

## GB-B aufsichtsrechtlicher Bericht

## Metadata

PDF language

English

## Base data

Authorised institution/group, domicile

xxxx

Supervisory category

Kat. x

Audit firm

xxxx

Audit year

2020

Lead auditor

xxxx

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

- xxxx

- xxxx



## 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 ...

1.1.2020

Reporting period up to ...

31.12.2020

General conditions of the audits / audit execution

xxxx

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

Yes  No

Explanation

xxxx

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

Yes  No

Explanation

xxxx

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

Yes

No

n.a.

Explanation

xxxx

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

Yes

No

n.a.

Explanation

xxxx

## Period of the audit procedures

Planning from...

1.3.2020

Planning until...

30.4.2020

Execution of basic audit from...

1.6.2020

Execution of basic audit up to... ..

30.9.2020

Additional audit(s)

Yes  No

	Execution of additional audit from...	Execution of additional audit up to... ..	Designation of additional audit
	1.5.2020	30.5.2020	Muster

Preparation of reporting from...

1.9.2020

Preparation of reporting up to...

30.11.2020

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	xxxx	Partner

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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	Designation ***
xxxx	other	xxxx

Audit field

Capital adequacy/solvency: capital requirements
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Content / scope / result

xxxx
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Assessment by the audit firm

xxxx
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## 2 Independence of the audit firm

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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.":

xxxx



### 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	
Other regulatory audits: other	
Designation	
xxxx	
Activity/mandate	Date of report / financial statements
xxxx	30.12.2020





## 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	xxxx
Audit area / audit field		
Business risks/risk management: other market risks		
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
		30.9.2020
Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc.		
xxxx		
The supervised entity accepts the irregularity		Recurring irregularity
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Statement from institution		
xxxx		

Number of irregularities in reporting period "high"	Number of irregularities in reporting period "medium"	Number of irregularities in reporting period "low"
0	1	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	xxxx
Audit area / audit field		
Internal audit at group level		
classification		status
<input checked="" type="checkbox"/> high <input type="checkbox"/> medium <input type="checkbox"/> low		<input type="checkbox"/> implemented/completed <input checked="" type="checkbox"/> pending/partially implemented <input type="checkbox"/> overdue
		Deadline
		30.10.2020
Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc.		
xxxx		

The supervised entity accepts the irregularity <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Recurring irregularity <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Statement from institution xxxx	

Number of irregularities in reporting period "high" 1	Number of irregularities in reporting period "medium" 0	Number of irregularities in reporting period "low" 0
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## 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. 1	Designation xxxx
Audit area / audit field Business risks/risk management: compliance with market integrity conduct rules		
classification <input type="checkbox"/> high <input checked="" type="checkbox"/> medium <input type="checkbox"/> low	status <input type="checkbox"/> implemented/completed <input checked="" type="checkbox"/> pending/partially implemented <input type="checkbox"/> overdue	Deadline 30.9.2020
Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc. xxxx		
The supervised entity accepts the recommendation <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Recurring recommendation <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Statement from institution xxxx		

Number of recommendations in reporting period "high" 0	Number of recommendations in reporting period "medium" 1	Number of recommendations in reporting period "low" 0
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### 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. 2	Designation xxxx
Audit area / audit field Intra-group financing structures and contingent liabilities (incl. respective governance, ICS and risk management measures)		
classification <input type="checkbox"/> high <input type="checkbox"/> medium <input checked="" type="checkbox"/> low	status <input type="checkbox"/> implemented/completed <input checked="" type="checkbox"/> pending/partially implemented <input type="checkbox"/> overdue	Deadline 30.6.2020
Description, incl. measures to be taken or that have been taken, status of implementation, results of the subsequent audit, etc. xxxx		

The supervised entity accepts the recommendation

 Yes  No

Recurring recommendation

 Yes  No

Statement from institution

xxxx

Number of recommendations in reporting period "high"

0

Number of recommendations in reporting period "medium"

0

Number of recommendations in reporting period "low"

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
2019	3	xxxx

Audit area / audit field

Business risks/risk management: credit risk from the mortgage business

classification

 high  
 medium  
 low

status

 implemented/completed  
 pending/partially implemented  
 overdue

current deadline

30.12.2020

The original deadline has been extended

 Yes  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

xxxx

Number of irregularities in last audit report "high"

0

Number of irregularities in last audit report "medium"

