

GB-B Aufsichtsrechtliche_Berichterstattung

Version 01/2023

Metadata	
PDF language	
German	
Base data	
Authorised institution/group, domicile	Supervisory category
Audit firm	Audit year
	2023
Lead auditor	Please select
	O Single-entity level only O Single-entity and group level (parent company structure) O Group level only (holding structure/atypical structure)
Recipients of the report	



1 General conditions of the audit

Reporting period from	Reporting period up to
General conditions of the audits	; / audit execution
Andit accordance data according	
Audit scope/mandate, general audit pro	cedure
·	difficulties were encountered during the conduct of the audit.
O Yes O No e.g. absence of parties responsible for r	making decisions
Explanation	making decisions
-	d entity has provided all necessary information in a timely manner and in the required
quality. ○ Yes ○ No	
ncl. its internal audit department	
Explanation	
1	
Confirmation that the audit was	conducted in accordance with the audit strategy approved by the supervisory authority
O Yes	
O No O n.a.	
Deviations from the approved audit stra	tegy must be justified.
Explanation	
Confirmation that the work was	carried out in accordance with the standard audit programmes specified by FINMA.
O Yes	
O Yes O No O n.a.	
O No O n.a.	
O No	
O No O n.a.	

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Planning from	Planning unf	til	Execution of basic audit from		Execution of basic audit up to	
Additional audit(s) O Yes O No						
Execution of addi audit from		xecution of add	itional	Designation of a	dditional audit	
Preparation of reporting from	n		Prepara	tion of reporting up	to	
				_	rdination roles as well as chy or function level (e.g.	
Function	Sı	urname / Given	name	Level		
Designation *				Design	ation **	
		/ 0:				
Function	St	urname / Given	name	Level		
Designation *				Design	ation **	
nformation on the use of xpert, or of other third pa		ternal Audit, c	of another	auditor (including	g Group companies), of an	
lave any works by third par D Yes O No	ties been used	! ?				
Surname / Given	name	Functio	n		Designation ***	
Audit field						
TOTAL TIGIU						



Description of additional audit		
Content / scope / result		
Assessment by the audit firm		
Surname / Given name	Function	Designation ***
Audit field		
Description of additional audit		
Content / scope / result		
Assessment by the audit firm		



2 Independence of the audit firm

We confirm that we complied with the independence provisions of the Swiss Code of Obligations, the Auditor
Oversight Act and the Auditor Oversight Ordinance, the Financial Market Auditing Ordinance and the supplementary
provisions on supervision audits with reference to the reporting year.

O Yes

Non.a.

Reasons in case of "no" or "n.a.":



3 Other mandates of the audit firm with the supervised entity

The audit firm enumerates any other mandates with the supervised entity and with group companies that are part of the consolidated supervision.

In the period relevant to the report, we provided additional services for the audited institution and any group companies that are part of the consolidated supervision.

O Yes O No

Other services provided	
Designation	
Activity/mandate	Date of report / financial statements
Other services provided	
Designation	
Activity/mandate	Date of report / financial statements



4 Summary of audit results / irregularities and recommendations

The audit firm explains all irregularities and recommendations of the reporting year and of the preceding audit period, in each case with a deadline and measures to be taken or that have been taken, as well as the status of implementation or results of the subsequent audit with regard to restoring compliance with regulatory law (only those irregularities or recommendations shall be addressed for which the audit firm had planned its own audit procedures in accordance with the audit strategy). Irregularities are not deemed to have been settled until the subsequent audits have been completed.

Irregularities and recommendations arising from any additional audits or from the AMLA survey form must also be mentioned below. If the findings in these separate documents are explained in sufficient detail, the audit firm may, when mentioning them in para. 4.1 or 4.2, limit itself to a brief summary and a reference to the corresponding section of the separate report.

The irregularities and recommendations must be classified in accordance with no. 75.2ff FINMA Circular 13/3 "Auditing".

4.1 Irregularities

4.1.1 Irregularities: Single entity level

In accordance with our audit strategy, in our audit procedures we have found irregularities for the reporting period.

O Yes O No

Number	Designation		
Audit area / audit field			
Description of additional au	dit		
classification	status		Deadline
O high O medium		ted/completed	
O low	O pending/pa O overdue	artially implemented	
Description, incl. measures audit, etc.	to be taken or that have b	een taken, status of imp	lementation, results of the subsequent
The supervised entitiy acce	pts the irregularity	Recurring irregula	rity
O Yes O No		O Yes O No	
Statement from institution			
Number	Designation		



Audit area / audit field			
Description of additional auc	lit		
classification	status		Deadline
O high O medium O low	O implemented/o O pending/partia O overdue	completed Ily implemented	
Description, incl. measures taudit, etc.	o be taken or that have been	taken, status of impl	ementation, results of the subsequent
The supervised entitiy accep		Recurring irregula	ritv
O Yes O No	no megalarity	O Yes O No	····y
Statement from institution			
Number of irregularities in	Number of irregularities in	Number of irregula	
reporting period "high"	reporting period "medium"	reporting period "le	ow
	J [
4.1.2 Irregularities: Consol	idated supervision		
In accordance with our audit	strategy, in our audit procedu	ures we have found in	rregularities for the reporting period.
O Yes O No			
Number	Designation		
][
Audit area / audit field	J L		
Description of additional aud	lit		
classification	status		Deadline
○ high○ medium○ low	O implemented/completed O pending/partially implemented O overdue		
Description, incl. measures t audit, etc.	o be taken or that have been	taken, status of impl	ementation, results of the subsequent
The supervised entitiy accep O Yes O No	ots the irregularity	Recurring irregula	rity



Statement from institution				
Number	Designation			
Audit area / audit field				
Description of additional aud	it			
classification	status		Deadline	
O high O medium O low	O implemented/completed O pending/partially implemented O overdue			
Description, incl. measures t audit, etc.	o be taken or that have been t	taken, status of imple	mentation, results of the subsequent	
The supervised entitiy accep O Yes O No	ts the irregularity	Recurring irregulari	ty	
Statement from institution				
Number of irregularities in reporting period "high"	Number of irregularities in reporting period "medium"	Number of irregular reporting period "lov		
4.2 Recommendations				
4.2.1 Recommendations: S	ingle entity level			
		res we have found re	commendations for the reporting	
No.	Designation			
] [
Audit area / audit field				
Description of additional audit				



classification	status		Deadline
O high O medium O low	O implemented/c O pending/partial O overdue	ompleted ly implemented	
Description, incl. measures to audit, etc.	o be taken or that have been	taken, status of imple	mentation, results of the subsequent
The supervised entitiy acceptory	ts the recommendation	Recurring recomme	endation
Statement from institution			
No.	Designation		
Audit area / audit field			
Description of additional audi	it		
classification	status		Deadline
O high O medium O low	O implemented/c O pending/partial O overdue		
Description, incl. measures to audit, etc.	o be taken or that have been	taken, status of imple	mentation, results of the subsequent
The supervised entitiy acceptory	ts the recommendation	Recurring recomme	endation
Statement from institution			
Number of	Number of	Number of	_
recommendations in reporting period "high"	recommendations in reporting period "medium"	recommendations in reporting period "lov	
4.2.2 Recommendations: C			
period.	strategy, in our audit procedu	res we have found re	commendations for the reporting
O Yes O No			



No.	Designation		
Audit area / audit field			
Description of additional audi	t		
classification	status		Deadline
O high O medium O low	O implemented/co O pending/partially O overdue	mpleted / implemented	
Description, incl. measures to audit, etc.	be taken or that have been to	aken, status of imple	mentation, results of the subsequent
The supervised entitiy accept O Yes O No	s the recommendation	Recurring recomme	endation
Statement from institution			
No.	Designation		
Audit area / audit field			
Description of additional audi	t		
classification	status		Deadline
O high O medium O low	O implemented/co O pending/partially O overdue	mpleted implemented	
Description, incl. measures to audit, etc.	be taken or that have been to	aken, status of imple	mentation, results of the subsequent
The supervised entitiy accepts the recommendation O Yes O No O Yes O No			
Statement from institution			



Number of	Number of	Number of	
recommendations in	recommendations in	recommendations in	
reporting period "high"	reporting period "medium"	reporting period "low"	

4.3 Irregularities mentioned in the last audit report

4.3.1 Irregularities mentioned in the last audit report: Single entity level

Irregularities were pointed out in the last audit report.

O Yes O No

mentioned for the first time in the reporting year	No. Des	signation	
Audit area / audit field			
Description of additional audit	t		
,			
classification status O high O implen O medium O pendir O low O overdu	nented/completed ng/partially implemented ue	current deadline	The original deadline has been extended O Yes O No
		, measures to be taken or that ha on for any extensions of deadline	
mentioned for the	No. Do	aignation	
first time in the	No. Des	signation	
reporting year			
Audit area / audit field			
Description of additional audit	<u> </u>		
Description of additional additi	<u> </u>		
		and the War	The second of the different of
classification status		current deadline	The original deadline has been extended
	nented/completed ng/partially implemented ue		O Yes O No



	son for non-implementation, meathe subsequent audit, reason for		
•		•	
Number of irregularities in ast audit report "high"	Number of irregularities in last audit report "medium"	Number of irregularities in last audit report "low"	
of which: not completed	of which: not completed	of which: not completed	
rregularities were pointed	oned in the last audit report: out in the last audit report.	Consolidated supervision	
O Yes O No mentioned for the	ne No. Designa	ation .	
first time in the reporting year	ne No. Designa	ation	
Audit area / audit field			
tudit area / addit field			
Description of additional a	udit		
classification status O high O imp	plemented/completed	current deadline	The original deadline has been extended O Yes O No
O medium O per O low O ove	nding/partially implemented erdue		O res O No
-	son for non-implementation, meather the subsequent audit, reason for		
mentioned for th first time in the reporting year	ne No. Designa	ation	
Jopanning you			
Audit area / audit field			
Description of additional a	udit		



classification	status		current deadline	The original deadline has	
O high O medium O low	O imple O pendi O overd	mented/completed ng/partially implemented lue		been extended O Yes O No	
			measures to be taken or that n for any extensions of dead		
Number of irregular		Number of irregularities in last audit report "medium		s in	
last addit report Til	gii	last addit report infedidin	last addit report low		
of which: not comp	leted	of which: not completed	of which: not completed	d	
4.4 Recommen	dations	mentioned in the las	st audit report		
			report: Single entity level		
		de in the last audit report.	report. Single entity level		
O Yes O No	Word mad	ao in tiro raot addit roporti			
mentione	ed for the	No. Design	gnation		
first time	in the	110.	griation		
reporting	year	1			
Audit area / audit fi	eld				
Description of addi	tional aud	it			
classification	status		current deadline	The original deadline has been extended	
O high O medium O low		mented/completed ng/partially implemented lue		O Yes O No	
Description, including reason for non-implementation, measures to be taken or that have been taken, status of implementation, results of the subsequent audit, reason for any extensions of deadlines					
mentione	ed for the	No. Desid	gnation		
first time	in the	_ 33,	<u> </u>		
reporting	year	1			



