

EVER- GOTESCO RESOURCES AND HOLDINGS, INC.
FINANCE AND INVESTMENT COMMITTEE CHARTER

Purpose and Authority

The Finance and Investment Committee (the “Committee”) is appointed by the Board of Directors (the “Board”) to review policies, strategies, and oversee the effectiveness of financial risk management and investment activities at Ever- Gotesco Resources and Holdings Inc. (the “Company”).

Membership

The Committee shall have at least three members which shall be appointed by the Company’s Board of Directors. Members may be removed and replaced by the Board at any time and shall serve until their successors are duly elected and qualified. The Committee shall meet as often as deemed necessary, but no less than six times per year. The Committee shall serve as the primary communication link between the Board and management regarding issues covered by this Charter. The Board shall appoint the Committee Chairperson.

Meetings

The Committee shall meet upon the call of its Chairman. Meetings of the Committee shall be held at the principal office of the Company unless advised otherwise by the Chairman.

Notice of Committee meetings shall be sent to the Committee members at least one week prior to the scheduled meeting. Meetings may be held via teleconferencing or videoconferencing. The minutes of Committee meetings shall be submitted to the Board for information and ratification at the next succeeding meeting of the Board.

Responsibilities and Duties

In fulfilling its purpose, the Finance and Investment Committee will review and monitor investment, interest rate risks, capital and liquidity policies and activities, such as:

- a. Monitoring the investment portfolio, trading account activities, and off-balance sheet activity, including investment, hedging and loan purchase and sale activity, valuation trends and methodology, and compliance with approved policies and risk limitations.
- b. Monitor the interest rate and liquidity risk positions taken considering the trends, effectiveness, size, and sensitivities to stress of these positions relative to approved policies and risk limitations.
- c. Review and discuss the current and projected capital ratios and allocation, considering overall financial condition, growth, strategy changes, and relevant economic conditions.
- d. Review and discuss the trends and changes relating to deposit taking and borrowings. This review shall consider but not be limited to volume, pricing, maturity, average deposit size, and significant customer concentrations.

- e. Monitor the overall activities conducted in the non-banking entities of the Company, including wholly owned bank investment subsidiaries and real estate investment trusts.
- f. Review and discuss the risk management, accounting, profitability, legal, audit and compliance, systems and operations, and reputation risk implications of any new investment, business initiatives, tax planning strategies, debt, equity capital, and/or derivative or hedging strategies prior to the introduction of the product.
- g. Review and relevant reports from the internal audit, compliance unit, and external auditors to ensure that necessary corrective actions are taken and achieved.
- h. Review and assess the adequacy of this Charter at least annually and submit any amendments to this Charter to the Board for its approval.
- i. Committee members shall participate in educational sessions to enhance their familiarity with risk-related issues, as needed.
- j. Perform such functions and tasks as may be directed by the Board or mandated by law.
- k. Report material matters arising at Finance Investment Committee meetings to the Board of Directors and to the other committees on issues of relevance to them.
- l. Maintain minutes or other records of the meetings and activities of the Committee.

The Committee may seek the assistance of legal counsel, industry experts, and consultants as deemed necessary to fulfill its responsibilities.