1

Number of irregularities in last audit report "low"

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
2019	2	xxxx

Audit area / audit field

Compliance with liquidity quantitative requirements

classification

 high  
 medium  
 low

status

 implemented/completed  
 pending/partially implemented  
 overdue

current deadline

30.1.2021

The original deadline has been extended

 Yes  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

xxxx

Number of irregularities in last audit report "high"

0

Number of irregularities in last audit report "medium"

1

Number of irregularities in last audit report "low"

0

of which: not completed

0

of which: not completed

1

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
2019	5	xxxx

Audit area / audit field

Business risks/risk management: compliance with conduct rules vis-à-vis clients (portfolio management mandates)

classification <input type="checkbox"/> high <input checked="" type="checkbox"/> medium <input type="checkbox"/> low	status <input type="checkbox"/> implemented/completed <input checked="" type="checkbox"/> pending/partially implemented <input type="checkbox"/> overdue	current deadline 30.9.2020	The original deadline has been extended <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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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

xxxx

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

##### 4.4.2 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
2019	2	xxxx

Audit area / audit field

Risk control and mitigation functions at group level

classification <input type="checkbox"/> high <input checked="" type="checkbox"/> medium <input type="checkbox"/> low	status <input type="checkbox"/> implemented/completed <input checked="" type="checkbox"/> pending/partially implemented <input type="checkbox"/> overdue	current deadline 30.12.2020	The original deadline has been extended <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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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

xxxx

Number of recommendations in last audit report "high"	Number of recommendations in last audit report "medium"	Number of recommendations in last audit report "low"
0	1	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 <input type="text" value="xxxx"/>	audit depth applied <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> n.a.
Source/Document, date from	<input type="text" value="xxxx"/>	Were these adhered to?
		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> n.a.
Audit area / audit field		
<input type="text" value="Business risks/risk management: market risks from interest rate risks (banking book)"/>		
Description		
<input type="text" value="xxxx"/>		

### 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

#### 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	Custodian bank audit
		Designation of weakness
		<input type="text" value="xxxx"/>
short description/measures taken by the institution		
<input type="text" value="xxxx"/>		
Assessment by the audit firm, including any effects on risk assessment		
<input type="text" value="xxxx"/>		

status	Deadline
xxxx	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	xxxx	xxxx
short description/measures taken by the institution		
xxxx		
Assessment by the audit firm, including any effects on risk assessment		
xxxx		
status	Deadline	
xxxx	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

xxxx
------

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

xxxx
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Are FINMA measures necessary?

Yes

No

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### 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

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

xxxx
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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.

xxxx

### 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.

xxxx

### 5.3 Operational and organisational structure

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

xxxx

### 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

xxxx

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.

xxxx



## 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 Capital requirements

Net risk

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

Reporting year of intervention

- critical assessment
- audit
- none

Confirmation that the supervised entity had the required minimum capital.

- Yes
- No
- n.a.

Confirmation that the determination and calculation of eligible capital were carried out correctly.

- Yes
- No
- n.a.

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

- Yes
- No
- n.a.

Confirmation that the disclosure requirements for qualitative and quantitative information 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

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



#### 6.1.2 Capital buffer and planning

Net risk

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

Reporting year of intervention

- critical assessment
- audit
- none

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 complied with.

- Yes
- No
- n.a.

Summary of the audit procedures performed

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



#### 6.1.3 Coverage of privileged deposits

Net risk

- very high  
 high  
 medium  
 low  
 n.a.

Reporting year of intervention

- critical assessment  
 audit  
 none

Confirmation that the supervised entity has complied with the requirements concerning privileged deposits.

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

xxxx

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

xxxx

## \_6.2 Business risks / risk management

### 6.2.1 Credit risks from the interbank 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

xxxx

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

xxxx

### 6.2.2 Credit risks from mortgage transactions

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

xxxx

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

xxxx

## 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 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 checked="" type="radio"/> Yes <input type="radio"/> No <input 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 type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> n.a.		

Summary of the audit procedures performed

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



## 6.2.4 Credit risks from the lombard lending business

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 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 checked="" type="radio"/> Yes <input type="radio"/> No <input 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 type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> n.a.		

Summary of the audit procedures performed

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



## 6.2.5 Other credit risks

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 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 checked="" type="radio"/> Yes <input type="radio"/> No <input 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.

