

# **GB-B** aufsichtsrechtlicher Bericht

Version 01/2022

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



## 1 General conditions of the audit

Reporting period from	Reporting period up to
General conditions of the audits	/ audit avacution
- Serieral conditions of the addits	/ Addit execution
Audit scope/mandate, general audit prod	cedure
Confirmation that no particular c	lifficulties were encountered during the conduct of the audit.
O Yes O No	
e.g. absence of parties responsible for n	naking decisions
Explanation	
Confirmation that the supervised	d entity has provided all necessary information in a timely manner and in the required
quality.	2 chilly has provided an necessary information in a timely marmer and in the required
O Yes O No	
incl. its internal audit department	
Explanation	
Confirmation that the audit was	conducted in accordance with the audit strategy approved by the supervisory authority.
O Yes O No	
O n.a.	
Deviations from the approved audit strat	regy must be justified.
Explanation	
Confirmation that the work was	carried out in accordance with the standard audit programmes specified by FINMA.
O Yes	carried out in accordance with the standard addit programmes specified by 1 havin.
O No	
O n.a.	
Explanation	
1	

2/61



Planning from	Planning	until	Exe fron	cution of bas า	sic audit	Execution of basic audit up to
Additional audit(s) O Yes O No						
Execution audit from.	of additional	Execution audit up t	of additional	Design	nation of ac	lditional audit
Preparation of report	ing from		Pre	paration of re	eporting up	to
	in the areas of I			_		dination roles as well as hy or function level (e.g.
Function		Surname	/ Given name		Level	
Designatio	n *				Designa	ation **
		-	10:			
Function		Surname	/ Given name		Level	
Designatio	n *	]			Designa	ation **
xpert, or of other that any works by the	hird parties.		Audit, of anot	her auditor	(including	Group companies), of an
O Yes O No  Surname /	Given name		Function			Designation ***
udit field						<u> </u>
<del>-</del>						



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



# 2 Independence of the audit firm

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

0	Yes

O No O n.a.

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



## 3 Other mandates of the audit firm with the supervised entity

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

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

O Yes O No

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



#### 4 Summary of audit results / irregularities and recommendations

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

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

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

### 4.1 Irregularities

#### 4.1.1 Irregularities: Single entity level

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

O Yes O No

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



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



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



classification	status		Deadline
O high O medium O low	O implemented/c O pending/partial O overdue	completed lly implemented	
Description, incl. measures t audit, etc.	o be taken or that have been	taken, status of imple	ementation, results of the subsequent
The supervised entitiy accep O Yes O No	ts the recommendation	Recurring recommo	endation
Statement from institution			
No.	Designation		
Audit area / audit field			
Description of additional aud	lit		
2 coonpaint or additional add			
classification	status		Deadline
O high	O implemented/c	ompleted	
O medium O low	<ul><li>pending/partial</li><li>overdue</li></ul>		
Description, incl. measures t audit, etc.	o be taken or that have been	taken, status of imple	ementation, results of the subsequent
The supervised entitiy accep O Yes O No	ts the recommendation	Recurring recommo	endation
Statement from institution			
Number of	Number of	Number of	t
recommendations in reporting period "high"	recommendations in reporting period "medium"	recommendations in reporting period "lo	
4.2.2 Recommendations: C	consolidated supervision		
In accordance with our audit period.  O Yes O No	strategy, in our audit procedu	res we have found re	ecommendations for the reporting
- 100 0 110			



