



Message From CEO

With the recent financial turmoil in the banking industry, we want to provide transparency and reassurance to our customers regarding the safety and soundness of Golden Bank.

Golden Bank has been faithfully serving our community for more than 38 years and we have earned the trust and reputation from our customers.

Our business approach has always been conservative. Safety is paramount in our bank culture and we avoided getting involved in high-risk business, such as crypto currency, etc. Our conservative approach has resulted in solid assets quality of our loan portfolio. Our investment strategy is prudent and our portfolio is made up of only high-quality and diversified securities. Currently, the securities portfolio is only a small percentage of our total assets and any gain or losses have already been included in our equity. Golden Bank's capital ratio is one of the highest and strongest among our peers which is a sign of strength. We are prudent in managing our liquidity and we always maintain excess capacity to service any excess demands.

Our management and our board of directors works diligently to ensure the peace of mind of our depositors. Please feel free to reach out to our management team if you have any questions. Thank you for choosing Golden Bank!

Sincerely,

David Lin, CEO