

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$10,788	\$10,629	-1.5%	
Loans	\$6,871	\$7,060	2.7%	
<i>Construction & development</i>	\$535	\$334	-37.6%	
<i>Closed-end 1-4 family residential</i>	\$895	\$1,031	15.2%	
<i>Home equity</i>	\$218	\$227	4.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$11	\$14	22.3%	
<i>Commercial & Industrial</i>	\$1,441	\$1,807	25.4%	
<i>Commercial real estate</i>	\$3,418	\$3,138	-8.2%	
Unused commitments	\$1,360	\$1,627	19.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,268	\$1,268	0.0%	
Asset-backed securities	\$0	\$0	-30.8%	
Other securities	\$1,573	\$1,175	-25.3%	
Cash & balances due	\$294	\$413	40.6%	
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	\$9,281	\$9,027	-2.7%	
Deposits	\$7,030	\$7,250	3.1%	
Total other borrowings	\$2,139	\$1,645	-23.1%	
FHLB advances	\$550	\$225	-59.1%	
Equity				
Equity capital at quarter end	\$1,499	\$1,594	6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$97	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	12.7%	--	
Tier 1 risk based capital ratio	14.8%	15.6%	--	
Total risk based capital ratio	16.7%	17.5%	--	
Return on equity ¹	5.0%	7.2%	--	
Return on assets ¹	0.7%	1.1%	--	
Net interest margin ¹	3.0%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.0%	98.8%	--	
Loss provision to net charge-offs (qtr)	45.3%	38.7%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	15.0%	17.2%	2.0%	0.9%
<i>Closed-end 1-4 family residential</i>	1.1%	1.3%	0.0%	0.1%
<i>Home equity</i>	1.0%	1.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	2.2%	1.7%	0.3%	0.0%
<i>Commercial real estate</i>	3.5%	3.0%	0.3%	0.1%
<i>Total loans</i>	3.6%	3.0%	0.4%	0.1%