Audit area / audit field			
Description of additional a	udit		
classification status		current deadline	The original deadline has
O high O imp	plemented/completed		been extended
O medium O per O low O ove	nding/partially implemented		O Yes O No
			in home taken atatus of
-	son for non-implementation, me the subsequent audit, reason for		
Number of	Number of	Number of	
recommendations in last	recommendations in last	recommendations in last	
audit report "high"	audit report "medium"	audit report "low"	
4.4.2 Recommendations	mentioned in the last audit re	eport: Consolidated supervi	sion
	nade in the last audit report.		
O Yes O No			
mentioned for th	e No. Design	ation	
first time in the	· ·		
reporting year			
Audit area / audit field			
Description of additional a	udit		
classification status		current deadline	The original deadline has
	plemented/completed		been extended
O medium O pei	nding/partially implemented		O Yes O No
O low O ove	erdue		
-	son for non-implementation, me		
implementation, results of	the subsequent audit, reason for	or any extensions of deadline	S
mentioned for th	e No. Design	ation	
first time in the			
reporting year			



Audit area / audit field			
Description of addition	al audit		
Jacoification at	24.10	ourrent deadline	The original deadline has
	atus implemented/completed	current deadline	The original deadline has been extended
O medium O	pending/partially implemented overdue		O Yes O No
-	reason for non-implementation, ns of the subsequent audit, reasor		
,	, ,	•	
Number of ecommendations in la		Number of recommendations in last	
audit report "high"	audit report "medium"	audit report "low"	
O Yes O No Designation	d there are recommendations and		audit depth applied
			O critical assessment O audit O n.a.
Source/Document, da	te from		Were these adhered to?
			O Yes O No
Audit area / audit field			O n.a.
tadit aroa / addit from			
Description			
Designation/	/subject		audit depth applied
			O critical assessment O audit O n.a.



Source/Document	t, date from				Were these adhered to?
					○ Yes ○ No
					0 n.a.
Audit area / audit	field				
Description					
Jescription					
4.6 Summary	of further audi	t findinas			
_	t from the prior p	_			
•			ommittee has discus	ssed the most re	cent audit report with the
ead auditor.					·
O Yes O No					
Reasons					
4.6.2 Material we	aknesses from of	ther mandates /	services		
Under this heading	g, the audit firm ac	dresses any mat	erial weaknesses id	entified in the co	ourse of further own
mandates (see Ch	napter 3) and not ir	n connection with		accordance with	n the audit strategy (including
There are materia	I weaknesses ider	ntified in the other	mandates under Ch	napter 3.	
O Yes				·	
Number	Mandate/service				
	Description man	ndate/service			
	Designation of v	veakness			
short description/r	measures taken by	the institution			
Accommont by th	o audit firm inclus	ling any offects o	n riak asasamant		
	e audit firm, includ	ing any enects of	IIIISK ASSESSIIIEIII		



status		Deadline
Number	r Mandate/service	
	Description mandate/service	
	Designation of weakness	
short description/	measures taken by the institution	
Assessment by th	ne audit firm, including any effects	on risk assessment
ototuo		Deadline
status		Deadille
4.6.3 Material we	aknesses raised by third partie	s
Under this headin	g, the audit firm addresses any m	aterial weaknesses raised by third parties (including Internal Audit)
		context of its own audit procedures as irregularities or
	any effects on risk assessment).	as in the audit strategy (including a brief assessment of the
	ses identified by third parties exis	t for the reporting period
○ Yes • No	oo laalimaa by iima pariioo oxio	trof the reporting period.
No.	Third party	Designation of weakness
		200.g.nation of meaninees
short description/	measures taken by the institution	
'	·	
The weakness ha	s an impact on the risk assessme	ent by the audit firm.
O Yes O No		
Assessment by th	ne audit firm including any explan	ations of the effects on risk assessment.
	ie addit iiiiii, iiioladiiig airy explai	
	to addit fifth, moldaling any explan	
status	io addit iiiii, iiioladiiig diiy expiai	Deadline
status	io addit iiiii, iiioladiiig diiy expiai	Deadline Deadline



No. Third party	Designation of weakness
short description/measures taken by the institution	
The weakness has an impact on the risk assessment by the audit firm	1.
○ Yes ○ No	
Assessment by the audit firm, including any explanations of the effect	s on risk assessment.
	D #
status	Deadline
4.7 Overall assessment of the audit firm	
4.7.1 Guarantee of proper business conduct	
Confirmation that no findings were made in the course of the audit pro	cedures which would call into question the
assurance of proper business conduct by the governing bodies and by	parties holding a qualified participation.
O Yes O No	
Designation/subject	
Description, incl. measures to be taken or that have been taken, statu	s of implementation
Description, mei. measures to be taken of that have been taken, statu	of implementation.
Are FINMA measures necessary?	
O Yes	
O No	
4.7.2 Licensing requirements	
Confirmation that the audit procedures did not reveal any facts that we	ould call into guestion the licensing requirements.
O Yes O No	3 - 4
Designation/subject	
Description of any incidents that might affect them (incl. measures to be implementation, etc.).	be taken or that have been taken, status of
Are FINMA measures necessary?	
O Yes O No	





5 Important information on the audited institution / presentation of significant changes

5.1 Business conduct and customer structure	.				
	The audit firm briefly explains the business area(s) of the supervised entity or the group, as well as the client segments and markets addressed, and any changes in these during the reporting year.				
5.2 Group structure and ownership structure	/ relationships with other companies				
The audit firm briefly explains the structure of the group, the relationships and dependencies with other companies or state cooperation, etc.). Changes in this regard are addressed a supervision assessed.	takeholders (economically significant contracts, intra-group				
5.3 Operational and organisational structure					
The audit firm briefly explains the general organisation and	any corresponding changes.				
5.4 Significant changes in the supervised enti	itv				
The audit firm presents significant changes in the supervise bodies, business model, relationships with other entities an explained in sufficient detail elsewhere in this report, the auchange and providing a reference to the corresponding iter	nd strategic direction. If the changes have already been udit firm may limit itself in the following to mentioning the				
In the reporting year, there were or will be significant chang a qualified participation, governing bodies, relationships wit restructurings or delegations). O Yes O No	ges in the supervised entity (e.g. changes in parties holding th other companies / persons, mergers, reorganisations,				
Were the organisational and competence regulations adequately adapted to changing business strategies and	Has the institution adequately assessed any impact on the regulatory group of consolidated entities?				
tructures in good time? O Yes O No O No O n.a.					
Explanation					
5.5 Future challenges					
The audit firm briefly explains any future challenges for the in Chapters 4 or 5.	supervised entity (institution-specific) - if not already listed				



6 Audit results

In audit areas with intervention, the audit firm assesses compliance with the corresponding audit confirmations with "yes" or "no". The specified audit confirmations are to be applied for both audit depths (audit or critical assessment). If the "critical assessment" audit depth is applied, the confirmations are to be understood as negative confirmations irrespective of the wording.

If an irregularity is designated as "high" (margin no. 75.3) or "medium" (margin no. 75.4), the corresponding audit confirmation in accordance with margin no. 69 of FINMA Circular 13/3 must always be answered with "No". In the other cases, the audit confirmations are answered with "Yes". Where individual audit areas, fields or points are not applicable ("n.a."), this is explained by the audit firm.

In the report, the audit firm lists the main audit procedures to which the audit confirmations relate.

_6.1 Capital / solvency

6.1.1 Non-model-based	d capital adequacy requirement	s		
Net risk O very high O high O medium O low • n.a.	Reporting year of intervention	Confirmation that the supervised entity had the required minimum capital.		
	○ critical assessment○ audit● none	O Yes O No O n.a.		
Confirmation that the de eligible capital were carr O Yes O No O n.a.	termination and calculation of ied out correctly.	Confirmation that the determination and calculation of the capital requirements (including those based on the leverage ratio) were carried out correctly. O Yes O No O n.a.		
Confirmation that the disclosure requirements for qualitative and quantitative information have been met. O Yes O No O n.a.		Confirmation that, based on the findings of the audit procedures performed, the other applicable regulations as set out in the appendix to the guidelines have been complied with. O Yes O No O n.a.		
Summary of the audit pr	ocedures performed			
Explanation of audit con	firmations answered with "n.a.":			

