



Cathay General Bancorp – Investment Committee Charter

Purpose	The purpose of this document is to establish the authority, composition and responsibilities of the Investment Committee (Committee) of the Board of Directors Board) of Cathay General Bancorp (Company).
Committee Purpose	<p>The purpose of the Investment Committee is to monitor the Company’s investment policies and strategies and oversee the Company’s investment activities to ensure that:</p> <ul style="list-style-type: none">▪ Investments conform to Board of Director (Board) approved policies and support the Company’s interest rate risk and liquidity requirements;▪ Investments comply with regulatory restrictions and serve legal and legitimate purposes within the Company’s risk tolerance;▪ Investments are collectable and protect the interests of the Cathay Bank’s depositors and Company’s stockholders;▪ Sufficient liquidity is maintained for the Company and Cathay Bank’s operations; and▪ Additional sources of liquidity are available should the need arise.
Composition, Meetings and Annual Review	<ul style="list-style-type: none">▪ The Committee is composed of three or more Directors appointed by the Board. The term of a member is one year and is renewable annually; provided however, that, at any time, any member may be removed and replaced by the Board. Members serve until their successors are duly elected and qualified.▪ The Committee meets whenever necessary, but at least annually.

Cathay General Bancorp – Investment Committee Charter



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.

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.
-