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

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



*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

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



*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

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

## 6.2.8 Other 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 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

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



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

- 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

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



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

- 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

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

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

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

- Yes  
 No  
 n.a.

Confirmation that the training measures were appropriate.

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

xxxx

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

xxxx

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

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

- Yes  
 No  
 n.a.

Confirmation that the training measures were appropriate.

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

xxxx

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

xxxx

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

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

- Yes  
 No  
 n.a.

Confirmation that the training measures were appropriate.

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

xxxx

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

xxxx



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

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

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

Confirmation that the training measures were appropriate.

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

Summary of the audit procedures performed

xxxx

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

xxxx

## 6.2.15 Compliance with market conduct rules

- |   |   |   |
|---|---|---|
| Net risk<br><input type="radio"/> very high<br><input checked="" type="radio"/> high<br><input type="radio"/> medium<br><input type="radio"/> low<br><input type="radio"/> n.a. | Reporting year of intervention<br><input type="radio"/> critical assessment<br><input checked="" type="radio"/> audit<br><input type="radio"/> 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".<br><input checked="" type="radio"/> Yes<br><input type="radio"/> No<br><input type="radio"/> 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

xxxx

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

xxxx

## 6.2.16 Compliance with obligations when operating an organised trading system

- |   |   |  |
|---|---|--|
| Net risk<br><input type="radio"/> very high<br><input type="radio"/> high<br><input checked="" type="radio"/> medium<br><input type="radio"/> low<br><input type="radio"/> n.a. | Reporting year of intervention<br><input checked="" type="radio"/> critical assessment<br><input type="radio"/> audit<br><input type="radio"/> 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.<br><input checked="" type="radio"/> Yes<br><input type="radio"/> No<br><input type="radio"/> 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

xxxx

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

xxxx

## 6.2.17 Compliance with obligations in connection with derivative transactions

- |   |   |   |
|---|---|---|
| Net risk<br><input type="radio"/> very high<br><input type="radio"/> high<br><input checked="" type="radio"/> medium<br><input type="radio"/> low<br><input type="radio"/> n.a. | Reporting year of intervention<br><input type="radio"/> critical assessment<br><input checked="" type="radio"/> audit<br><input type="radio"/> 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.<br><input checked="" type="radio"/> Yes<br><input type="radio"/> No<br><input type="radio"/> 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

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

  


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

- |   |   |   |
|---|---|---|
| Net risk<br><input type="radio"/> very high<br><input checked="" type="radio"/> high<br><input type="radio"/> medium<br><input type="radio"/> low<br><input type="radio"/> n.a. | Reporting year of intervention<br><input type="radio"/> critical assessment<br><input checked="" type="radio"/> audit<br><input type="radio"/> 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.<br><input checked="" type="radio"/> Yes<br><input type="radio"/> No<br><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

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

  


## 6.2.19 Other risks from non lending and non deposit transactions

- |   |   |  |
|---|---|--|
| Net risk<br><input type="radio"/> very high<br><input type="radio"/> high<br><input checked="" type="radio"/> medium<br><input type="radio"/> low<br><input type="radio"/> n.a. | Reporting year of intervention<br><input checked="" type="radio"/> critical assessment<br><input type="radio"/> audit<br><input type="radio"/> 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.<br><input checked="" type="radio"/> Yes<br><input type="radio"/> No<br><input type="radio"/> 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.

Summary of the audit procedures performed

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

## 6.2.20 Other risks from legal and litigation risks

- |   |  |  |
|---|--|--|
| Net risk                                | Reporting year of intervention                       | 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 case of the audit depth "audit", were applied effectively. |
| <input type="radio"/> very high         | <input checked="" type="radio"/> critical assessment | <input type="radio"/> Yes  |
| <input type="radio"/> high              | <input 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

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

## 6.2.21 Other risks related to compliance issues

- |                                      |  |  |
|--------------------------------------|--|--|
| Net risk                             | Reporting year of intervention                       | Confirmation that methods / processes for identification, measurement, management and monitoring of other risks in connection with compliance issues were adequate and, in case of the audit depth "audit" were applied effectively. |
| <input type="radio"/> very high      | <input checked="" type="radio"/> critical assessment | <input type="radio"/> Yes  |
| <input type="radio"/> high           | <input type="radio"/> audit                          | <input type="radio"/> No   |
| <input type="radio"/> medium         | <input type="radio"/> none                           | <input checked="" type="radio"/> n.a.  |
| <input checked="" type="radio"/> low |  |  |
| <input type="radio"/> n.a.           |  |  |