6.1.2 Capital adequacy requirements from and authorisation requirements for internal models approved by FINMA



Net risk	RWA model approaches covered during the last three interventions preceding the					
O very high	reporting year:					
O high O medium O low • n.a.	□ Count □ Advar	□ Internal ratings-based approach (IRB) □ Counterparty credit risks (CCR) □ Advanced measurement approach (AMA) □ Internal models approach for market risk (IMA)				
RWA model approaches cove		Last three interver 3, RY-2, RY-1)	Reporting year (RY)			
Internal ratings-based approa	ch (IRB)	RY -3	RY -2	RY -1	RY	
	` '	○ critical assessment○ audit● none	critical assessmentauditnone	O critical assessment O audit on none	○ critical assessment○ audit● none	
Counterparty credit risks (CC	R)	RY -3	RY -2	RY -1	RY	
	·	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit on none	O critical assessment O audit none	
Advanced measurement appr	roach	RY -3	RY -2	RY -1	RY	
(AMA)		O critical assessment O audit on none	O critical assessment O audit none	O critical assessment O audit on none	O critical assessment O audit none	
Internal models approach for	market	RY -3	RY -2	RY -1	RY	
risk (IMA)		critical assessmentauditnone	critical assessmentauditnone	O critical assessment O audit on none	critical assessmentauditnone	
IRB: Confirmation that the de	terminatio	on and calculation of	f the required capita	I were carried out cor	rectly.	
O Yes O No O n.a.						
IRB: Confirmation that the dis	sclosure re	equirements for qua	litative and quantitat	tive information have	been met.	
O Yes O No O n.a.						
IRB: Confirmation that, based set out in the appendix to the			•	ed, the other applicab	le regulations as	
O Yes O No O n.a.						
CCR: Confirmation that the d	eterminati	ion and calculation	of the required capita	al were carried out co	orrectly.	
O Yes O No O n.a.						
CCR: Confirmation that the d	isclosure	requirements for qu	alitative and quantita	ative information have	e been met.	
O Yes O No O n.a.						



	at, based on the findings of the audix to the guidelines have been com	dit procedures performed, the other applicable regulations as plied with.
O Yes O No O n.a.		
AMA: Confirmation th	at the determination and calculatio	n of the required capital were carried out correctly.
O Yes O No O n.a.		
AMA: Confirmation th	at the disclosure requirements for	qualitative and quantitative information have been met.
O Yes O No O n.a.		
	at, based on the findings of the audix to the guidelines have been com	dit procedures performed, the other applicable regulations as plied with.
O Yes O No O n.a.		
IMA: Confirmation that	at the determination and calculation	n of the required capital were carried out correctly.
O Yes O No O n.a.		
IMA: Confirmation that	at the disclosure requirements for q	ualitative and quantitative information have been met.
O Yes O No O n.a.		
	at, based on the findings of the aud ix to the guidelines have been com	it procedures performed, the other applicable regulations as plied with.
O Yes O No O n.a.		
Summary of the audit	procedures performed	
Explanation of audit of	confirmations answered with "n.a.":	
6.1.3 Capital buffer	and planning	
Net risk	Reporting year of	Confirmation that the capital target and intervention level
O very high O high	intervention O critical assessment	with regard to FINMA categorisation – taking into account any other individual requirements – were complied with in
O medium O low	O audit	the planning data.
● n.a.	• none	O Yes O No O n.a.



Confirmation that the cap	ital planning requirements have b	peen complied with.
O Yes O No O n.a.		
Summary of the audit pro	cedures performed	
Explanation of audit confi	rmations answered with "n.a.":	
6.1.4 Coverage of privile	eged deposits	
Net risk O very high	Reporting year of intervention	Confirmation that the supervised entity has complied with the requirements concerning privileged deposits.
O high O medium O low • n.a.	○ critical assessment○ audit● none	O Yes O No O n.a.
Summary of the audit pro	cedures performed	
Explanation of audit confi	rmations answered with "n.a.":	
_6.2 Business risks	/ risk management	
6.2.1 Credit risks from t	he interbank business	
Net risk	Reporting year of	Confirmation that the methods used to identify, measure,
O very high O high	intervention	manage and monitor credit risk were appropriate and, in the case of "audit" depth, have been met.
O medium	critical assessmentaudit	O Yes
O low ● n.a.	none	O No O n.a.
Confirmation that the gov adequate risk policy and a	erning body has introduced an appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	on the findings of the audit proce delines have been complied with	dures performed, the other applicable regulations as set out .
O Yes O No O n.a.		
Summary of the audit pro	cedures performed	
	·	



Explanation of audit co	onfirmations answered with "n.a.":	
6.2.2 Credit risks fro	m mortgage transactions	
Net risk O very high O high	Reporting year of intervention O critical assessment	Confirmation that the methods used to identify, measure, manage and monitor credit risk were appropriate and, in the case of "audit" depth, have been met.
O medium O low ● n.a.	o audit ● none	O Yes O No O n.a.
Confirmation that the adequate risk policy a	governing body has introduced an nd appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		○ Yes ○ No ○ n.a.
	sed on the findings of the audit proce guidelines have been complied with	edures performed, the other applicable regulations as set out
O Yes O No O n.a.		
Summary of the audit	procedures performed	
Explanation of audit of	onfirmations answered with "n.a.":	
6.2.3 Credit risks fro	m the commercial lending busines	SS
Net risk	Reporting year of intervention	Confirmation that the methods used to identify, measure,
O very high O high	O critical assessment	manage and monitor credit risk were appropriate and, in the case of "audit" depth, have been met.
O medium O low ● n.a.	O audit ● none	O Yes O No O n.a.
Confirmation that the adequate risk policy a	governing body has introduced an nd appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	sed on the findings of the audit proce guidelines have been complied with	edures performed, the other applicable regulations as set out
O Yes O No O n.a.		
Summary of the audit	procedures performed	



Explanation of audit cor	nfirmations answered with "n.a.":	
6.2.4 Credit risks from	the lombard lending business	
Net risk O very high	Reporting year of intervention	Confirmation that the methods used to identify, measure, manage and monitor credit risk were appropriate and, in the case of "audit" depth, have been met.
O high O medium O low • n.a.	O critical assessment O audit o none	O Yes O No O n.a.
Confirmation that the go	overning body has introduced an dappropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	ed on the findings of the audit proce guidelines have been complied with	dures performed, the other applicable regulations as set out.
O Yes O No O n.a.		
Summary of the audit p	procedures performed	
Explanation of audit cor	nfirmations answered with "n.a.":	
6.2.5 Other credit risk	s	
Net risk	Reporting year of	Confirmation that the methods used to identify, measure,
○ very high ○ high	intervention O critical assessment	manage and monitor credit risk were appropriate and, in the case of "audit" depth, have been met.
O medium O low ● n.a.	O audit ● none	O Yes O No O n.a.
Confirmation that the go	overning body has introduced an dappropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	ed on the findings of the audit proce juidelines have been complied with	dures performed, the other applicable regulations as set out.
O Yes O No O n.a.		
Summary of the audit p	rocedures performed	



Explanation of audit co	onfirmations answered with "n.a.":	
6 2 6 Market risks fro	om interest rate risks (banking bo	ok)
	, -	,
Net risk O very high	Reporting year of intervention	Confirmation that the methods used to identify, measure, manage and monitor market risks were appropriate.
O high O medium O low • n.a.	O critical assessment O audit ● none	O Yes O No O n.a.
Confirmation that the gadequate risk policy a	governing body has introduced an nd appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	ed on the findings of the audit proce	edures performed, the other applicable regulations as set out a.
O Yes O No O n.a.		
Summary of the audit	procedures performed	
Explanation of audit co	onfirmations answered with "n.a.":	
6.2.7 Market risks fro	om foreign exchange risk	
Net risk	Reporting year of intervention	Confirmation that the methods used to identify, measure, manage and monitor market risks were appropriate.
O very high O high	O critical assessment	O Yes
O medium O low ● n.a.	O audit ● none	O No O n.a.
Confirmation that the gadequate risk policy a	governing body has introduced an nd appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	ed on the findings of the audit proce guidelines have been complied with	edures performed, the other applicable regulations as set out n.
O Yes O No O n.a.		



Summary of the audit pr	rocedures performed	
Explanation of audit cor	firmations answered with "n.a.":	
6.2.8 Other market risk	(S	
Net risk	Reporting year of	Confirmation that the methods used to identify, measure,
O very high O high O medium O low • n.a.	intervention O critical assessment O audit • none	manage and monitor market risks were appropriate. O Yes O No O n.a.
Confirmation that the go	overning body has introduced an dappropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
	d on the findings of the audit proce uidelines have been complied with	dures performed, the other applicable regulations as set out .
O Yes O No O n.a.		
Summary of the audit pr	ocedures performed	
Explanation of audit cor	firmations answered with "n.a.":	
6.2.9 Compliance with investments	rules of conduct with respect to	customers in connection with execution-only
Net risk	Reporting year of	Confirmation that the operational organisation was
O very high	intervention	adequate to manage, control and report the risks.
O high O medium O low • n.a.	○ critical assessment○ audit● none	O Yes O No O n.a.
	ernal processes for compliance	Confirmation that the training measures were appropriate.
	t with respect to customers were case of "audit" depth, have been	O Yes O No O n.a.
O Yes O No O n.a.		
Summary of the audit pr	rocedures performed	



Explanation of audit conf	firmations answered with "n.a.":	
6.2.10 Compliance with	rules of conduct with respect t	to customers in connection with investment advice
Net risk O very high	Reporting year of intervention	Confirmation that the operational organisation was adequate to manage, control and report the risks.
O high O medium O low ● n.a.	○ critical assessment○ audit● none	O Yes O No O n.a.
with the rules of conduct	ernal processes for compliance with respect to customers were ase of "audit" depth, have been	Confirmation that the training measures were appropriate. O Yes O No O n.a.
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
	firmations answered with "n.a.":	to customers in connection with asset management
mandates	Trules of conduct with respect	o customers in connection with asset management
Net risk O very high	Reporting year of intervention	Confirmation that the operational organisation was adequate to manage, control and report the risks.
O high O medium O low n.a.	O critical assessment O audit ● none	O Yes O No O n.a.
	ernal processes for compliance	Confirmation that the training measures were appropriate.
	with respect to customers were ase of "audit" depth, have been	O Yes O No O n.a.
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
Fundamentian of availty and	Connections are a second of the control of the cont	
Explanation of audit conf	firmations answered with "n.a.":	

