

GB-B aufsichtsrechtlicher Bericht

Metadata

PDF language

English

Base data

Authorised institution/group, domicile

xxx

Supervisory category

Kat. x

Audit firm

xxx

Audit year

2021

Lead auditor

xxx

Please select

- Single-entity level only
- Single-entity and group level (parent company structure)
- Group level only (holding structure/atypical structure)

Recipients of the report

- Board of directors
- FINMA
- xxx

1 General conditions of the audit

This section lists the framework conditions for the audit in accordance with margin no. 64 of FINMA Circular 13/3.

Reporting period from ...

1.1.2021

Reporting period up to ...

31.12.2021

General conditions of the audits / audit execution

xxx

Confirmation that no particular difficulties were encountered during the conduct of the audit.

Yes No

Explanation

xxx

Confirmation that the supervised entity has provided all necessary information in a timely manner and in the required quality.

Yes No

Explanation

xxx

Confirmation that the audit was conducted in accordance with the audit strategy approved by the supervisory authority.

Yes

No

n.a.

Explanation

xxx

Confirmation that the work was carried out in accordance with the standard audit programmes specified by FINMA.

Yes

No

n.a.

Explanation

xxx

Period of the audit procedures

Planning from...

1.3.2021

Planning until...

30.4.2021

Execution of basic audit
from...

1.9.2021

Execution of basic audit up
to... ..

31.12.2021

Additional audit(s)

Yes No

Execution of additional audit from...	Execution of additional audit up to... ..	Designation of additional audit

1.5.2021	30.6.2021	xxx
----------	-----------	-----

Preparation of reporting from...

Preparation of reporting up to...

30.11.2021

31.3.2022

A list of the key people involved in the audit (persons with management and coordination roles as well as specialists involved in the areas of IT, taxes, valuation, etc.), including the hierarchy or function level (e.g. partners, managers, etc.).

Function	Surname / Given name	Level
Auditor in charge	xxx	Partner

--	--	--

Function	Surname / Given name	Level
Lead Auditor	xxx	Partner

--	--	--

--

Information on the use of the work of Internal Audit, of another auditor (including Group companies), of an expert, or of other third parties.

Have any works by third parties been used?

Yes No

Surname / Given name	Function
xxx	Internal audit

Audit field

Capital adequacy/solvency: non-model-based capital adequacy requirements

Content / scope / result

xxx

Assessment by the audit firm

xxx

--

--

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.

- Yes
- No
- n.a.

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

xxx

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.

Yes No

Other services provided	
Financial audit	
Activity/mandate	Date of report / financial statements
xxx	31.3.2022

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.

Yes No

Number	Designation
1	xxx
Audit area / audit field	
Business risks/risk management: credit risk from the interbank business	
classification	status
<input type="checkbox"/> high <input checked="" type="checkbox"/> medium <input type="checkbox"/> low	<input type="checkbox"/> implemented/completed <input checked="" type="checkbox"/> pending/partially implemented <input type="checkbox"/> overdue
Deadline	
30.6.2022	
Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc.	
xxx	
The supervised entity accepts the irregularity	
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Recurring irregularity	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Statement from institution	
xxx	

Number of irregularities in reporting period "high"

0

Number of irregularities in reporting period "medium"

1

Number of irregularities in reporting period "low"

0

4.1.2 Irregularities: Consolidated supervision

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

Yes No

Number	Designation
2	xxx
Audit area / audit field	
Corporate governance at group level	
classification	status
<input checked="" type="checkbox"/> high	<input type="checkbox"/> implemented/completed
Deadline	
30.6.2022	

medium pending/partially implemented
 low overdue

Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc.

xxx

The supervised entity accepts the irregularity
 Yes No

Recurring irregularity
 Yes No

Statement from institution

xxx

Number of irregularities in reporting period "high"

1

Number of irregularities in reporting period "medium"

0

Number of irregularities in reporting period "low"

0

4.2 Recommendations

4.2.1 Recommendations: Single entity level

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

Yes No

No.

3

Designation

xxx

Audit area / audit field

Capital adequacy/solvency: coverage of privileged deposits

classification

high
 medium
 low

status

implemented/completed
 pending/partially implemented
 overdue

Deadline

30.6.2022

Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc.

xxx

The supervised entity accepts the recommendation
 Yes No

Recurring recommendation
 Yes No

Statement from institution

xxx

Number of recommendations in reporting period "high"

0

Number of recommendations in reporting period "medium"

1

Number of recommendations in reporting period "low"

0

4.2.2 Recommendations: Consolidated supervision

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

Yes No

No.	Designation	
4	xxx	
Audit area / audit field		
Risk control and mitigation functions at group level		
classification	status	Deadline
<input type="radio"/> high <input type="radio"/> medium <input checked="" type="radio"/> low	<input type="radio"/> implemented/completed <input type="radio"/> pending/partially implemented <input checked="" type="radio"/> overdue	30.6.2022
Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc.		
xxx		
The supervised entity accepts the recommendation		Recurring recommendation
<input checked="" type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input checked="" type="radio"/> No
Statement from institution		
xxx		

Number of recommendations in reporting period "high"	Number of recommendations in reporting period "medium"	Number of recommendations in reporting period "low"
0	0	1

--

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.
 Yes No

mentioned for the first time in the reporting year	No.	Designation	
2020	10	xxx	
Audit area / audit field			
Business risks/risk management: market risks from interest rate risks (banking book)			
classification	status	current deadline	The original deadline has been extended
<input type="radio"/> high <input checked="" type="radio"/> medium <input type="radio"/> low	<input type="radio"/> implemented/completed <input checked="" type="radio"/> pending/partially implemented <input type="radio"/> overdue	30.6.2022	<input checked="" type="radio"/> Yes <input type="radio"/> 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			
xxx			

Number of irregularities in last audit report "high"	Number of irregularities in last audit report "medium"	Number of irregularities in last audit report "low"
0	1	0

of which: not completed

0

of which: not completed

1

of which: not completed

0

4.3.2 Irregularities mentioned in the last audit report: Consolidated supervision

Irregularities were pointed out in the last audit report.