Summary of the audit procedures performed

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

## \_6.3 Liquidity

## 6.3.1 Qualitative liquidity requirements

- |                                       |   |   |
|---------------------------------------|---|---|
| Net risk                              | Reporting year of intervention            | Confirmation that the qualitative requirements have been met. |
| <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 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

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

## 6.3.2 Quantitative liquidity requirements

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

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

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

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

## 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

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



### 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

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



### 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

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


*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

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


*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

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



## \_6.5 Internal organisation / ICS

*6.5.1 Proper conduct of business with governing bodies and parties holding a qualified participation*

## Net risk

- very high  
 high  
 medium  
 low  
 n.a.

## Reporting year of intervention

- critical assessment  
 audit  
 none

Confirmation that such transactions were granted in accordance with generally accepted banking principles.

- Yes  
 No  
 n.a.

## Summary of the audit procedures performed

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

6.5.2 Internal organisation / internal control system

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

Further: ... (please complete)	RY -3	RY -2	RY -1	RY
xxx	<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	<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

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

6.5.3 Information technology (IT)

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

<i>Covered elements</i>	<i>Last three interventions preceding the reporting year (RY-3, RY-2, RY-1)</i>			<i>Reporting year (RY)</i>
IT strategy, organisation and governance	RY -3 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY -2 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY -1 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none
IT risks and controls / cyber risks	RY -3 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY -2 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY -1 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	RY <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none
Logical and physical security / information protection	RY -3 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY -2 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY -1 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none
IT infrastructure and IT service delivery	RY -3 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY -2 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY -1 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none
IT outsourcing and vendor management	RY -3 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY -2 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY -1 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none
End user computing and data quality	RY -3 <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none	RY -2 <input type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	RY -1 <input type="radio"/> critical assessment <input type="radio"/> audit <input checked="" type="radio"/> none	RY <input checked="" type="radio"/> critical assessment <input type="radio"/> audit <input type="radio"/> none

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

xxxx

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

xxxx

*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

xxxx

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

xxxx

*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.
- Yes
  - No
  - n.a.

- Confirmation that the internal audit function was adequate overall on the basis of the findings of the audit procedures performed.
- Yes
  - No
  - n.a.

Summary of the audit procedures performed

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



#### 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
	<input type="text" value="xxxx"/>	<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 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

- 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.

- 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

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



#### 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



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

xxxx

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

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 the risk control function were adequate and it actually assumed responsibility.

- Yes  
 No  
 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

xxxx

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

xxxx

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

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 the compliance function were adequate and it actually assumed responsibility.

- Yes  
 No  
 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

xxxx

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

xxxx

**6.5.10 Qualitative requirements for the management of operational risks**

Net risk

- very high  
 high  
 medium  
 low  
 n.a.

Reporting year of intervention

- critical assessment  
 audit  
 none

Confirmation that the qualitative requirements for the management of operational risks have been met.

- Yes  
 No  
 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

xxxx

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

xxxx

**\_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"

*Covered elements*

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

*Reporting year (RY)*

Audit items Core module

- |   |  |  |   |
|---|--|--|---|
| RY -3   | RY -2  | RY -1  | RY  |
| <input checked="" type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment | <input checked="" type="checkbox"/> critical assessment |
| <input type="checkbox"/> audit                          | <input checked="" type="checkbox"/> audit    | <input type="checkbox"/> audit               | <input type="checkbox"/> audit                          |
| <input type="checkbox"/> none                           | <input type="checkbox"/> none                | <input checked="" type="checkbox"/> none     | <input type="checkbox"/> none                           |

Audit item B "Identification"

- |  |  |  |  |
|--|--|--|--|
| RY -3  | RY -2  | RY -1  | RY   |
| <input type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment |
| <input checked="" type="checkbox"/> audit    | <input checked="" type="checkbox"/> audit    | <input checked="" type="checkbox"/> audit    | <input checked="" type="checkbox"/> audit    |
| <input type="checkbox"/> none                | <input type="checkbox"/> none                | <input type="checkbox"/> none                | <input type="checkbox"/> none                |

Audit item C "Complex structures"