6.2.12 Compliance with rules of conduct with respect to customers in connection with fiduciary investments



Net risk	Reporting year of	Confirmation that the operational organisation was
O very high	intervention	adequate to manage, control and report the risks.
O high O medium O low n.a.	○ critical assessment○ audit● none	O Yes O No O n.a.
with the rules of conduct w appropriate and, in the cas met. O Yes	nal processes for compliance ith respect to customers were se of "audit" depth, have been	Confirmation that the training measures were appropriate. O Yes O No O n.a.
O No O n.a.		
Summary of the audit proc	edures performed	
Explanation of audit confin	mations answered with "n.a.":	
Explanation of again oc	Hattorio anovorca mar. ma	
services	·	to customers in connection with brokerage and custody
services Net risk	ules of conduct with respect to Reporting year of intervention	Confirmation that the operational organisation was adequate to manage, control and report the risks.
services	Reporting year of	Confirmation that the operational organisation was
services Net risk O very high O high O medium O low • n.a. Confirmation that the interr	Reporting year of intervention O critical assessment O audit none nal processes for compliance	Confirmation that the operational organisation was adequate to manage, control and report the risks. O Yes O No
services Net risk O very high O high O medium O low o n.a. Confirmation that the interrwith the rules of conduct w	Reporting year of intervention O critical assessment O audit none	Confirmation that the operational organisation was adequate to manage, control and report the risks. O Yes O No O n.a.
services Net risk O very high O high O medium O low o n.a. Confirmation that the interr with the rules of conduct wappropriate and, in the case	Reporting year of intervention O critical assessment O audit none nal processes for compliance ith respect to customers were	Confirmation that the operational organisation was adequate to manage, control and report the risks. O Yes O No O n.a. Confirmation that the training measures were appropriate. O Yes O No
services Net risk O very high O high O medium O low o n.a. Confirmation that the interr with the rules of conduct w appropriate and, in the cas met. O Yes O No	Reporting year of intervention O critical assessment O audit none nal processes for compliance ith respect to customers were se of "audit" depth, have been	Confirmation that the operational organisation was adequate to manage, control and report the risks. O Yes O No O n.a. Confirmation that the training measures were appropriate. O Yes O No
Services Net risk O very high O high O medium O low n.a. Confirmation that the interrwith the rules of conduct wappropriate and, in the casemet. O Yes O No O n.a. Summary of the audit proc	Reporting year of intervention O critical assessment O audit In none That processes for compliance in the respect to customers were see of "audit" depth, have been edures performed	Confirmation that the operational organisation was adequate to manage, control and report the risks. O Yes O No O n.a. Confirmation that the training measures were appropriate. O Yes O No
Services Net risk O very high O high O medium O low n.a. Confirmation that the interrwith the rules of conduct wappropriate and, in the casemet. O Yes O No O n.a. Summary of the audit proc	Reporting year of intervention O critical assessment O audit none nal processes for compliance ith respect to customers were se of "audit" depth, have been	Confirmation that the operational organisation was adequate to manage, control and report the risks. O Yes O No O n.a. Confirmation that the training measures were appropriate. O Yes O No

6.2.14 Compliance with market conduct rules



O very high or critical assessment of near the audit depth was "audit". Separation of audit confirmations answered with "n.a.": Scale Confirmation of audit confirmations answered with "n.a.": Scale Confirmation of audit confirmations answered with "n.a.": Scale Compliance with obligations when operating an organised trading system Net risk in market conduct were adequate and applied effectively where the audit depth was "audit". O Yes O No O n.a. Confirmation that the methods/processes used to fulfill the record keeping and reporting duties were adequate and applied effectively where the audit depth was "audit". O Yes O No O n.a. Confirmation that the methods/processes used to fulfill the record keeping and reporting duties were adequate and applied effectively where the audit depth was "audit". O Yes O No O n.a. Confirmation that the methods/processes used to fulfill the record keeping and reporting duties were adequate and applied effectively where the audit depth was "audit". O Yes O No O n.a. Confirmation that the methods/processes used to fulfill the record keeping and reporting duties were adequate and applied effectively where the audit depth was "audit". O Yes O No O n.a. Confirmation that the audit procedures performed Confirmation that appropriate organisational measures have been taken to avoid disruptions to the trading systems and that effective precautions have been taken to avoid disruptions to the trading system. O Yes O Y	Net risk	Reporting year of	Confirmation that the internal rules and methods
applied effectively where the audit depth was "audit". O Yes O No O n.a. Summary of the audit procedures performed Explanation of audit confirmations answered with "n.a.": Explanation of audit confirmations answered with "n.a.": S.2.15 Compliance with obligations when operating an organised trading system Net risk Reporting year of intervention O very high O critical assessment O well with operation of organised trading of organised trading systems and that effective precautions have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of its clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading system share trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No	O very high O high O medium O low • n.a.	O audit	effectively where the audit depth was "audit". O Yes O No
O No O n.a. Summary of the audit procedures performed Explanation of audit confirmations answered with "n.a.": Sa.2.15 Compliance with obligations when operating an organised trading system Net risk Reporting year of intervention O high O critical assessment O audit O low O n.a. O medium O audit O none Trading systems and that effective precautions have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of its clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Summary of the audit procedures performed		•	record keeping and reporting duties were adequate and
S.2.15 Compliance with obligations when operating an organised trading system Net risk Reporting year of intervention O high O critical assessment O wery high O modit O low O n.a. O medium O audit on one O n.a. Confirmation that the operator of organised trading system. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of its clients and has taken appropriate measures to avoid toonflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of the audit procedures performed systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency.	O Yes O No O n.a.		
Social Scompliance with obligations when operating an organised trading system Net risk Reporting year of intervention O high O critical assessment O audit O audit O and O in a. O respectively intervention O and O intervention O in a intervention O interventi	Summary of the audit proced	dures performed	
Net risk Reporting year of intervention O very high O critical assessment O low O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of ts clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of ts clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that appropriate organisational measures have been taken to ensure orderly trading in the operation of organised trading systems and that effective precautions have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that appropriate organisational measures have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that the operator of organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. O Yes O No O n.a. Confirmation that the organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest.	Explanation of audit confirma	ations answered with "n.a.":	
Net risk Reporting year of intervention O very high O critical assessment O low O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of ts clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of ts clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that appropriate organisational measures have been taken to ensure orderly trading in the operation of organised trading systems and that effective precautions have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that appropriate organisational measures have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that the operator of organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. O Yes O No O n.a. Confirmation that the organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest.			
O very high O critical assessment O audit of organised trading systems and that effective precautions have been taken to avoid disruptions to the trading systems. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of tac clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. O Yes O No O n.a. Confirmation that the operator of organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency.	6.2.15 Compliance with ob	ligations when operating an	organised trading system
O high O critical assessment O medium O audit procedures performed of organised trading systems and that effective precautions have been taken to avoid disruptions to the trading system. O Yes O No O n.a. Confirmation that the operator of organised trading systems has comprehensively protected the interests of tac clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a.	Net risk		
Confirmation that the operator of organised trading systems has comprehensively protected the interests of ts clients and has taken appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a.	O high O medium O low	○ audit	precautions have been taken to avoid disruptions to the
operated separately from the other business activities and that appropriate measures to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Combined that appropriate measures have been taken to avoid conflicts of interest. O Yes O No O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Summary of the audit procedures performed	⊌ п.а.		O No
O No O n.a. O n.a. Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency. O Yes O No O n.a. Summary of the audit procedures performed	systems has comprehensive	ly protected the interests of	operated separately from the other business activities and that appropriate measures have been taken to avoid
O Yes O No O n.a. Summary of the audit procedures performed	O Yes O No O n.a.		O No
No n.a. Summary of the audit procedures performed	Confirmation that the operate	or of organised trading system	ns has fulfilled the requirements for trade transparency.
	O Yes O No O n.a.		
Explanation of audit confirmations answered with "n.a.":	Summary of the audit proced	dures performed	
	Explanation of audit confirma	ations answered with "n.a.":	

6.2.16 Compliance with obligations in connection with derivative transactions



Net risk	Reporting year of	Confirmation that the internal instructions and methods /
O very high O high O medium	intervention O critical assessment O audit	processes relating to settlement via a central counterparty were appropriate and were effectively applied in the case of "audit" depth.
O low ● n.a.	• none	O Yes O No O n.a.
processes relating to the	ernal instructions and methods / reporting obligations to a trade ate and effectively applied in the	Confirmation that the internal instructions and methods / processes for risk mitigation obligations were appropriate and that they were effectively applied in the case of "audit" depth.
O Yes O No O n.a.		O Yes O No O n.a.
		rocesses regarding trading obligations via trading venues effectively applied in the case of "audit" depth.
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
Explanation of audit conf	irmations answered with "n.a.":	
6.2.17 Risks from non I	ending and non deposit transac	• •
Net risk	Reporting year of intervention	Confirmation that the internal instructions and methods / processes for identifying, measuring, managing and
O very high O high O medium O low	O critical assessment O audit o none	monitoring payment transaction risks were appropriate and that they were effectively applied in the case of "audit" depth.
● n.a.		O Yes O No O n.a.
	on the findings of the audit proce idelines have been complied with	dures performed, the other applicable regulations as set out.
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
Explanation of audit conf	irmations answered with "n.a.":	

6.2.18 Other risks from non lending and non deposit transactions



Net risk	Reporting year of	Confirmation that, based on the findings of the audit		
O very high O high O medium	intervention O critical assessment	procedures performed, the other applicable regulations as		
		set out in the appendix to the guidelines have been complied with.		
O low	○ audit ● none	·		
● n.a.		O Yes O No		
		O n.a.		
		/ processes for identifying, measuring, managing and were appropriate and that they were effectively applied in the		
O Yes O No O n.a.				
*These are any other audited company.	material risks from non-deposit tra	ansactions in relation to the specific business activity of the		
Summary of the audit	procedures performed			
Explanation of audit co	onfirmations answered with "n.a.":			
6.2.19 Other risks fro	om legal and litigation risks			
Net risk O very high	Reporting year of intervention	Confirmation that the methods / processes used to identify, measure, manage and monitor the other risks in		
O high O medium O low	○ critical assessment○ audit● none	connection with legal and litigation risks were adequate and, in the case of the audit depth "audit", were applied effectively.		
● n.a.	O Horio	O Yes		
		O No O n.a.		
Summary of the audit	procedures performed			
Explanation of audit co	onfirmations answered with "n.a.":			
6 2 20 Other ricks rel	ated to compliance issues			
	·	Confirmation that matheda / processor for identification		
Net risk	Reporting year of intervention	Confirmation that methods / processes for identification, measurement, management and monitoring of other risks		
O very high O high	O critical assessment	in connection with compliance issues were adequate and,		
O medium	O audit	in case of the audit depth "audit" were applied effectively.		
O low ● n.a.	none	O Yes		
υ 11.α.		O No O n.a.		