Yes No

mentioned for the first time in the reporting year	No.	Designation
2020	11	xxx
Audit area / audit field		
Compliance with liquidity quantitative requirements		
classification	status	The original deadline has been extended
<input checked="" type="checkbox"/> high	<input checked="" type="checkbox"/> implemented/completed	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input type="checkbox"/> medium	<input type="checkbox"/> pending/partially implemented	
<input type="checkbox"/> low	<input type="checkbox"/> overdue	
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		
xxx		

Number of irregularities in last audit report "high"

1

Number of irregularities in last audit report "medium"

0

Number of irregularities in last audit report "low"

0

of which: not completed

0

of which: not completed

0

of which: not completed

0

4.4 Recommendations mentioned in the last audit report

4.4.1 Recommendations mentioned in the last audit report: Single entity level

Recommendations were made in the last audit report.

Yes No

mentioned for the first time in the reporting year	No.	Designation	
2020	12	xxx	
Audit area / audit field			
Business risks/risk management: compliance with conduct rules vis-à-vis clients (portfolio management mandates)			
classification	status	current deadline	The original deadline has been extended
<input type="checkbox"/> high	<input type="checkbox"/> implemented/completed	30.6.2022	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> medium	<input checked="" type="checkbox"/> pending/partially implemented		
<input checked="" type="checkbox"/> low	<input type="checkbox"/> overdue		
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			
xxx			

Number of recommendations in last audit report "high"

0

Number of recommendations in last audit report "medium"

0

Number of recommendations in last audit report "low"

1

4.4.2 Recommendations mentioned in the last audit report: Consolidated supervision

Recommendations were made in the last audit report.

Yes No

mentioned for the first time in the reporting year	No.	Designation	
2020	13	xxx	
Audit area / audit field			
Group-wide measures for the prevention of money laundering			
classification	status	current deadline	The original deadline has been extended
<input type="checkbox"/> high	<input type="checkbox"/> implemented/completed	30.6.2022	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input checked="" type="checkbox"/> medium	<input checked="" type="checkbox"/> pending/partially implemented		
<input type="checkbox"/> low	<input type="checkbox"/> overdue		
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			
xxx			

Number of recommendations in last audit report "high"

0

Number of recommendations in last audit report "medium"

1

Number of recommendations in last audit report "low"

0

4.5 Confirmation of FINMA recommendations and rulings

For the reporting period there are recommendations and/or rulings of FINMA

Yes No

Designation/subject	audit depth applied
xxx	<input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> n.a.
Source/Document, date from	Were these adhered to?
xxx	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> n.a.
Audit area / audit field	
Business risks/risk management: credit risk from the mortgage business	
Description	
xxx	

4.6 Summary of further audit findings

4.6.1 Audit report from the prior period

Confirmation that the board of directors or the audit committee has discussed the most recent audit report with the lead auditor.

Yes No

Reasons

xxx

4.6.2 Material weaknesses from other mandates / services

Under this heading, the audit firm addresses any material weaknesses identified in the course of further own mandates (see Chapter 3) and not in connection with audit procedures in accordance with the audit strategy (including a brief assessment of the weaknesses and any impact on the risk assessment).

There are material weaknesses identified in the other mandates under Chapter 3.

Yes No

Number	Mandate/service
1	Financial audit
Designation of weakness	
xxx	
short description/measures taken by the institution	
xxx	
Assessment by the audit firm, including any effects on risk assessment	
xxx	
status	Deadline
xxx	31.12.2021

4.6.3 Material weaknesses raised by third parties

Under this heading, the audit firm addresses any material weaknesses raised by third parties (including Internal Audit) which had not been adopted by the audit firm in the context of its own audit procedures as irregularities or recommendations in accordance with the audit areas in the audit strategy (including a brief assessment of the weaknesses and any effects on risk assessment).

Material weaknesses identified by third parties exist for the reporting period.

Yes No

No.	Third party	Designation of weakness
1	xxx	xxx
short description/measures taken by the institution		
xxx		
Assessment by the audit firm, including any effects on risk assessment		
xxx		
status	Deadline	
xxx	31.12.2021	

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 procedures which would call into question the assurance of proper business conduct by the governing bodies and by parties holding a qualified participation.

Yes No

Designation/subject

xxx

Description, incl. measures to be taken or that have been taken, status of implementation.

xxx

Are FINMA measures necessary?

Yes
 No

4.7.2 Licensing requirements

Confirmation that the audit procedures did not reveal any facts that would call into question the licensing requirements.

Yes No

Designation/subject

xxx

Description of any incidents that might affect them (incl. measures to be taken or that have been taken, status of implementation, etc.).

xxx

Are FINMA measures necessary?

