



Terms of reference of Credit Committee of Vista Banking Group

1. Determine the Group's credit strategy and credit risk tolerance
2. Review and recommend reasonable prudent lending policies, standards and procedures in respect of credit portfolio
3. Review and recommend credit risk management policies including with respect to portfolio concentration and any off-balance sheet activities including guarantees and indemnities outside of the normal course of business
4. Review and oversee the development of loan loss provision policy and annually assess the appropriateness and application of such policy
5. Review and monitor the effectiveness and application of credit risk management policies, related standards and procedures, and the control environment with respect to credit decisions
6. Review, approve or decline credit applications submitted by the Group Executive Credit department for loans to new individual borrowers or any relations or additional requests for existing borrowers exceeding the management limits
7. Review Group management activities, including examination of credit reports on the Identification, assessment, monitoring and management of credit risks