Explanation of audit confirmations answered with "n.a.": 6.3 Liquidity 6.3.1 Qualitative liquidity requirements Net risk Reporting year of confirmation that the qualitative requirements have been met. O very high O critical assessment O Yes O n.a. O no n.a. Confirmation that the disclosure requirements of proportionality principle pursuant to margin no. 8 of FINMA Circular 15/2 was justified. O Yes O No O No O Na O Na O Na O Na O Na O Na	Summary of the audit p	procedures performed	
6.3. Liquidity 6.3.1 Qualitative liquidity requirements Net risk Reporting year of or ordination that the qualitative requirements have been met. O very high intervention met. O ligh O critical assessment O yes ordination that the disclosure requirements of ordination that the disclosure requirements of qualitative information have been met. O Yes O No O No			
As a Confirmation that the qualitative requirements Net risk Reporting year of met. O very high intervention met. O ligh O critical assessment O Yes O No O N	Explanation of audit co	infirmations answered with "n.a.":	
As a Confirmation that the qualitative requirements Net risk Reporting year of met. O very high intervention met. O ligh O critical assessment O Yes O No O N			
As a Confirmation that the qualitative requirements Net risk Reporting year of met. O very high intervention met. O ligh O critical assessment O Yes O No O N			
Net risk Reporting year of intervention met. O very high Oritical assessment O yes Omedium O audit O No On a. Confirmation that the disclosure requirements of qualitative information have been met. O Yes O No O N	_6.3 Liquidity		
O very high O critical assessment O Yes O medium O audit O No O N	6.3.1 Qualitative liquid	dity requirements	
O high O critical assessment O Yes O medium O audit O No No O No O No O No O No O No O No	Net risk O very high		·
qualitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed Explanation of audit confirmations answered with "n.a.": 6.3.2 Quantitative liquidity requirements Net risk Reporting year of one intervention met. O very high O critical assessment O high O critical assessment O low O n.a. Confirmation that the quantitative requirements have been met. O low O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed	O high O medium O low	O audit	O No
O No O n.a. O Yes O No O n.a. Summary of the audit procedures performed Explanation of audit confirmations answered with "n.a.": 6.3.2 Quantitative liquidity requirements Net risk Reporting year of Confirmation that the quantitative requirements have been overy high intervention met. O very high O critical assessment O yes O medium O audit O audit O No O n.a. On.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed	qualitative information	•	proportionality principle pursuant to margin no. 8 of
Explanation of audit confirmations answered with "n.a.": 6.3.2 Quantitative liquidity requirements Net risk Reporting year of Confirmation that the quantitative requirements have been on the very high of the intervention met. O very high O critical assessment O Yes O Medium O audit O No O No O n.a. I o none O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed	O No		O Yes O No
6.3.2 Quantitative liquidity requirements Net risk Reporting year of Confirmation that the quantitative requirements have been met. O very high intervention met. O high O critical assessment O Yes O medium O audit O No O low In onne O n.a. On on one O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed	Summary of the audit p	procedures performed	
6.3.2 Quantitative liquidity requirements Net risk Reporting year of Confirmation that the quantitative requirements have been met. O very high intervention met. O high O critical assessment O Yes O medium O audit O No O low In onne O n.a. On on one O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed			
Net risk Reporting year of Confirmation that the quantitative requirements have been overy high one intervention met. O high O critical assessment O Yes O medium O audit O No O low one one O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed	Explanation of audit co	nfirmations answered with "n.a.":	
Net risk Reporting year of Confirmation that the quantitative requirements have been overy high one intervention met. O high O critical assessment O Yes O medium O audit O No O low one none O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed			
Net risk Reporting year of Confirmation that the quantitative requirements have been overy high one intervention met. O high O critical assessment O Yes O medium O audit O No O low one none O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed			
Net risk Reporting year of Confirmation that the quantitative requirements have been overy high one intervention met. O high O critical assessment O Yes O medium O audit O No O low one none O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed	6.2.2 Quantitativa liga	vidity, requirements	
O very high intervention met. O high O critical assessment O Yes O medium O audit O No O low ● none O n.a. ● n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed		•	Confirmation that the quantitative requirements have been
O high O critical assessment O Yes O medium O audit O No O low O none O n.a. O n.a. Confirmation that the disclosure requirements for quantitative information have been met. O Yes O No O n.a. Summary of the audit procedures performed			·
O Yes O No O n.a. Summary of the audit procedures performed	O high O medium O low	O audit	O No
O No O n.a. Summary of the audit procedures performed	Confirmation that the d	lisclosure requirements for quantit	ative information have been met.
	O No		
Explanation of audit confirmations answered with "n.a.":	Summary of the audit p	procedures performed	
Explanation of audit confirmations answered with "n.a.":			
	Explanation of audit co	infirmations answered with "n.a.":	



_6.4 Risk concentration

6.4.1 Risk diversification	requirements	
Net risk O very high O high O medium O low n.a. Confirmation that any furth taken into account. O Yes O No	Reporting year of intervention O critical assessment O audit o none ner institution-specific restrictions	Confirmation that, based on the findings of the audit procedures performed, the applicable regulations as set out in the appendix to the guidelines have been complied with. O Yes O No O n.a. s/requirements in the area of risk diversification have been
O n.a.		
Summary of the audit proc	edures performed	
Explanation of audit confire	mations answered with "n.a.":	
Net risk O very high O high O medium O low • n.a.		Confirmation that the methods used to identify, measure, manage and monitor risk concentrations in connection with the lending business were appropriate. O Yes O No O n.a. Confirmation that the risk policy and limits have been effectively applied and complied with. O Yes O No O n.a.
Explanation of audit confire	mations answered with "n.a.":	
6.4.3 Risk concentrations Net risk O very high O high O medium O low	Reporting year of intervention O critical assessment O audit	Confirmation that the methods used to identify, measure, manage and monitor risk concentrations in connection with refinancing were appropriate. O Yes
• n.a.	• none	O No O n.a.



Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.		Confirmation that the risk policy and limits have been effectively applied and complied with.		
O Yes O No O n.a.		O Yes O No O n.a.		
Summary of the audit	procedures performed			
Explanation of audit co	onfirmations answered with "n.a.":			
6.4.4 Risk concentra	tions from market risks			
Net risk O very high O high	Reporting year of intervention O critical assessment	Confirmation that the methods used to identify, measure, manage and monitor concentrations of risk associated with market risks were appropriate.		
O medium O low ● n.a.	O Yes O No O n.a.			
Confirmation that the gadequate risk policy a	governing body has introduced an nd appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.		
O Yes O No O n.a.		O Yes O No O n.a.		
Summary of the audit	procedures performed			
Explanation of audit co	onfirmations answered with "n.a.":			
6.4.5 Other risk cond	entrations			
Net risk O very high O high O medium O low n.a.	Reporting year of intervention O critical assessment O audit o none	Confirmation that the methods used to identify, measure, manage and monitor other risk concentrations were appropriate. O Yes O No O n.a.		
Confirmation that the quaterisk policy a	governing body has introduced an nd appropriate limits.	Confirmation that the risk policy and limits have been effectively applied and complied with.		
O Yes O No O n.a.		O Yes O No O n.a.		
Summary of the audit	procedures performed			
Explanation of audit co	onfirmations answered with "n.a.":			



_6.5 Internal organisation / ICS

6.5.1 Proper conduct of business with governing bodies and parties holding a qualified participation Net risk Reporting year of Confirmation that such transactions were granted in intervention accordance with generally accepted banking principles. O very high O high O Yes O critical assessment O medium O No audit O low none O n.a. ● n.a. Summary of the audit procedures performed Explanation of audit confirmations answered with "n.a.": 6.5.2 Internal organisation / internal control system

Net risk

O very high O high O medium O low • n.a.		
Covered elements	Last three interventions preceding the reporting year (RY-	Reporting year

	3, RY-2, RY-1)	3	3,734 ((RY)
Adequacy of the overall internal organization (Organizational structure, segregation of duties, job descriptions, responsibilities and competences)	RY -3 O critical assessment O audit none	RY -2 O critical assessment O audit o none	RY -1 O critical assessment O audit o none	RY O critical assessment O audit none
Adequacy of the internal directives (structure, clarity, up-to-datedness, periodic review and approval process, etc.)	RY -3 O critical assessment O audit none	RY -2 O critical assessment O audit o none	RY -1 O critical assessment O audit none	RY O critical assessment O audit none
Adequacy of the internal control system (methods for risk identification, assessment, measurement, monitoring and reporting, implementation of a proper framework and definition of controls)	RY -3 O critical assessment O audit none	RY -2 O critical assessment O audit o none	RY -1 O critical assessment O audit o none	RY O critical assessment O audit none
Measures to adequately limit conflicts of interest(incl. remuneration schemes)	RY -3 O critical assessment O audit none	RY -2 O critical assessment O audit none	RY -1 O critical assessment O audit none	RY O critical assessment O audit none