Yes
 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.

xxx

5.2 Group structure and ownership structure / relationships with other companies

The audit firm briefly explains the structure of the group, the parties holding a qualified participation and significant relationships and dependencies with other companies or stakeholders (economically significant contracts, intra-group cooperation, etc.). Changes in this regard are addressed and, where applicable, their impact on the consolidated supervision assessed.

xxx

5.3 Operational and organisational structure

The audit firm briefly explains the general organisation and any corresponding changes.

xxx

5.4 Significant changes in the supervised entity

The audit firm presents significant changes in the supervised entity, in particular with respect to ownership, governing bodies, business model, relationships with other entities and strategic direction. If the changes have already been explained in sufficient detail elsewhere in this report, the audit firm may limit itself in the following to mentioning the change and providing a reference to the corresponding item.

In the reporting year, there were or will be significant changes in the supervised entity (e.g. changes in parties holding a qualified participation, governing bodies, relationships with other companies, mergers, reorganisations, restructurings or delegations).

Yes No

Explanation

xxx

Were the organisational and competence regulations adequately adapted to changing business strategies and structures in good time?

Yes

No

n.a.

5.5 Future challenges

The audit firm briefly explains any future challenges for the supervised entity (institution-specific) - if not already listed in Chapters 4 or 5.

xxx

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 capital adequacy requirements

<p>Net risk</p> <p><input type="radio"/> very high</p> <p><input type="radio"/> high</p> <p><input checked="" type="radio"/> medium</p> <p><input type="radio"/> low</p> <p><input type="radio"/> n.a.</p>	<p>Reporting year of intervention</p> <p><input type="radio"/> critical assessment</p> <p><input checked="" type="radio"/> audit</p> <p><input type="radio"/> none</p>	<p>Confirmation that the supervised entity had the required minimum capital.</p> <p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> n.a.</p>
<p>Confirmation that the determination and calculation of eligible capital were carried out correctly.</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input checked="" type="radio"/> n.a.</p>		<p>Confirmation that the determination and calculation of the required minimum capital were carried out correctly.</p> <p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> n.a.</p>
<p>Confirmation that the disclosure requirements for qualitative and quantitative information have been met.</p> <p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> n.a.</p>		<p>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.</p> <p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> n.a.</p>

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

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

<p>Net risk</p> <p><input type="radio"/> very high</p> <p><input checked="" type="radio"/> high</p> <p><input type="radio"/> medium</p> <p><input type="radio"/> low</p> <p><input type="radio"/> n.a.</p>	<p>RWA model approaches covered during the last three interventions preceding the reporting year:</p> <p><input checked="" type="checkbox"/> Internal ratings-based approach (IRB)</p> <p><input checked="" type="checkbox"/> Counterparty credit risks (CCR)</p> <p><input checked="" type="checkbox"/> Advanced measurement approach (AMA)</p> <p><input checked="" type="checkbox"/> Internal models approach for market risk (IMA)</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

RWA model approaches covered

Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)

Reporting year (RY)

	RY -3	RY -2	RY -1	RY
Internal ratings-based approach (IRB)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none
Counterparty credit risks (CCR)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none
Advanced measurement approach (AMA)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none
Internal models approach for market risk (IMA)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none

IRB: Confirmation that the determination and calculation of the required capital were carried out correctly.

-
- Yes
 - No
 - n.a.

IRB: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
- No
- n.a.

IRB: 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.

- Yes
- No
- n.a.

CCR: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
- No
- n.a.

CCR: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
- No
- n.a.

CCR: 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.

- Yes
- No
- n.a.

AMA: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
- No
- n.a.

AMA: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
- No
- n.a.

AMA: 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.

- Yes
- No
- n.a.

IMA: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
- No
- n.a.

IMA: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
- No
- n.a.

IMA: 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.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

--

6.1.3 Capital buffer and planning

- | | | |
|---------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the capital target and intervention level with regard to FINMA categorisation – taking into account any other individual requirements – were complied with in the planning data. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input checked="" type="radio"/> Yes |
| <input checked="" type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input type="radio"/> medium | <input type="radio"/> none | <input type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the capital planning requirements have been complied with.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.1.4 Coverage of privileged deposits

- | | | |
|---------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the supervised entity has complied with the requirements concerning privileged deposits. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input checked="" type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2 Business risks / risk management

6.2.1 Credit risks from the interbank business

Net risk <input type="radio"/> very high <input type="radio"/> high <input checked="" type="radio"/> medium <input type="radio"/> low <input type="radio"/> n.a.	Reporting year of intervention <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	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. <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> n.a.
Confirmation that the governing body has introduced an adequate risk policy and appropriate limits. <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> n.a.		Confirmation that the risk policy and limits have been effectively applied and complied with. <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> 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. <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> n.a.		

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.2 Credit risks from mortgage transactions

Net risk <input type="radio"/> very high <input checked="" type="radio"/> high <input type="radio"/> medium <input type="radio"/> low <input type="radio"/> n.a.	Reporting year of intervention <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	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. <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> n.a.
Confirmation that the governing body has introduced an adequate risk policy and appropriate limits. <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> n.a.		Confirmation that the risk policy and limits have been effectively applied and complied with. <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> 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. <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> n.a.		

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.3 Credit risks from the commercial lending business

Net risk <input type="radio"/> very high <input type="radio"/> high <input checked="" type="radio"/> medium <input type="radio"/> low <input type="radio"/> n.a.	Reporting year of intervention <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	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. <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> n.a.
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
- No
- n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
- No
- 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.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.4 Credit risks from the lombard lending business

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

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.

- Yes
- No
- n.a.

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
- No
- n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
- No
- 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.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.5 Other credit risks

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

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.

- Yes
- No
- n.a.