- |   |  |   |  |
|---|--|---|--|
| RY -3   | RY -2  | RY -1   | RY   |
| <input checked="" type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment | <input checked="" type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment |
| <input type="checkbox"/> audit                          | <input checked="" type="checkbox"/> audit    | <input type="checkbox"/> audit                          | <input checked="" type="checkbox"/> audit    |
| <input type="checkbox"/> none                           | <input type="checkbox"/> none                | <input type="checkbox"/> none                           | <input type="checkbox"/> none                |

Audit item D "In-depth PEP"

- |   |   |   |   |
|---|---|---|---|
| RY -3   | RY -2   | RY -1   | RY  |
| <input checked="" type="checkbox"/> critical assessment | <input checked="" type="checkbox"/> critical assessment | <input checked="" type="checkbox"/> critical assessment | <input checked="" type="checkbox"/> critical assessment |
| <input type="checkbox"/> audit                          | <input type="checkbox"/> audit                          | <input type="checkbox"/> audit                          | <input type="checkbox"/> audit                          |
| <input type="checkbox"/> none                           | <input type="checkbox"/> none                           | <input type="checkbox"/> none                           | <input type="checkbox"/> none                           |

Audit item E "Trade financing & legal and reputational risks in sanctions"

- |   |  |   |  |
|---|--|---|--|
| RY -3   | RY -2  | RY -1   | RY   |
| <input checked="" type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment | <input checked="" type="checkbox"/> critical assessment | <input type="checkbox"/> critical assessment |
| <input type="checkbox"/> audit                          | <input checked="" type="checkbox"/> audit    | <input type="checkbox"/> audit                          | <input checked="" type="checkbox"/> audit    |
| <input type="checkbox"/> none                           | <input type="checkbox"/> none                | <input type="checkbox"/> none                           | <input type="checkbox"/> none                |

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

- Yes
- No
- n.a.

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

- Yes
- No
- n.a.

Confirmation that transactions with increased risks were carried out correctly.

- Yes
- No
- n.a.

Confirmation that the reporting obligation and freezing of 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 C was selected: Confirmation that business relationships with complex structures were 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.

Summary of the audit procedures performed

xxxx

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

xxxx

6.7 Dormant assets

<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 checked="" type="radio"/> critical assessment</p> <p><input type="radio"/> audit</p> <p><input type="radio"/> none</p>	<p>Confirmation that, based on the findings of the audit procedures performed, the requirements regarding the treatment of dormant assets have been complied with.</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input checked="" type="radio"/> n.a.</p>
--	--	--

Summary of the audit procedures performed

xxxx

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

xxxx

6.8 Compliance with reporting obligations

<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>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 reporting obligations pursuant to FINMA Circular 08/14 have been complied with in terms of form and content.</p> <p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> n.a.</p>
--	--	---

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

xxxx

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

xxxx

6.9 Compliance with other supervisory regulations

<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 checked="" type="radio"/> critical assessment</p> <p><input type="radio"/> audit</p> <p><input type="radio"/> none</p>	<p>Confirmation that adequate organisational measures have been taken to comply with and monitor further regulatory requirements.</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input checked="" type="radio"/> n.a.</p>
--	--	---

Summary of the audit procedures performed

xxxx

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

xxxx

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	
xxxx	xxxx	
Purpose of the company		
xxxx		

Capital stock	Capital stock	Voting ratio in %	Capital ratio in %
CHF	10'000'000	100	100
local audit firm	Subordination to a supervisory authority?		Supervisory authority
xxxx	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		xxxx
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="checkbox"/> only qualitative <input type="checkbox"/> only quantitative <input checked="" type="checkbox"/> qualitative and quantitative	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Explanation of change(s)			
xxxx			
Are there special purpose vehicles held directly or indirectly for own use which are not included in the regulatory group of consolidated entities?			
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Explanation of their significance and purpose for the group and reference to the relevant appendix.			
xxxx			

#### 6.10.1 Corporate governance at group level

Net risk <input type="checkbox"/> very high <input type="checkbox"/> high <input checked="" type="checkbox"/> medium <input type="checkbox"/> low <input type="checkbox"/> n.a.	Reporting year of intervention <input checked="" type="checkbox"/> critical assessment <input type="checkbox"/> audit <input type="checkbox"/> none	Confirmation that the requirements and principles in the area of corporate governance have been complied with at group level. <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> n.a.
Summary of the audit procedures performed		
xxxx		
Explanation of audit confirmations answered with "n.a.":		
xxxx		