Internal reporting (content, recipient,		RY -3	RY -2	RY -1	RY
periodicity, escalation processes, etc.) and corporate governance disclosures		O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none
Risk polic	y and principles for	RY -3	RY -2	RY -1	RY
institution-wide risk management		○ critical assessment○ audit● none	O critical assessment O audit on none	O critical assessment O audit none	O critical assessment O audit none
	Further: (please complete)	RY -3	RY -2	RY -1	RY
		O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit on none
		O critical assessment O audit none	○ critical assessment○ audit● none	O critical assessment O audit none	O critical assessment O audit none
Confirmation that the requirements and corporate governance were complied wareas of "internal organisation" and "insystem" were appropriately designed (findings of the elements covered). O Yes O No O n.a.		vith and that the ernal control	between the supre	nere has been an ad me governing body a e knowledge of the e	and the executive
Summary	of the audit procedures perfo	ormed			
Explanation	on of audit confirmations ansv	vered with "n.a.":			
6.5.3 Info	ormation technology (IT)				
Net risk					
O very hi O high O medium O low • n.a.					
Covered	elements	Last three interven 3, RY-2, RY-1)	tions preceding the I	eporting year (RY-	Reporting year (RY)



IT strateg	y, organisation and	RY -3	RY -2	RY -1	RY	
governan	ce	○ critical assessment○ audit● none	O critical assessment O audit none	O critical assessment O audit onone	O critical assessment O audit ● none	
IT risks a	nd controls / cyber risks	RY -3	RY -2	RY -1	RY	
		O critical assessment O audit onone	O critical assessment O audit onone	O critical assessment O audit onone	○ critical assessment○ audit● none	
Logical a	nd physical security /	RY -3	RY -2	RY -1	RY	
information	on protection	○ critical assessment○ audit● none	critical assessmentauditnone	critical assessmentauditnone	○ critical assessment○ audit● none	
IT infrastr	ucture and IT service	RY -3	RY -2	RY -1	RY	
delivery		O critical assessment O audit ● none	O critical assessment O audit onone	O critical assessment O audit none	O critical assessment O audit none	
IT outsou	rcing and vendor	RY -3	RY -2	RY -1	RY	
managen	nent	○ critical assessment○ audit● none	O critical assessment O audit none	O critical assessment O audit onone	O critical assessment O audit ● none	
End user	computing and data quality	RY -3	RY -2	RY -1	RY	
		○ critical assessment○ audit● none	○ critical assessment○ audit● none	O critical assessment O audit on none	critical assessmentauditnone	
	Further: (please	DV 0	DV 0	DV 4	DV	
	complete)	RY -3	RY -2	RY -1	RY	
		O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit onne	
		O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit onne	
(based or connection O Yes	tion that the cyber area was don the results of the audit proceon with the covered elements)	edures performed in	cyber) were design the audit procedure covered elements)	he other areas of the ned adequately (base es performed in conr	ed on the results of	
○ No ○ n.a.			O Yes O No			

O n.a.



Confirmation that the ir requirements ordered by	nstitution complied with the stricter by FINMA.	
O Yes O No O n.a.		
Summary of the audit p	procedures performed	
Explanation of audit co	infirmations answered with "n.a.":	
6.5.4 Handling of elec	tronic customer data	
Net risk O very high O high	Reporting year of intervention O critical assessment	Confirmation that the requirements in connection with the handling of electronic client data were met (Appendix 3 of FINMA Circular 08/21).
O medium O low ● n.a.	O audit ● none	O Yes O No O n.a.
Confirmation that the in	nstitution complied with the stricter r	requirements ordered by FINMA.
O Yes O No O n.a.		
Summary of the audit p	procedures performed	
Explanation of audit co	infirmations answered with "n.a.":	
6.5.5 Internal audit		
Net risk	Reporting year of	Confirmation that the technical and personnel resources
O very high O high	intervention	of Internal Audit were adequate.
O medium O low n.a.	○ critical assessment○ audit● none	O Yes O No O n.a.
Confirmation that the navailable at Internal Au	ecessary professional skills were dit.	Confirmation that cooperation / coordination with Internal Audit was appropriate.
O Yes O No O n.a.		O Yes O No O n.a.
Confirmation that the in accessible. O Yes	nternal audit reports were	Confirmation that the internal audit function was adequate overall on the basis of the findings of the audit procedures performed.
O No O n.a.		O Yes O No



Summary	Summary of the audit procedures performed						
Explanati	on of audit confirmations answ	vered with "n.a.":					
6.5.6 Outsourcing							
Net risk							
O high	O medium O low						
6.5.6.1 No	ew outsourcing agreements						
outsourci	oorting year, new significant ng agreements were d in accordance with FINMA		utsourcing agreementhe reporting year.	nts which experience	ed an intervention		
Circular 1							
O Yes C							
	tion that the requirements and	principles regarding	g new outsourcing a	greements have bee	n met.		
O Yes O No O n.a.							
6.5.6.2 E	xisting outsourcing agreeme	ents					
Covered	elements	Last three intervent 3, RY-2, RY-1)	tions preceding the r	reporting year (RY-	Reporting year (RY)		
	Please complete	RY -3	RY -2	RY -1	RY		
		O critical	O critical	O critical	O critical		
		assessment O audit o none	assessment O audit o none	assessment O audit o none	assessment O audit o none		
		O critical	O critical	O critical	O critical		
	assessment assessment assessment assessment of audit of a						
Confirmation that the outsourcing requirements and principles have been generally met (based on the findings of the elements covered).							
O Yes O No O n.a.							
Summary	of the audit procedures perfo	rmed					



Explanation of audit	confirmations answered with "n.a.":	
6.5.7 BCM (busines	s continuity management)	
Net risk O very high O high O medium O low • n.a. Summary of the audi	Reporting year of intervention O critical assessment O audit o none t procedures performed	Confirmation that the requirements and principles in the BCM area have been complied with in accordance with FINMA's minimum requirements. O Yes O No O n.a.
Explanation of qudit	confirmations answered with "n.a.":	
Explanation of addit	Comminations answered with m.a	
6.5.8 Central function	ons for risk control and risk mitig	ation: Risk control functions
Net risk O very high O high O medium O low • n.a.	Reporting year of intervention O critical assessment O audit none	Confirmation that the technical and personnel resources of the risk control function were adequate and it actually assumed responsibility. O Yes O No O n.a.
Confirmation that the conflict of interest.	organisational set-up of the risk co	ntrol function and the compensation system did not lead to a
O Yes O No O n.a.		
Summary of the audi	t procedures performed	
Explanation of audit	confirmations answered with "n.a.":	
	ons for risk control and risk mitig	-
Net risk O very high	Reporting year of intervention	Confirmation that the technical and personnel resources of the compliance function were adequate and it actually
O high O medium O low o n.a.	O critical assessment O audit ● none	assumed responsibility. O Yes O No O n.a.



Confirmation that the organi conflict of interest.	sational set-up of the	he compliand	ce function and the c	compensation syster	n did not lead to a
O Yes O No O n.a.					
Summary of the audit proce	dures performed				
Explanation of audit confirm	ations answered w	ith "n.a.":			
6.5.10 Qualitative requiren	nents for the man	agement of	operational risks		
Net risk	Reporting year o	f		ne qualitative require erational risks have	
O very high O high O medium O low	O critical assess O audit	sment	O Yes O No	eralioriai risks riave	peen met.
● n.a.	none		O n.a.		
Confirmation that the superv	vised entity has cor	nplied with th	ne tightened rules im	posed by FINMA.	
O Yes O No O n.a.					
Summary of the audit proce	dures performed				
Explanation of audit confirm	ations answered w	ith "n.a.":			
_6.6 Compliance with	money launder	ring regula	ations		
Net risk	Audit points cove	ered and aud	lit year during the las	st three interventions	preceding the
O very high	reporting year:				
O high O medium O low o n.a.		Identification Complex str In-depth PE Trade financ	uctures"		
Covered elements		iree intervent 2, RY-1)	tions preceding the r	eporting year (RY-	Reporting year (RY)
Audit items Core module	RY -3		RY -2	RY -1	RY
	○ criti ass ○ aud • non	essment lit	critical assessmentauditnone	O critical assessment O audit none	critical assessmentauditnone



Audit item B "Identification"	RY -3	RY -2	RY -1	RY
	O critical assessment O audit • none	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit on none
Audit item C "Complex structures"	RY -3	RY -2	RY -1	RY
γ	O critical assessment O audit • none	O critical assessment O audit • none	O critical assessment O audit o none	O critical assessment O audit none
Audit item D "In-depth PEP"	RY -3	RY -2	RY -1	RY
	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none
Audit item E "Trade financing & legal	RY -3	RY -2	RY -1	RY
and reputational risks in sanctions"	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit none
Audit item F "Virtual assets (VA) /	RY -3	RY -2	RY -1	RY
Virtual asset service provider (VASP) – services"	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit o none	O critical assessment O audit onone
		0 6		141 1
Confirmation that adequate organisatio to ensure compliance with money launce		risks were carried of	usiness relationship out correctly.	s with increased
			•	s with increased
to ensure compliance with money laund O Yes O No	dering regulations.	risks were carried of O Yes O No O n.a.	out correctly.	
to ensure compliance with money launce O Yes O No O n.a. Confirmation that transactions with increase.	dering regulations.	risks were carried of O Yes O No O n.a. Confirmation that the	out correctly.	
to ensure compliance with money laund O Yes O No O n.a. Confirmation that transactions with increarried out correctly. O Yes O No	dering regulations. eased risks were ion that the opening	risks were carried of O Yes O No O n.a. Confirmation that the assets were carried O Yes O No O n.a. of business relation	ne reporting obligation out correctly.	on and freezing of
to ensure compliance with money laund O Yes O No O n.a. Confirmation that transactions with increarried out correctly. O Yes O No O n.a. If audit point B was selected: Confirmation	dering regulations. eased risks were ion that the opening	risks were carried of O Yes O No O n.a. Confirmation that the assets were carried O Yes O No O n.a. of business relation	ne reporting obligation out correctly.	on and freezing of
to ensure compliance with money laund O Yes O No O n.a. Confirmation that transactions with increarried out correctly. O Yes O No O n.a. If audit point B was selected: Confirmat partner, determination of holder of cont O Yes O No	dering regulations. eased risks were ion that the opening rol / beneficial owne	risks were carried of O Yes O No O n.a. Confirmation that the assets were carried O Yes O No O n.a. of business relation r, etc.) was carried of the carri	ne reporting obligation out correctly. ships (e.g. identification out correctly.	on and freezing of
to ensure compliance with money laund O Yes O No O n.a. Confirmation that transactions with increarried out correctly. O Yes O No O n.a. If audit point B was selected: Confirmat partner, determination of holder of cont O Yes O No O n.a. If audit point C was selected: Confirmat	dering regulations. eased risks were ion that the opening rol / beneficial owne	risks were carried of O Yes O No O n.a. Confirmation that the assets were carried O Yes O No O n.a. of business relation r, etc.) was carried of the carri	ne reporting obligation out correctly. ships (e.g. identification out correctly.	on and freezing of
to ensure compliance with money laund O Yes O No O n.a. Confirmation that transactions with increarried out correctly. O Yes O No O n.a. If audit point B was selected: Confirmat partner, determination of holder of cont O Yes O No O n.a. If audit point C was selected: Confirmat correctly. O Yes O No	dering regulations. eased risks were ion that the opening rol / beneficial owne ion that business re	risks were carried of O Yes O No O n.a. Confirmation that the assets were carried of Yes O No O n.a. of business relation r, etc.) was carried of the carr	ne reporting obligation out correctly. ships (e.g. identification out correctly.	on and freezing of attion of contractual e carried out