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
- No
- n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
- No
- 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.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.6 Market risks from interest rate risks (banking book)

- Net risk
 very high
 high
 medium
 low
 n.a.

- Reporting year of intervention
 critical assessment
 audit
 none

- Confirmation that the methods used to identify, measure, manage and monitor market risks were appropriate.
 Yes
 No
 n.a.

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
 No
 n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
 No
 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.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.7 Market risks from foreign exchange risk

- Net risk
 very high
 high
 medium
 low
 n.a.

- Reporting year of intervention
 critical assessment
 audit
 none

- Confirmation that the methods used to identify, measure, manage and monitor market risks were appropriate.
 Yes
 No
 n.a.

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
 No
 n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
 No
 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.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.8 Other market risks

- | | | |
|-----------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the methods used to identify, measure, manage and monitor market risks were appropriate. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> 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. |
| <input checked="" type="radio"/> Yes | <input checked="" type="radio"/> Yes |
| <input type="radio"/> No | <input type="radio"/> No |
| <input type="radio"/> n.a. | <input type="radio"/> 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.
- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.9 Compliance with rules of conduct with respect to customers in connection with execution-only investments

- | | | |
|-----------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the operational organisation was adequate to manage, control and report the risks. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Confirmation that the internal processes for compliance with the rules of conduct with respect to customers were appropriate and, in the case of "audit" depth, have been met. | Confirmation that the training measures were appropriate. |
| <input checked="" type="radio"/> Yes | <input checked="" type="radio"/> Yes |
| <input type="radio"/> No | <input type="radio"/> No |
| <input type="radio"/> n.a. | <input type="radio"/> n.a. |

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.10 Compliance with rules of conduct with respect to customers in connection with investment advice

- | | | |
|-----------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the operational organisation was adequate to manage, control and report the risks. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Confirmation that the internal processes for compliance with the rules of conduct with respect to customers were appropriate and, in the case of "audit" depth, have been met. | Confirmation that the training measures were appropriate. |
| <input checked="" type="radio"/> Yes | <input checked="" type="radio"/> Yes |
| | <input type="radio"/> No |
| | <input type="radio"/> n.a. |

- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.11 Compliance with rules of conduct with respect to customers in connection with asset management mandates

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the operational organisation was adequate to manage, control and report the risks.
- Yes
 - No
 - n.a.

Confirmation that the internal processes for compliance with the rules of conduct with respect to customers were appropriate and, in the case of "audit" depth, have been met.

- Yes
- No
- n.a.

- Confirmation that the training measures were appropriate.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.12 Compliance with rules of conduct with respect to clients in connection with the distribution of collective investment schemes

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the operational organisation was adequate to manage, control and report the risks.
- Yes
 - No
 - n.a.

Confirmation that the internal processes for compliance with the rules of conduct with respect to customers were appropriate and, in the case of "audit" depth, have been met.

- Yes
- No
- n.a.

- Confirmation that the training measures were appropriate.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

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

- Net risk
- very high
 - high
 - medium
 - low

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the operational organisation was adequate to manage, control and report the risks.
- Yes
 - No
 - n.a.

n.a.

Confirmation that the internal processes for compliance with the rules of conduct with respect to customers were appropriate and, in the case of "audit" depth, have been met.

- Yes
 No
 n.a.

Confirmation that the training measures were appropriate.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.14 Compliance with rules of conduct with respect to customers in connection with brokerage and custody services

Net risk

- very high
 high
 medium
 low
 n.a.

Reporting year of intervention

- critical assessment
 audit
 none

Confirmation that the operational organisation was adequate to manage, control and report the risks.

- Yes
 No
 n.a.

Confirmation that the internal processes for compliance with the rules of conduct with respect to customers were appropriate and, in the case of "audit" depth, have been met.

- Yes
 No
 n.a.

Confirmation that the training measures were appropriate.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.15 Compliance with market conduct rules

Net risk

- very high
 high
 medium
 low
 n.a.

Reporting year of intervention

- critical assessment
 audit
 none

Confirmation that the internal rules and methods/processes used to identify, measure, manage and control risks in market conduct were adequate and applied effectively where the audit depth was "audit".

- Yes
 No
 n.a.

Confirmation that the methods/processes used to fulfil the record keeping and reporting duties were adequate and applied effectively where the audit depth was "audit".

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.16 Compliance with obligations when operating an organised trading system

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- 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.
- Yes
 - No
 - 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.
- Yes
 - No
 - 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.
- Yes
 - No
 - n.a.

- Confirmation that the operator of organised trading systems has fulfilled the requirements for trade transparency.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.17 Compliance with obligations in connection with derivative transactions

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the internal instructions and methods / processes relating to settlement via a central counterparty were appropriate and were effectively applied in the case of "audit" depth.
- Yes
 - No
 - n.a.

- Confirmation that the internal instructions and methods / processes relating to the reporting obligations to a trade repository were appropriate and effectively applied in the case of "audit" depth.
- Yes
 - No
 - n.a.

- 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.
- Yes
 - No
 - n.a.

- Confirmation that the internal instructions and methods / processes regarding trading obligations via trading venues and organised trading systems were appropriate and were effectively applied in the case of "audit" depth.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.18 Risks from non lending and non deposit transactions: payment transactions

- Net risk
- very high
 - high
 - medium
 - low

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the internal instructions and methods / processes for identifying, measuring, managing and monitoring payment transaction risks were appropriate and that they were effectively applied in the case of "audit" depth.

n.a.

Yes

No

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.

Yes

No

n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.19 Other risks from non lending and non deposit transactions

Net risk

very high

high

medium

low

n.a.

