Cathay General Bancorp

Scope 1 and Scope 2 Greenhouse Gas Emissions
for the year ended December 31, 2025

1. Overview

This disclosure draft has been prepared to satisfy Cathay General Bancorp's ("Cathay" or the "Company") California Senate Bill 253 Scope 1 and Scope 2 climate disclosure. With respect to the greenhouse gas (GHG) emissions metrics for the year ended December 31, 2025 (the reporting period) presented in Table 1 below, the GHG emissions metrics are presented in accordance with the assessment criteria set forth below.

2. Organizational Boundary

This inventory covers direct and indirect GHG emissions from offices, branches, data centers, Other Real Estate Owned (OREO) properties, and company vehicles. The organizational boundary includes owned and leased locations over which Cathay has direct control over operating policies, for the portion of the reporting period during which it has operational control.

3. GHG Emissions Disclosure

Cathay uses emissions quantification methods drawn from the *Greenhouse Gas Protocol*, developed by the World Resources Institute and World Business Council for Sustainable Development (GHG Protocol). GHG emissions quantification is subject to inherent measurement uncertainty due to limitations in emissions factors, calculation models, scientific knowledge, and environmental and energy data collection methods. The selection by management of different but acceptable measurement techniques could result in materially different reported amounts. Carbon dioxide equivalent emissions are expressed in metric tons of carbon dioxide equivalent (mtCO2e). GHG emissions are calculated by multiplying actual or estimated activity data by the applicable emission factor and, where required, the applicable global warming potential. For the 2025 inventory, Cathay's methodology specifies the Intergovernmental Panel on Climate Change Fifth Assessment Report (AR5) and a 100-year time horizon.

Cathay makes certain assumptions in calculating the figures in Table 1. These include:

- **Utility data estimation**: Where 2025 natural gas or electricity invoices were unavailable, Cathay first uses the corresponding-month 2024 consumption was used as a proxy. If the data is not available for 2024, Cathay will extrapolate the existing 2025 data for that site to estimate the missing month. If neither of those options are possible for a given facility, Cathay uses the 2018 Commercial Buildings Energy Consumption Survey (CBECS) energy-use intensities to estimate utility data, as applicable. The office intensity from CBECS is used for branches, loan production offices, and offices, and the vacant-building intensity is used for all commercial and residential OREO properties.
- **Annualization**: Where data covers multiple months, data is annualized across the months covered.
- **Vehicles**: Cathay's leased electric vehicle is assumed to primarily be charged offsite and is not to be already captured in Scope 2 electricity consumption facility. Charging electricity is estimated using actual annual mileage, expected driving range, and battery capacity based on dealership vehicle specifications.
- **Exclusions**: Following a qualitative immateriality assessment, fugitive refrigerant emissions are not quantified in the 2025 inventory.

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4. Metrics, Definitions, and Reported Values

Table 1: Metrics – GHG Emissions

GHG Emissions Metrics	Definition of Metric	Metric Quantity (tons CO2e)
Total Scope 1	Direct GHG emissions from natural gas consumption, mobile combustion, and backup-generator fuel use at locations included within the reporting boundary.	419.3
Total Scope 2, location-based	Indirect GHG emissions from the generation of purchased electricity, purchased steam heating, and cooling are consumed at locations and the electric fleet included within the reporting boundary under the location-based approach.	1,648.2
Total Scope 2, market-based	Indirect GHG emissions from the generation of purchased electricity, purchased steam heating, and cooling are consumed at locations and the electric fleet included within the reporting boundary under the market-based approach.	1,652.8

Total Scope 1 emissions

- **Natural gas:** Emissions are calculated using natural gas consumption data obtained from utility invoices for facilities where Cathay controls the combustion equipment. If a location is missing six or fewer invoices over a reporting year, data is extrapolated to the missing components using the average consumption from the remaining months with actual data. If more than six invoices are missing, Cathay may consider using energy use intensities (EUIs) from CBECS.
- **Diesel (backup generators):** Emissions are calculated using diesel fuel consumption estimated from generator refueling invoices and the time elapsed between refueling events to approximate annual usage.
- **Gasoline (company vehicles):** Emissions are calculated using available vehicle fuel consumption and mileage data, with estimates based on U.S. Energy Information Administration (EIA) vehicle-specific fuel consumption, fuel economy, and mileage factors where actual data is unavailable.

Total Scope 2 emissions, market- and location-based

- **Purchased electricity:** Emissions are calculated using electricity consumption data obtained from utility invoices and other available records for Cathay's facilities. Where actual consumption data is unavailable, estimates are developed using the Estimated Sites methodology described above.
- **Electric vehicles:** Emissions are calculated using actual odometer readings and estimating the amount of recharges needed in the year based on miles driven.
- **Purchased heat (natural gas):** Emissions are calculated using actual or estimated natural gas consumption for facilities where Cathay purchases heat but does not control the underlying combustion equipment. Where actual consumption data is unavailable, estimates are developed using building-specific energy-use intensities applied to facility square footage.

5. Schedule of Emission Factors

Emissions factors are selected by source type and geography, with applicable 2025 inventory sources summarized in Table 2. Activity-data estimation references are included to explain how missing consumption data is approximated.

Table 2: Schedule of emissions factors

GHG Emissions Scope	Emissions source and locations	Emissions factor source
Scope 1	Stationary natural gas and U.S. generator diesel	U.S. Environmental Protection Agency GHG Emissions Factors Hub
Scope 1	Gasoline used by company vehicle	U.S. Environmental Protection Agency fuel combustion and mobile-source factors
Scope 2, market- and location-based	U.S. purchased electricity	U.S. Environmental Protection Agency eGRID factors (2023)
Scope 2, market- and location-based	Purchased electricity in Hong Kong, China, and Taiwan	International Energy Agency factors (2023)
Scope 2, market- and location-based	Purchased heat derived from natural gas combustion	U.S. Environmental Protection Agency GHG Emissions Factors Hub