Committee meetings to the Board and report to the Board on any significant matters arising from the Committee's work.

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**Authority**

By adopting this Charter, the Board delegates to the Committee full authority in its discretion to:

- Perform the responsibilities of the Committee described in this charter.
- Conduct or authorize inquiries into any matters within the scope of each of the purpose and responsibilities of the Committee.
- Delegate authority and responsibilities as the Committee deems proper to members of the Committee.
- Appoint a chairperson of the Committee unless a chairperson is designated by the Board.
- Obtain advice and assistance from internal legal counsel or other advisors as needed in fulfilling its duties and responsibilities under this charter.

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**Date as of:**

September 19, 2024

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