Reporting year of intervention

critical assessment

audit

none

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.

Yes

No

n.a.

Confirmation that the internal instructions and methods / processes for identifying, measuring, managing and monitoring further risks* from non-deposit transactions were appropriate and that they were effectively applied in the case of "audit" depth.

Yes

No

n.a.

*These are any other material risks from non-deposit transactions in relation to the specific business activity of the audited company.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.20 Other risks from legal and litigation risks

Net risk

very high

high

medium

low

n.a.

Reporting year of intervention

critical assessment

audit

none

Confirmation that the methods / processes used to identify, measure, manage and monitor the other risks in connection with legal and litigation risks were adequate and, in the case of the audit depth "audit", were applied effectively.

Yes

No

n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.2.21 Other risks related to compliance issues

Net risk

very high

Reporting year of intervention

Confirmation that methods / processes for identification, measurement, management and monitoring of other risks

- high
- medium
- low
- n.a.

- critical assessment
- audit
- none

in connection with compliance issues were adequate and, in case of the audit depth "audit" were applied effectively.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.3 Liquidity

6.3.1 Qualitative liquidity requirements

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

Confirmation that the qualitative requirements have been met.

- Yes
- No
- n.a.

Confirmation that the disclosure requirements of qualitative information have been met.

- Yes
- No
- n.a.

Confirmation that the relief claimed under the proportionality principle pursuant to margin no. 8 of FINMA Circular 15/2 was justified.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.3.2 Quantitative liquidity requirements

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

Confirmation that the quantitative requirements have been met.

- Yes
- No
- n.a.

Confirmation that the disclosure requirements for quantitative information have been met.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.4 Risk concentration

6.4.1 Risk diversification requirements

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - 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.
- Yes
 - No
 - n.a.

Confirmation that any further institution-specific restrictions/requirements in the area of risk diversification have been taken into account.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.4.2 Risk concentrations in the lending business

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the methods used to identify, measure, manage and monitor risk concentrations in connection with the lending business were appropriate.
- Yes
 - No
 - n.a.

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
- No
- n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.4.3 Risk concentrations from refinancing

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the methods used to identify, measure, manage and monitor risk concentrations in connection with refinancing were appropriate.
- Yes
 - No
 - n.a.

Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.

- Yes
- No
- n.a.

Confirmation that the risk policy and limits have been effectively applied and complied with.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.4.4 Risk concentrations from market risks

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the methods used to identify, measure, manage and monitor concentrations of risk associated with market risks were appropriate.
- Yes
 - No
 - n.a.

- Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.
- Yes
 - No
 - n.a.

- Confirmation that the risk policy and limits have been effectively applied and complied with.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.4.5 Other risk concentrations

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the methods used to identify, measure, manage and monitor other risk concentrations were appropriate.
- Yes
 - No
 - n.a.

- Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.
- Yes
 - No
 - n.a.

- Confirmation that the risk policy and limits have been effectively applied and complied with.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

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 intervention | Confirmation that such transactions were granted in accordance with generally accepted banking principles. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.2 Internal organisation / internal control system

- Net risk
- very high
- high
- medium
- low
- n.a.

Covered elements

Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)

Reporting year (RY)

	RY -3	RY -2	RY -1	RY
Adequacy of the overall internal organization (Organizational structure, segregation of duties, job descriptions, responsibilities and competences)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none
Adequacy of the internal directives (structure, clarity, up-to-datedness, periodic review and approval process, etc.)	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> 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)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
Measures to adequately limit conflicts of interest(incl. remuneration schemes)	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
Internal reporting (content, recipient, periodicity, escalation processes, etc.) and corporate governance disclosures	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
Risk policy and principles for institution-wide risk management	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none

Further: ... (please complete)	R Y -3	R Y -2	R Y -1	R Y
xxx	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none

Confirmation that the requirements and principles of corporate governance were complied with and that the areas of "internal organisation" and "internal control system" were appropriately designed (based on the findings of the elements covered).

- Yes
 No
 n.a.

Confirmation that there has been an adequate separation between the supreme governing body and the executive board (based on the knowledge of the elements covered).

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.3 Information technology (IT)

Net risk

- very high
 high
 medium
 low
 n.a.

Covered elements

Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)

Reporting year (RY)

	R Y -3	R Y -2	R Y -1	R Y
IT strategy, organisation and governance	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none
IT risks and controls / cyber risks	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
Logical and physical security / information protection	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
IT infrastructure and IT service delivery	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
IT outsourcing and vendor management	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none
End user computing and data quality	R Y -3	R Y -2	R Y -1	R Y

- critical assessment
- audit
- none

- critical assessment
- audit
- none

- critical assessment
- audit
- none

- critical assessment
- audit
- none

Further: ... (please complete)	RY -3	RY -2	RY -1	RY
xxx	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	<input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	<input checked="" type="checkbox"/> critical assessment <input type="radio"/> audit <input type="radio"/> none

Confirmation that the “information technology” area was adequately designed (based on the knowledge of the elements covered).

- Yes
- No
- n.a.

Confirmation that the institution complied with the stricter requirements ordered by FINMA.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with “n.a.”:

xxx

6.5.4 Handling of electronic customer data

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

Confirmation that the requirements in connection with the handling of electronic client data were met (Appendix 3 of FINMA Circular 08/21).

- Yes
- No
- n.a.

Confirmation that the institution complied with the stricter requirements ordered by FINMA.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with “n.a.”:

xxx

6.5.5 Internal audit

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

Confirmation that the technical and personnel resources of Internal Audit were adequate.