O Yes O No O n.a.	cted: Confirmation that sanctions	s and embargoes have been implemented correctly.
If audit point E was selectimplemented. O Yes	cted: Confirmation that the speci	ific measures relating to Trade finance have been correctly
O res O No O n.a.		
•	cted: Confirmation that the due of into the AML-Dispositive.	diligence obligations applicable to VA and VASP services are
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
	"	
Explanation of audit conf	irmations answered with "n.a.":	
_6.7 Dormant assets	s	
Net risk O very high O high	Reporting year of intervention	Confirmation that, based on the findings of the audit procedures performed, the requirements regarding the treatment of dormant assets have been complied with.
O medium O low • n.a.	O critical assessment O audit o none	O Yes O No O n.a.
Summary of the audit pro	ocedures performed	
Explanation of audit conf	irmations answered with "n.a.":	
_6.8 Compliance wi	th reporting obligations	
Net risk	Reporting year of	Confirmation that the reporting obligations pursuant to
O very high O high	intervention O critical assessment	FINMA Circular 08/14 have been complied with in terms of form and content.
O medium O low ● n.a.	O audit none	O Yes O No O n.a.
Confirmation that adequa	ate organisational measures hav	ve been taken to comply with reporting and disclosure
O Yes O No O n.a.		



Summary of the audit pro	cedures performed		
Explanation of audit confi	rmations answered with "n.a.":		
_6.9 Compliance wit	h other supervisory reg	ulations	
Net risk O very high O high O medium O low n.a. Summary of the audit pro	Reporting year of intervention O critical assessment O audit o none cedures performed	•	uate organisational measures have vith and monitor further regulatory
Explanation of audit confi	rmations answered with "n.a.":		
on the entities included in	chart of the group structure (see the scope of consolidation. Alt wing structure by means of an a	ernatively, the audit firm su	provides the following information bmits the information in
Company name	Head	office	
Purpose of the company			
Capital stock	Capital stock	Voting ratio in %	Capital ratio in %
Currency	Amount	Relevant for the group of consolidated companies.	Relevant for the group of consolidated companies.
local audit firm	Subordination to authority?	·	pervisory authority
	O Yes O No		
Type of consolidated supervision	Were there any changes in type of consolidated monit		impact on the scope/content or
O only qualitative O only quantitative O qualitative and quantitative	O Yes O No such as changes in the ownershi	p structure/business ties, material	ity or activity of the group company, etc.



Explanation of change(s)			
Are there special purpose v	rehicles held directly or indire	ctly for own use which are i	not included in the regulatory group
of consolidated entities?			
O Yes O No			
Explanation of their signification	ance and purpose for the gro	up and reference to the rele	evant appendix.
Company name	Head	office	
Purpose of the company			
Capital stock	Capital stock	Voting ratio in %	Capital ratio in %
Currency	Amount	Relevant for the group of consolidated companies.	Relevant for the group of consolidated companies.
local audit firm	Subordination to authority?	a supervisory Sup	pervisory authority
	O Yes O No		
Type of consolidated supervision	Were there any changes in type of consolidated monit	-	impact on the scope/content or
O only qualitative O only quantitative	O Yes O No		
O qualitative and quantitative	such as changes in the ownershi	p structure/business ties, material	ity or activity of the group company, etc.
Explanation of change(s)			
Are there special purpose v of consolidated entities?	rehicles held directly or indire	ctly for own use which are ı	not included in the regulatory group
O Yes O No			
Explanation of their signification	ance and purpose for the gro	up and reference to the rele	evant appendix.

6.10.1 Corporate governance at group level



Net risk O very high O high O medium O low • n.a.	Reporting year of intervention O critical assessment O audit o none	Confirmation that the requirements and principles in the area of corporate governance have been complied with at group level. O Yes O No O n.a.
Confirmation that the 23 of the Banking Or		ies complies with the requirements pursuant to Articles 21 –
O Yes O No O n.a.		
Summary of the audi	t procedures performed	
Explanation of audit of	confirmations answered with "n.a.":	
6.10.2 Group function	ons for risk control and risk mitigati	on
Net risk O very high O high O medium O low n.a.	Reporting year of intervention O critical assessment O audit o none	Confirmation that the technical and personnel resources in the Compliance function were sufficient and that it effectively discharged its responsibilities. O Yes O No O n.a.
Confirmation that the technical and personnel resources in the risk control function were sufficient and that it effectively discharged its responsibilities. O Yes O No		Confirmation that the organisational arrangement of these functions did not result in any conflict of objectives. O Yes O No O n.a.
O n.a.	t	
Summary of the audi	t procedures performed	
Explanation of audit	confirmations answered with "n.a.":	
6.10.3 Group interna	al audit	
Net risk O very high O high O medium O low • n.a.	Reporting year of intervention O critical assessment O audit o none	Confirmation that the technical and personnel resources of Internal Audit were adequate. Yes No n.a.



Confirmation that the necessavailable at Internal Audit. O Yes	sary profe	ssional skills were		the internal audit fun is of the findings of th	•
O No O n.a.			YesNon.a.		
Summary of the audit proce	dures perf	ormed			
Explanation of audit confirm	ations ans	wered with "n.a.":			
0.40.4.0			•		
6.10.4 Group-wide measur Net risk		•	•	ast three intervention	s preceding the
O very high O high O medium O low • n.a.	reporting	g year: Audit item A:	Global monitoring o	of legal and reputation	nal risks
Covered elements		Last three interver 3, RY-2, RY-1)	ntions preceding the	reporting year (RY-	Reporting year (RY)
Audit point A "Group superv	ision"	RY -3 O critical assessment O audit o none	RY -2 O critical assessment O audit none	RY -1 O critical assessment O audit one	RY O critical assessment O audit none
Confirmation that the domes laundering regulations.	stic Group	companies included	in the scope have o	complied with Swiss a	anti-money
O Yes O No O n.a.					
Confirmation that the financifinancial or insurance sector monitoring of legal and repu	comply w	rith the principles of t	he AMLA and that the	•	
O Yes O No O n.a.					
Summary of the audit proce	dures perf	ormed			
Explanation of audit confirm	ations ans	wered with "n.a.":			

6.10.5 Group-wide measures to comply with obligations in connection with derivative transactions



	Reporting year of intervention O critical assessment O audit o none procedures performed onfirmations answered with "n.a.":	Confirmation that appropriate organisational measures have been taken to ensure compliance with obligations relating to derivative transactions at group level. O Yes O No O n.a.
6.10.6 Group-wide m Net risk O very high O high O medium O low • n.a.	Reporting year of intervention O critical assessment O audit none	vith qualitative liquidity requirements Confirmation that adequate organisational measures have been taken to meet qualitative liquidity requirements at group level. O Yes O No O n.a.
proportionality principle FINMA Circular 15/2 volume O Yes O No O n.a.	relief claimed under the le pursuant to margin no. 8 of was justified.	Confirmation that the disclosure requirements for qualitative information have been met. O Yes O No O n.a.
Explanation of audit c	onfirmations answered with "n.a.":	
6.10.7 Group-wide ponts Net risk O very high O high O medium O low o n.a.	Reporting year of intervention O critical assessment O audit none	Capital adequacy and risk diversification requirements Confirmation that adequate organisational measures have been taken to comply with capital adequacy and risk distribution requirements at group level. O Yes O No O n.a.
O Yes O No O n.a.	disclosure requirements for qualitate procedures performed	



Explanation of audit of	confirmations answered with "n.a.":		
6.10.8 Intragroup fir	nancing structures and continger	nt liabilities	
Net risk O very high O high O medium O low • n.a. Summary of the audi	Reporting year of intervention O critical assessment O audit none t procedures performed	Confirmation that intra-group positions and structures have been correctly approved and monitored. O Yes O No O n.a.	
	.,		
Explanation of audit	confirmations answered with "n.a.":		
6.10.9 Group-wide r	neasures for compliance with otl	her Swiss and foreign supervisory regulations	
Net risk O very high O high O medium O low	Reporting year of intervention	Confirmation that adequate organisational measures have been taken to comply with and monitor further regulatory	
	O critical assessment O audit • none	requirements in Switzerland and abroad. O Yes O No	
● n.a.		O n.a.	
Confirmation that fore	eign group companies have not bee	en used to circumvent domestic law.	
O Yes O No O n.a.			
Summary of the audi	t procedures performed		
Explanation of audit	confirmations answered with "n.a.":		
6 10 10 Compliance	with non-modal-based capital as	dequacy requirements (consolidated)	
Net risk	Reporting year of	Confirmation that the determination and calculation of the	
O very high	intervention	consolidated eligible capital were carried out correctly.	
O high O medium O low • n.a.	O critical assessment O audit ● none	O Yes O No O n.a.	



