



### **Terms of reference of Finance Committee of Vista Banking Group**

Review developments and changes in legal, regulatory, and accounting requirements and their impact on ALM, funding, liquidity and capital management policies

#### **Balance sheet Management**

1. Assess the robustness of interest rate forecasts and consider the Group's structural exposures, including evaluation of appropriate stress testing scenarios, and formulate actions
2. Review performance on the Group's net interest income in order to identify potential margin compression and formulate appropriate actions
3. Ensure full disclosure of contingent assets and liabilities and materials contractual obligations or commitments at all times in accordance with the bank policies and regulatory requirements.

#### **Capital**

4. Consider the appropriateness of the Group's capital structure taking into account of future regulatory requirements and overall risk management of the bank
5. Ensure that Group is in full compliance with regulatory minimum capital requirement
6. Considering the bank's capital needs and the process for raising of capital
7. Evaluate appropriateness of stress scenarios, to the bank's capital position and formulate requisite actions

#### **Funding**

8. Review the Group's funding profile and consider the diversification, cost and robustness of funding sources
9. Review the funding needs i.e. both actual and projected
10. Evaluate stress scenarios relating to funding positions and formulate appropriate actions

#### **Liquidity**

11. Review and assess the management of liquidity across the Group within the framework and policies established by the Board as the case may be, and formulate appropriate actions
12. Evaluate the results of stress testing scenarios relating to the Group liquidity position, and formulate appropriate actions
13. Review group liquidity reporting including liquidity ratios
14. Review liquidity management risk activities including hedging activities