- Yes
- No
- n.a.

Confirmation that the necessary professional skills were available at Internal Audit.

- Yes
- No
- n.a.

Confirmation that cooperation / coordination with Internal Audit was appropriate.

- Yes
- No
- n.a.

Confirmation that the internal audit reports were accessible.

Confirmation that the internal audit function was adequate

- Yes
- No
- n.a.

overall on the basis of the findings of the audit procedures performed.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.6 Outsourcing

Net risk

- very high
- high
- medium
- low
- n.a.

Abgedeckte Elemente

Letzte drei dem Berichtsjahr vorangehende Interventionen (BJ-3, BJ-2, BJ-1)

Berichtsjahr (BJ)

Please complete ...	RY -3	RY -2	RY -1	RY
xxx	<input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	<input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	<input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	<input checked="" type="checkbox"/> critical assessment <input type="checkbox"/> audit <input type="checkbox"/> none
xxx	<input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	<input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	<input checked="" type="checkbox"/> critical assessment <input type="checkbox"/> audit <input type="checkbox"/> none	<input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none

In the reporting year, new major outsourcing agreements were concluded in accordance with FINMA Circular 18/3.

- Yes
- No

Indication of new outsourcing agreements which experienced an intervention with "audit" depth in the reporting year.

xxx

Confirmation that the outsourcing requirements and principles have been generally met (based on the findings of the elements covered).

- Yes
- No
- n.a.

Confirmation that the requirements and principles regarding new outsourcing agreements have been met.

- Yes
- No

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.7 BCM (business continuity management)

Net risk

- very high
- high
- medium
- low
- n.a.

Reporting year of intervention

- critical assessment
- audit
- none

Confirmation that the requirements and principles in the BCM area have been complied with in accordance with FINMA's minimum requirements.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.8 Central functions for risk control and risk mitigation: Risk control functions

- | | | |
|-----------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the technical and personnel resources of the risk control function were adequate and it actually assumed responsibility. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the organisational set-up of the risk control function and the compensation system did not lead to a conflict of interest.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.9 Central functions for risk control and risk mitigation: Compliance function

- | | | |
|-----------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the technical and personnel resources of the compliance function were adequate and it actually assumed responsibility. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the organisational set-up of the compliance function and the compensation system did not lead to a conflict of interest.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.5.10 Qualitative requirements for the management of operational risks

- | | | |
|-----------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the qualitative requirements for the management of operational risks have been met. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the supervised entity has complied with the tightened rules imposed by FINMA.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.6 Compliance with money laundering regulations

Net risk
 very high
 high
 medium
 low
 n.a.

Audit points covered and audit year during the last three interventions preceding the reporting year:
 Audit items Core module
 Audit item B "Identification"
 Audit item C "Complex structures"
 Audit item D "In-depth PEP"
 Audit item E "Trade financing & legal and reputational risks in sanctions"
 Audit item F "Virtual assets (VA) / Virtual asset service provider (VASP) – services"

<i>Covered elements</i>	<i>Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)</i>			<i>Reporting year (RY)</i>
Audit items Core module	RY -3 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> none
Audit item B "Identification"	RY -3 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> none
Audit item C "Complex structures"	RY -3 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none
Audit item D "In-depth PEP"	RY -3 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> none
Audit item E "Trade financing & legal and reputational risks in sanctions"	RY -3 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> none
Audit item F "Virtual assets (VA) / Virtual asset service provider (VASP) – services"	RY -3 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="checkbox"/> critical assessment <input type="checkbox"/> audit <input checked="" type="checkbox"/> none	RY <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> none

Confirmation that adequate organisational measures exist to ensure compliance with money laundering regulations.

- Yes
- No
- n.a.

Confirmation that transactions with increased risks were

Confirmation that business relationships with increased risks were carried out correctly.

- Yes
- No
- n.a.

Confirmation that the reporting obligation and freezing of

carried out correctly.

- Yes
- No
- n.a.

assets were carried out correctly.

- Yes
- No
- n.a.

If audit point B was selected: Confirmation that the opening of business relationships (e.g. identification of contractual partner, determination of holder of control / beneficial owner, etc.) was carried out correctly.

- Yes
- No
- n.a.

If audit point D was selected: Confirmation that business relationships with PEP were carried out correctly.

- Yes
- No
- n.a.

If audit point E was selected: Confirmation that sanctions and embargoes have been implemented correctly.

- Yes
- No
- n.a.

If audit point E was selected: Confirmation that the specific measures relating to Trade finance have been correctly implemented.

- Yes
- No
- n.a.

If audit point F was selected: Confirmation that the due diligence obligations applicable to VA and VASP services are appropriately integrated into the AML-Dispositive.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.7 Dormant assets

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that, based on the findings of the audit procedures performed, the requirements regarding the treatment of dormant assets have been complied with.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.8 Compliance with reporting obligations

- Net risk
- very high
 - high
 - medium
 - low

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the reporting obligations pursuant to FINMA Circular 08/14 have been complied with in terms of form and content.
- Yes
 - No

n.a.

n.a.

Confirmation that adequate organisational measures have been taken to comply with reporting and disclosure obligations.

Yes

No

n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.9 Compliance with other supervisory regulations

Net risk

very high

high

medium

low

n.a.

Reporting year of intervention

critical assessment

audit

none

Confirmation that adequate organisational measures have been taken to comply with and monitor further regulatory requirements.

