

## Regulatory audit report

### 1. Summary of audit results

- 1.1 Notices of reservation with their set deadlines
  - 1.1.1 Notices of reservation with their set deadlines relating to the year under review
  - 1.1.2 Notices of reservation with their set deadlines relating to the previous year
- 1.2 Confirmations relating to the adherence to licensing requirements, capital adequacy, large exposure and liquidity rules
  - 1.2.1 Confirmation of adherence to licensing requirements
  - 1.2.2 Confirmation of adherence to capital adequacy rules
  - 1.2.3 Confirmation of adherence to large exposure rules
  - 1.2.4 Confirmation of adherence to liquidity rules
- 1.3 Confirmations relating to the SFBC's recommendations and formal decisions
- 1.4 Summary statement regarding the risk situation
- 1.5 Important information

### 2. Audit firm's opinions

- 2.1 Corporate governance, including personnel segregation of executive management and Board of Directors
- 2.2 Adherence to generally accepted banking principles for transactions by members of governing bodies and others with a qualified participation
- 2.3 Guarantee of proper business conduct
- 2.4 Internal organisation and internal control system
- 2.5 Internal audit function
- 2.6 Compliance function
- 2.7 Adherence to anti-money laundering regulations
- 2.8 Adherence to regulations on consolidated supervision
- 2.9 Audit opinion regarding the additional audit areas specified by the SFBC
- 2.10 Audit opinion regarding the in-depth audit
- 2.11 Response to the previous year's regulatory audit report by the institution's governing bodies

### 3. Risk situation

- 3.1 Individual institution
  - 3.1.1 Risk policy
  - 3.1.2 Developments in material risk categories
  - 3.1.3 Opinion regarding the risk situation and the management of identified material risks
- 3.2 Group
  - 3.2.1 Risk policy
  - 3.2.2 Developments in material risk categories
  - 3.2.3 Opinion regarding the risk situation and the management of identified material risks

### 4. Additional information

### 5. Enclosures

- Standard report form "Risk Analysis/Audit Strategy" (SFBC Circular 05/1 Audit, Appendix 1)
- List of large exposures pursuant to Art. 21 (2) BO
- Report on the ten largest borrowers (Appendix 4)
- Graphic representation of group structure, including breakdown of holdings
- Organisation chart(s)
- Other documents and detailed information deemed relevant by the audit firm