

CATHAY GENERAL BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1843080	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$11,568	\$11,573	0.0%	
Loans	\$7,472	\$6,954	-6.9%	
<i>Construction & development</i>	\$1,128	\$830	-26.5%	
<i>Closed-end 1-4 family residential</i>	\$661	\$723	9.3%	
<i>Home equity</i>	\$175	\$207	18.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$14	-2.1%	
<i>Commercial & Industrial</i>	\$1,615	\$1,295	-19.8%	
<i>Commercial real estate</i>	\$3,540	\$3,525	-0.4%	
Unused commitments	\$2,048	\$1,591	-22.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,250	\$2,525	12.2%	
Asset-backed securities	\$0	\$0	-30.8%	
Other securities	\$833	\$1,022	22.7%	
Cash & balances due	\$110	\$355	223.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$10,205	\$10,178	-0.3%	
Deposits	\$6,876	\$7,531	9.5%	
Total other borrowings	\$3,131	\$2,513	-19.7%	
FHLB advances	\$1,449	\$929	-35.9%	
Equity				
Equity capital at quarter end	\$1,363	\$1,387	1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$227	\$110	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	9.3%	--	
Tier 1 risk based capital ratio	11.6%	13.1%	--	
Total risk based capital ratio	13.4%	15.0%	--	
Return on equity ¹	-0.4%	-9.5%	--	
Return on assets ¹	0.0%	-1.1%	--	
Net interest margin ¹	2.9%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.0%	63.2%	--	
Loss provision to net charge-offs (qtr)	198.4%	133.0%	--	
Net charge-offs to average loans and leases ¹	1.6%	3.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	12.2%	18.0%	1.9%	3.8%
<i>Closed-end 1-4 family residential</i>	0.8%	1.1%	0.2%	0.1%
<i>Home equity</i>	0.4%	0.6%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	1.3%	2.1%	0.3%	0.7%
<i>Commercial real estate</i>	0.6%	4.0%	0.1%	0.7%
<i>Total loans</i>	2.5%	4.8%	0.4%	1.0%