Yes

No

n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10 Consolidated supervision

The audit firm submits a chart of the group structure (see section 9 "Appendix") and provides the following information on the entities included in the scope of consolidation. Alternatively, the audit firm submits the information in accordance with the following structure by means of an appendix to this report.

Company name		Head office	
xxx		xxx	
Purpose of the company			
xxx			
Capital stock	Capital stock	Voting ratio in %	Capital ratio in %
xxx	1	100	100
local audit firm	Subordination to a supervisory authority?	Supervisory authority	
xxx	<input checked="" type="radio"/> Yes <input type="radio"/> No	xxx	
Type of consolidated supervision	Were there any changes in the audit year that had an impact on the scope/content or type of consolidated monitoring?		
<input type="radio"/> only qualitative <input type="radio"/> only quantitative <input checked="" type="radio"/> qualitative and quantitative	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Explanation of change(s)			
xxx			

Are there special purpose vehicles held directly or indirectly for own use which are not included in the regulatory group of consolidated entities?

- Yes
 No

Explanation of their significance and purpose for the group and reference to the relevant appendix.

xxx

6.10.1 Corporate governance at group level

- Net risk
 very high
 high
 medium
 low
 n.a.

- Reporting year of intervention
 critical assessment
 audit
 none

- Confirmation that the requirements and principles in the area of corporate governance have been complied with at group level.
 Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.2 Group functions for risk control and risk mitigation

- Net risk
 very high
 high
 medium
 low
 n.a.

- Reporting year of intervention
 critical assessment
 audit
 none

- Confirmation that the technical and personnel resources in the Compliance function were sufficient and that it effectively discharged its responsibilities.
 Yes
 No
 n.a.

Confirmation that the technical and personnel resources in the risk control function were sufficient and that it effectively discharged its responsibilities.

- Yes
 No
 n.a.

Confirmation that the organisational arrangement of these functions did not result in any conflict of objectives.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.3 Group internal audit

- Net risk
 very high
 high
 medium
 low
 n.a.

- Reporting year of intervention
 critical assessment
 audit
 none

- Confirmation that the technical and personnel resources of Internal Audit were adequate.
 Yes
 No
 n.a.

Confirmation that the necessary professional skills were available at Internal Audit.

- Yes

Confirmation that the internal audit function was adequate overall on the basis of the findings of the audit procedures performed.

- No
- n.a.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.4 Group-wide measures to combat money laundering

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

Audit points covered and audit year during the last three interventions preceding the reporting year: Audit item A: Global monitoring of legal and reputational risks

Covered elements

Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)

Reporting year (RY)

Audit point A "Group supervision"

- RY -3
- critical assessment
 - audit
 - none

- RY -2
- critical assessment
 - audit
 - none

- RY -1
- critical assessment
 - audit
 - none

- RY
- critical assessment
 - audit
 - none

Confirmation that the domestic Group companies included in the scope have complied with Swiss anti-money laundering regulations.

- Yes
- No
- n.a.

Confirmation that the financial intermediary ensures that its branches or group companies abroad active in the financial or insurance sector comply with the principles of the AMLA and that the implementation of the global monitoring of legal and reputational risks has been carried out correctly.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

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

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that appropriate organisational measures have been taken to ensure compliance with obligations relating to derivative transactions at group level.
- Yes
 - No
 - n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.6 Group-wide measures to ensure compliance with qualitative liquidity requirements

- | | | |
|-----------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that adequate organisational measures have been taken to meet qualitative liquidity requirements at group level. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the relief claimed under the proportionality principle pursuant to margin no. 8 of FINMA Circular 15/2 was justified.

- Yes
- No
- n.a.

Confirmation that the disclosure requirements for qualitative information have been met.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.7 Group-wide precautions for compliance with capital adequacy and risk diversification requirements

- | | | |
|-----------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that adequate organisational measures have been taken to comply with capital adequacy and risk distribution requirements at group level. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the disclosure requirements for qualitative information have been met.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.8 Intragroup financing structures and contingent liabilities

- | | | |
|-----------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that intra-group positions and structures have been correctly approved and monitored. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.9 Group-wide measures for compliance with other Swiss and foreign supervisory regulations

- | | | |
|-----------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that adequate organisational measures have been taken to comply with and monitor further regulatory requirements in Switzerland and abroad. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that foreign group companies have not been used to circumvent domestic law.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.10 Compliance with non-model-based capital adequacy requirements (consolidated)

- | | | |
|-----------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the determination and calculation of the consolidated eligible capital were carried out correctly. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that the determination and calculation of the consolidated minimum capital required were carried out correctly.

- Yes
 No
 n.a.

Confirmation that the disclosure requirements for quantitative information have been met.

- Yes
 No
 n.a.

Confirmation that the capital target and intervention level with regard to FINMA categorisation – taking into account any other individual requirements – were complied with in the planning data.

- Yes
 No
 n.a.

Confirmation that the capital planning requirements have been met.

