



IOSCO Statement

January 2023

Vista Benchmark Administration in Accordance with IOSCO Principles

The International Organization of Securities Commissions (“IOSCO”), a global body comprised of representatives from the world’s financial regulators, published its final report on Principles for Financial Benchmarks in July 2013. These principles are intended to promote the reliability of benchmark determinations and address benchmark governance, quality, and accountability mechanisms. Vista Index Services, LLC (“Vista Index”) confirms that, as a benchmark administrator, it has implemented appropriate policies and procedures consistent with these IOSCO Principles.

Vista Index has primary governance responsibility for all aspects of the determination of Vista MDX and Vista CRT benchmarks (“Vista Indices”) and has implemented a control framework that defines the roles and responsibilities of the Administrator in the production of Vista Indices and an internal Oversight Committee has been established to periodically review and provide challenge to the benchmark production process. Key components of Vista Indices’ compliance framework includes:

- An Administrator Code of Conduct detailing the policies and procedures to be followed by Vista Index as benchmark Administrator;
- A governance and oversight structure designed to integrate regulatory compliance with daily business management, determinations, and industry expertise;
- Policies and procedures to address Conflicts of Interest, Transition, Complaints, and Restatements; and
- The publication of transparent benchmark methodologies.

Vista Index is committed to the most stringent governance of these benchmarks to ensure they reflect the highest standards and are consistent with all applicable regulation and industry guidance. Vista Index intends to continuously monitor regulatory and industry changes to benchmark policies; and as new regulations and best practices are recommended, Vista Index will implement, as appropriate, those new policies and practices.

Vista Index’s Administrator Code of Conduct, and other related IOSCO documents, can be found on the Resources page of the company’s website. This documentation will be updated periodically to address the changing regulatory environment.

Vista Index Services (“Vista Index”) is a financial information company offering products and services related to US residential mortgage and general household credit performance. Its principal products include Vista MDX indices. To learn more about Vista please visit us at www.vistaindexservices.com.