#### 6.10.2 Group functions for risk control and risk mitigation

Net risk <input type="checkbox"/> very high <input checked="" type="checkbox"/> high <input type="checkbox"/> medium <input type="checkbox"/> low <input type="checkbox"/> n.a.	Reporting year of intervention <input type="checkbox"/> critical assessment <input checked="" type="checkbox"/> audit <input type="checkbox"/> none	Confirmation that the technical and personnel resources in the Compliance function were sufficient and that it effectively discharged its responsibilities. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> n.a.
Confirmation that the technical and personnel resources in the risk control function were sufficient and that it effectively discharged its responsibilities.		
<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> n.a.		
Confirmation that the organisational arrangement of these functions did not result in any conflict of objectives.		
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> n.a.		
Summary of the audit procedures performed		
xxxx		
Explanation of audit confirmations answered with "n.a.":		
xxxx		

#### 6.10.3 Group internal audit

Net risk <input type="checkbox"/> very high <input type="checkbox"/> high <input checked="" type="checkbox"/> medium <input type="checkbox"/> low <input type="checkbox"/> n.a.	Reporting year of intervention <input checked="" type="checkbox"/> critical assessment <input type="checkbox"/> audit <input type="checkbox"/> none	Confirmation that the technical and personnel resources of Internal Audit were adequate. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> n.a.
--	--	---

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

- Yes
- No
- n.a.

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

- Yes
- No
- n.a.

Summary of the audit procedures performed

xxxx

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

xxxx

*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

xxxx

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

xxxx

*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

xxxx

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

xxxx

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

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 meet qualitative liquidity requirements at group level.

- 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.

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

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

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



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

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 capital adequacy and risk distribution requirements at group level.

- 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

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



*6.10.8 Intragroup financing structures and contingent liabilities*

Net risk

- very high  
 high  
 medium  
 low  
 n.a.

Reporting year of intervention

- critical assessment  
 audit  
 none

Confirmation that intra-group positions and structures have been correctly approved and monitored.

- Yes  
 No  
 n.a.

Summary of the audit procedures performed

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



*6.10.9 Group-wide measures for compliance with other Swiss and foreign 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 in Switzerland and abroad.

- Yes  
 No  
 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

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

## 6.10.10 Compliance with capital adequacy requirements (consolidated)

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

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

- Confirmation that the determination and calculation of the consolidated eligible capital were carried out correctly.
- Yes
  - No
  - 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

xxxx

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

xxxx

## 6.10.11 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

xxxx

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

xxxx

## 6.10.12 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

xxxx

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

xxxx

*6.10.13 Compliance with consolidated reporting obligations*

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 type="radio"/> critical assessment <input checked="" type="radio"/> audit <input type="radio"/> none	Confirmation that the reporting obligations pursuant to FINMA Circular 08/14 have been complied with in terms of form and content. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 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

xxxx
------

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

xxxx

*6.10.14 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 <input type="radio"/> credit risks <input checked="" type="radio"/> market risks <input type="radio"/> operational risks <input type="radio"/> other risks	Explanation of significant risks for group companies <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px; vertical-align: top;">xxxx</td> </tr> </table>	xxxx
xxxx		

**\_6.11 Result of additional audits**

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

 Yes  
 No

Audit field / topic <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px; vertical-align: top;">xxxx</td> </tr> </table>	xxxx	Intervention from ... <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px; vertical-align: top;">1.6.2020</td> </tr> </table>	1.6.2020	Intervention until ... <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px; vertical-align: top;">30.9.2020</td> </tr> </table>	30.9.2020	Was a separate report submitted to FINMA for this additional audit? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
xxxx						
1.6.2020						
30.9.2020						
Report no. / date <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px; vertical-align: top;">xxxx</td> </tr> </table>	xxxx	Summary of audit results <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px; vertical-align: top;">xxxx</td> </tr> </table>			xxxx	
xxxx						
xxxx						





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

xxxx

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

xxxx

Status of implementation

xxxx

Assessment of the impact on risk analysis

xxxx

**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

xxxx



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## 8 Signatures / confirmations of the audit firm

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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

Signature of additional person

xxxx

xxxx



## 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 **
	xxxx
	xxxx