- Yes
 No
 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.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.11 Compliance with capital adequacy requirements from and authorisation requirements for internal models approved by FINMA (consolidated)

- | | |
|-----------------------------------------|------------------------------------------------------------------------------------------------|
| Net risk | RWA model approaches covered during the last three interventions preceding the reporting year: |
| <input type="radio"/> very high | <input checked="" type="checkbox"/> Internal ratings-based approach (IRB) |
| <input type="radio"/> high | <input checked="" type="checkbox"/> Counterparty credit risks (CCR) |
| <input checked="" type="radio"/> medium | |

- low
 n.a.
 Advanced measurement approach (AMA)
 Internal models approach for market risk (IMA)

<i>RWA model approaches covered</i>	<i>Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)</i>			<i>Reporting year (RY)</i>
Internal ratings-based approach (IRB)	RY -3 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY <input type="radio"/> critical assessment <input checked="" type="checkbox"/> audit <input type="radio"/> none
Counterparty credit risks (CCR)	RY -3 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY <input type="radio"/> critical assessment <input checked="" type="checkbox"/> audit <input type="radio"/> none
Advanced measurement approach (AMA)	RY -3 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY <input type="radio"/> critical assessment <input checked="" type="checkbox"/> audit <input type="radio"/> none
Internal models approach for market risk (IMA)	RY -3 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -2 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY -1 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="checkbox"/> none	RY <input type="radio"/> critical assessment <input checked="" type="checkbox"/> audit <input type="radio"/> none

IRB: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
 No
 n.a.

IRB: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
 No
 n.a.

IRB: 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.

- Yes
 No
 n.a.

CCR: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
 No
 n.a.

CCR: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
 No
 n.a.

CCR: 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.

- Yes
 No
 n.a.

AMA: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
 No
 n.a.

AMA: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
 No
 n.a.

AMA: 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.

- Yes
- No
- n.a.

IMA: Confirmation that the determination and calculation of the required capital were carried out correctly.

- Yes
- No
- n.a.

IMA: Confirmation that the disclosure requirements for qualitative and quantitative information have been met.

- Yes
- No
- n.a.

IMA: 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.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.12 Compliance with risk diversification requirements (consolidated)

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - 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.
- Yes
 - No
 - n.a.

Confirmation that any further institution-specific restrictions/requirements in the area of risk diversification have been taken into account.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.13 Compliance with quantitative liquidity requirements (consolidated)

- Net risk
- very high
 - high
 - medium
 - low
 - n.a.

- Reporting year of intervention
- critical assessment
 - audit
 - none

- Confirmation that the quantitative requirements have been met.
- Yes
 - No
 - n.a.

Confirmation that the disclosure requirements for quantitative information have been met.

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.14 Compliance with consolidated reporting obligations

- | | | |
|-----------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Net risk | Reporting year of intervention | Confirmation that the reporting obligations pursuant to FINMA Circular 08/14 have been complied with in terms of form and content. |
| <input type="radio"/> very high | <input type="radio"/> critical assessment | <input type="radio"/> Yes |
| <input type="radio"/> high | <input checked="" type="radio"/> audit | <input type="radio"/> No |
| <input checked="" type="radio"/> medium | <input type="radio"/> none | <input checked="" type="radio"/> n.a. |
| <input type="radio"/> low | | |
| <input type="radio"/> n.a. | | |

Confirmation that adequate organisational measures have been taken to comply with reporting and disclosure obligations.

- Yes
 No
 n.a.

Summary of the audit procedures performed

xxx

Explanation of audit confirmations answered with "n.a.":

xxx

6.10.15 Supplementary elements / significant business risks from group companies

Die Prüfgesellschaft erwähnt, aus welchen Gruppengesellschaften die wesentlichen Geschäftsrisiken (Kredit-, Markt-, operationelle und andere Risiken) stammen und gibt summarisch an, wie diese Prüfbereiche im Berichtsjahr abgedeckt wurden (falls neben der auf Einzelstufe abgebildeten Gesellschaft weitere Gruppengesellschaften mit wesentlichen Geschäftsrisiken bestehen).

In addition to the company(ies) covered at single-entity level, are there other significant business risks at group companies (credit, market, operational and other risks)?

- Yes
 No

Risk	Explanation of significant risks for group companies
<input checked="" type="radio"/> credit risks <input type="radio"/> market risks <input type="radio"/> operational risks <input type="radio"/> other risks	xxx

6.11 Result of additional audits

Were additional audits ordered or approved by FINMA for the audit year?

- Yes
 No

Audit field / topic	Intervention from	Intervention until ...	Was a separate report submitted to FINMA for this additional audit?
xxx	... 1.5.2021	30.6.2021	<input type="radio"/> Yes <input checked="" type="radio"/> No

Audit depth

- critical assessment
- audit
- n.a.

Agreed requirements by FINMA

xxx

detailed description of the audit procedures

xxx

Significant findings of the audit procedures

xxx

7 Other remarks

7.1 Events after the end of the audit period

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

Yes No

Designation

xxx

Description, including any measures to be taken or that have been taken

xxx

Status of implementation

xxx

Assessment of the impact on risk analysis

xxx

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

xxx

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 signatory 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 and submitted to FINMA by post in addition to the electronic submission of the survey via the FINMA survey platform.

The signed report on the regulatory audit will be submitted as follows:

- Electronically via EHP (with qualified electronic signature)
- hardcopy by post (signed by hand)

Signature of lead auditor

xxx

Signature of additional person

xxx

9 Appendix

The following documents must be submitted with the audit report:

- a) AMLA survey form (as a separate survey)
- b) Optional (can be subsequently requested by FINMA if necessary): List of positions (balance sheet and off-balance sheet) vis-à-vis domestic and foreign group companies, affiliated companies and parties holding a qualified participation (see also appendix to FINMA Circ. 13/7 "Limitierung gruppeninterner Positionen");
- c) Chart of the groupe structure including shareholdings (taking into account additional information on consolidated supervision, see section 6.10) [mandatory annex for parent companies and holding structures, etc.]
- d) Organization chart(s) (as a minimum, with details of the persons responsible for each division or department)
- e) List of abbreviations (if any)
- f) Further **

Appendix name **
xxx