Confirmation that the determination a consolidated minimum capital require correctly.	Confirmation that the disclosure requirements for quantitative information have been met. O Yes			
O Yes O No O n.a.		O No O n.a.		
Confirmation that the capital target ar with regard to FINMA categorisation - any other individual requirements – w	- taking into account	Confirmation that the capital planning requirements have been met.		
the planning data.	rere complied with in	O Yes O No		
O Yes O No O n.a.		O n.a.		
Confirmation that, based on the findir in the appendix to the guidelines have			e other applicable re	gulations as set out
YesNon.a.				
Summary of the audit procedures per	formed			
Explanation of audit confirmations an	swered with "n.a.":			
6.10.11 Compliance with capital ad models approved by FINMA (conso		s from and authori	sation requirement	s for internal
Net risk RWA n	nodel approaches cov ng year:	vered during the last	three interventions p	preceding the
O high ☐ Inte O medium ☐ Cou O low ☐ Adv	rnal ratings-based apporterparty credit risks anced measurement arnal models approach	(CCR) approach (AMA)	A)	
RWA model approaches covered Last three interven 3, RY-2, RY-1)				Reporting year (RY)
Internal ratings-based approach (IRB) RY-3	RY -2	RY -1	RY
	critical assessmentauditnone	○ critical assessment○ audit● none	○ critical assessment○ audit● none	O critical assessment O audit ● none
Counterparty credit risks (CCR)	RY -3	RY -2	RY -1	RY
	critical assessmentauditnone	critical assessmentauditnone	○ critical assessment○ audit● none	critical assessmentauditnone



Advanced measurement approach	RY -3	RY -2	RY -1	RY
(AMA)	O critical assessment O audit on none	O critical assessment O audit none	○ critical assessment○ audit● none	O critical assessment O audit on none
Internal models approach for market	RY -3	RY -2	RY -1	RY
risk (IMA)	O critical assessment O audit • none	O critical assessment O audit onone	O critical assessment O audit none	O critical assessment O audit onone
IRB: Confirmation that the determination	on and calculation of	the required capital	were carried out cor	rectly.
O Yes O No O n.a.				
IRB: Confirmation that the disclosure re	equirements for qual	litative and quantitati	ve information have	been met.
O Yes O No O n.a.				
IRB: Confirmation that, based on the fi set out in the appendix to the guideline		•	d, the other applicab	le regulations as
O Yes O No O n.a.				
CCR: Confirmation that the determinat	ion and calculation o	of the required capita	I were carried out co	orrectly.
O Yes O No O n.a.				
CCR: Confirmation that the disclosure	requirements for qua	alitative and quantita	tive information have	e been met.
O Yes O No O n.a.				
CCR: Confirmation that, based on the set out in the appendix to the guideline	•		ed, the other applica	ble regulations as
O Yes O No O n.a.				
AMA: Confirmation that the determinat	ion and calculation o	of the required capita	I were carried out co	orrectly.
O Yes O No O n.a.				
AMA: Confirmation that the disclosure	requirements for qua	alitative and quantita	tive information have	e been met.
O Yes O No O n.a.				
AMA: Confirmation that, based on the set out in the appendix to the guideline	-		ed, the other applica	ble regulations as
O Yes O No O n.a.				



IIVIA: Confirmation that the de	termination and calculation of	tine required capital were carried out correctly.
O Yes O No O n.a.		
IMA: Confirmation that the dis	sclosure requirements for qua	litative and quantitative information have been met.
O Yes O No O n.a.		
IMA: Confirmation that, based set out in the appendix to the		procedures performed, the other applicable regulations as ed with.
O Yes O No O n.a.		
Summary of the audit proced	ures performed	
Explanation of audit confirma	tions answered with "n.a.":	
6.10.12 Compliance with ris	k diversification requireme	nts (consolidated)
Net risk O very high O high O medium O low n.a.	Reporting year of intervention O critical assessment O audit none	Confirmation that, based on the findings of the audit procedures performed, the applicable regulations as set out in the appendix to the guidelines have been complied with. O Yes O No O n.a.
Confirmation that any further taken into account.	institution-specific restrictions	s/requirements in the area of risk diversification have been
O Yes O No O n.a.		
Summary of the audit proced	ures performed	
Explanation of audit confirma	tions answered with "n.a.":	
6.10.13 Compliance with qu	antitative liquidity requiren	nents (consolidated)
Net risk	Reporting year of	Confirmation that the quantitative requirements have been
O very high	intervention	met.
O high O medium O low n.a.	O critical assessment O audit o none	O Yes O No O n.a.



Confirmation that the	disclosure requirement	ts for quantitativ	e information have been met.	
O Yes O No O n.a.				
Summary of the audit	t procedures performed	1		
Explanation of audit of	confirmations answered	with "n.a.":		
6.10.14 Compliance	with consolidated rep	orting obligati	ons	
Net risk O very high	Reporting year intervention		Confirmation that the reporting obligations pursuant to FINMA Circular 08/14 have been complied with in terms of form and content.	
O high O medium	O critical asse O audit	essment	form and content.	
O low ● n.a.	• none		O Yes O No	
			O n.a. nave been taken to comply with reporting and disclosure	
Confirmation that ade obligations.	quate organisational m	ieasures have b	een taken to comply with reporting and disclosure	
O Yes O No O n.a.				
Summary of the audit	t procedures performed	I		
Outilitiary of the access	procedures periorines			
Evolunation of audit of	confirmations answered	Lwith "n.a.":		
Explanation of addit of	Ullimiduons answered	Willi II.a		
Die Prüfgesellschaft e operationelle und and	erwähnt, aus welchen G dere Risiken) stammen i alls neben der auf Einze	Gruppengesellsound gibt summa	risks from group companies chaften die wesentlichen Geschäftsrisiken (Kredit-, Markt-, arisch an, wie diese Prüfbereiche im Berichtsjahr eten Gesellschaft weitere Gruppengesellschaften mit	
	npany(ies) covered at sin arket, operational and o	•	I, are there other significant business risks at group	
O Yes O No				
Risk	Expl	lanation of signi	ficant risks for group companies	
O credit ris O market r O operatio O other ris	risks onal risks			



Risk		Explanati	on of significant risk	s for group compar	nies
O credit risks			-		
○ market risks ○ operational risks	i				
O other risks					
6.11 Result of addition	al audits	S			
_					
Were additional audits ordere O Yes	d or appro	ved by FI	NMA for the audit y	ear?	
O No					
Audit field / topic			Intervention from	Intervention until	Was a separate report
•					submitted to FINMA for this
				1	additional audit?
					O Yes O No
Report no. / date	Summary	of audit r	esults		
Audit depth		* other a	ıdit depth		
O critical assessment O audit					
O n.a.					
Agreed requirements by FINN	ЛΑ				
detailed description of the aud	dit procedu	ires			
Significant findings of the aud	lit procedui	res			
Any irregularities or recommendation Audit field / topic	s must be red	corded unde	Intervention from	Intervention until	Was a separate report
Addit field / topic					submitted to FINMA for this
				1	additional audit?
					O Yes O No
Report no. / date	Summary	of audit r	esults		
Audit depth		* other a	udit depth		
O critical assessment					
O audit O n.a.					



Agreed requirements by FINMA	
detailed description of the audit procedures	
Significant findings of the audit procedures	
Any irregularities or recommendations must be recorded under Chapter 4.	



7 Other remarks

7.1 Events after the end of the audit period

audit procedures and the submission of the audit report.
Were significant events identified between the completion of the audit procedures and the delivery of the audit report? O Yes O No
Designation
Description, including any measures to be taken or that have been taken
Status of implementation
Assessment of the impact on risk analysis
7.2 Supplementary remarks / information
The audit firm's further comments/information are intended to supplement the issues listed above. Where the audit firm deems it necessary, it should serve to round off the overall picture of the supervisory audit report (e.g. supplementary reporting). They may not be formulated in a way which diminishes the statements made by the auditors in this report or in the individual review programmes.
Other remarks

In the following, the audit firm describes all significant events identified in the period between the completion of the



8 Signatures / confirmations of the audit firm

This audit report must present the results of the audit in a comprehensive, unambiguous and objective manner. The lead auditor together with another auditor with signarory powers have to confirm this with their signatures (qualified electronic signature) on the report (PDF), which they submit as an attachment to the electronic survey via the FINMA survey platform.

If it is not possible to sign the report electronically in a qualified manner, it must be printed out, signed by hand an submitted to FINMA by post in addition to the electronic submission of the survey via the FINMA survey plattform.

submitted to FINIVIA by	post in addition to	the electronic submissi	on of the survey via	the Finivia survey plattform

The signed report on the regulatory audit will be submitted a	as follows:
O Electronically via EHP (with qualified electronic signature O hardcopy by post (signed by hand)	e)
Signature of lead auditor	Signature of additional person



9 Appendix

The follow	ring documents must be submitted with the audit report:
□ b) Option balance qualifie □ c) Character superviol □ d) Organization	A survey form (as a separate survey) onal (can be subsequently requested by FINMA if necessary): List of positions (balance sheet and offee sheet) vis-à-vis domestic and foreign group companies, affiliated companies and parties holding and participation (see also appendix to FINMA Circ. 13/7 "Limitierung gruppeninterner Positionen"); of the groupe structure including shareholdings (taking into account additional information on consolidated ision, see section 6.10) [mandatory annex for parent companies and holding structures, etc.] anization chart(s) (as a minimum, with details of the persons responsible for each division or department) of abbreviations (if any) her **
	Appendix name **