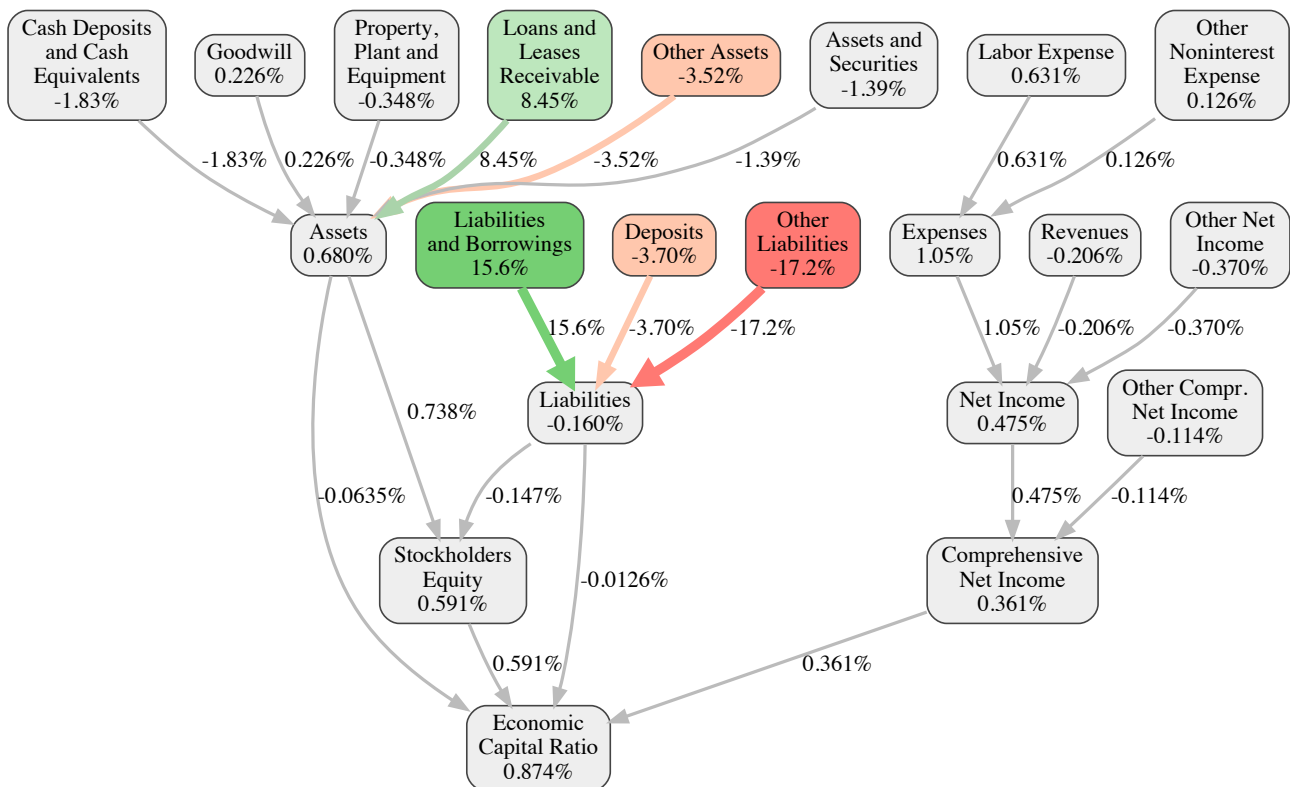




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STATE BANKS 2020

CATHAY GENERAL BANCORP Rank 52 of 191



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• Financial Strength Rankings using Artificial Intelligence

• www.realrate.ai

The relative strengths and weaknesses of CATHAY GENERAL BANCORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CATHAY GENERAL BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of CATHAY GENERAL BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 0.87% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,602,766
Cash Deposits and Cash Equivalents	177,240
Deposits	14,692,308
Fees	0
Goodwill	372,189
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	209,501
Loans and Leases Receivable	14,951,631
Long-term Debt	119,136
Occupancy	0
Other Assets	886,079
Other Compr. Net Income	20,308
Other Expenses	70,234
Other Liabilities	778,916
Other Net Income	349,369
Other Noninterest Expense	0
Property, Plant and Equipment	104,239
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	15,799,861
Assets	18,094,144
Expenses	70,234
Stockholders Equity	2,294,283
Net Income	279,135
Comprehensive Net Income	299,443
Economic Capital Ratio	8.5%