**Credit Committee of the Board of Directors**

**Powers of the Committee**

* Make final decisions on granting loans, approval of financing to customers with total single borrower exposure up to 5% of the Bank's equity, as well as in cases when applications for financing/change of financing terms do not comply with the powers of the Small Credit Committee, the Main Credit Committee;
* Consider and approve issues related to activities of CenterProject LLP, the Bank's subsidiary, which acquires doubtful and bad assets of the parent Bank, within the Committee's limit (from KZT 5,000,000,000 up to 5% of the Bank's equity;
* Review monitoring reports of branches, regions and subsidiaries, except for CenterProject LLP (upon submission of Risk Management Block subdivisions) in order to revise and set limits and power for independent lending;
* Review reports of the Head Office subdivisions on loan-related issues and on works performed to manage NPLs/ potential NPLs;
* Make decisions on approval of action plans for NPL/potential NPL management for Head Office subdivisions, Branches and Subsidiaries.