No.	Designation		
Audit area / audit field			
Description of additional audi	t		
classification	status	Deadline	
O high O medium O low	O implemented/complete O pending/partially imple O overdue	ed emented	
Description, incl. measures to audit, etc.	be taken or that have been taken,	status of implementation, results of	the subsequent
The supervised entitiy accept		irring recommendation	
O Yes O No	O Yo	es O No	
Statement from institution			
No.	Designation		
	Designation		
No. Audit area / audit field	Designation		
Audit area / audit field			
Audit area / audit field  Description of additional audi			
Audit area / audit field  Description of additional audic classification	t	Deadline	
Audit area / audit field  Description of additional audi	t	ed	
Audit area / audit field  Description of additional audi  classification  O high O medium O low	status  O implemented/complete O pending/partially imple	ed emented	the subsequent
Audit area / audit field  Description of additional audit classification  O high O medium O low  Description, incl. measures to	status  O implemented/complete O pending/partially imple O overdue	ed emented	the subsequent
Audit area / audit field  Description of additional auditional aud	status O implemented/complete O pending/partially imple O overdue b be taken or that have been taken,	ed emented	the subsequent
Audit area / audit field  Description of additional audit  classification  O high O medium O low  Description, incl. measures to audit, etc.  The supervised entitiy accept	status O implemented/complete O pending/partially imple O overdue b be taken or that have been taken,	ed emented status of implementation, results of urring recommendation	the subsequent
Audit area / audit field  Description of additional audit  classification  O high O medium O low  Description, incl. measures to audit, etc.  The supervised entitiy accept O Yes O No	status O implemented/complete O pending/partially imple O overdue b be taken or that have been taken,	ed emented status of implementation, results of urring recommendation	the subsequent



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

# 4.3 Irregularities mentioned in the last audit report

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

Irregularities were pointed out in the last audit report.

O Yes O No

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



	•		sures to be taken or that hat any extensions of deadlin	
	·		•	
Number of irregularities ast audit report "high"	in Number of irregu last audit report "		Number of irregularities ir last audit report "low"	n
of which: not completed	of which: not com	npleted	of which: not completed	
_	ntioned in the last aud	-	onsolidated supervision	
O Yes O No				
mentioned fo first time in the reporting yea	e	Designat	ion	
Audit area / audit field				
Addit area / addit field				
Description of additiona	al audit			
classification sta	tus implemented/completed		current deadline	The original deadline has been extended
O medium O	pending/partially implemoverdue	nented		O Yes O No
-			sures to be taken or that he any extensions of deadlin	
mentioned fo first time in th reporting yea	e	Designat	ion	
reporting year				
Audit area / audit field				
Description of additiona	al audit			



	status		current deadline	The original deadline has		
O high O medium O low	O implemented/completed O pending/partially implemented O overdue			been extended O Yes O No		
Description, including reason for non-implementation, measures to be taken or that have been taken, status of implementation, results of the subsequent audit, reason for any extensions of deadlines						
Number of irregular last audit report "high		Number of irregularities in last audit report "medium"	Number of irregularities in last audit report "low"			
	<u> </u>	,				
of which: not compl	leted	of which: not completed	of which: not completed	_		
4.4.Rasamman	dationo	montioned in the last s	audit rapart			
4.4 Recommen	ualions	mentioned in the last a	audit report			
		entioned in the last audit re	port: Single entity level			
Recommendations O Yes O No	were mad	de in the last audit report.				
mentione		No. Designa	ition			
mentione first time reporting	in the	No. Designa	ition			
first time	in the	No. Designa	ition			
first time	in the year	No. Designa	ition			
first time reporting	in the year	No. Designa	ition			
first time reporting	in the year eld		ition			
first time reporting  Audit area / audit fi	in the year eld		ition			
first time reporting  Audit area / audit fi	in the year eld		current deadline	The original deadline has		
first time reporting  Audit area / audit fine  Description of addit classification  O high	eld tional aud status O imple	it mented/completed		been extended		
Audit area / audit find Description of additicular classification	eld tional aud status O imple	it  mented/completed ng/partially implemented		•		
first time reporting  Audit area / audit fine  Description of addit  classification  O high O medium O low  Description, includi	eld  status O imple O pendi O overd	it  mented/completed ng/partially implemented ue n for non-implementation, mea		been extended O Yes O No e been taken, status of		
first time reporting  Audit area / audit fine  Description of addit  classification  O high O medium O low  Description, includi	eld  status O imple O pendi O overd	it  mented/completed ng/partially implemented ue n for non-implementation, mea	current deadline	been extended O Yes O No e been taken, status of		
first time reporting  Audit area / audit fine  Description of addit  classification  O high O medium O low  Description, includi	eld  status O imple O pendi O overd	it  mented/completed ng/partially implemented ue n for non-implementation, mea	current deadline	been extended O Yes O No e been taken, status of		
first time reporting  Audit area / audit fine  Description of addit  classification  O high O medium O low  Description, including implementation, reserved.	eld  status O imple O pendi O overd ng reasor sults of the	it  mented/completed ng/partially implemented ue n for non-implementation, mea e subsequent audit, reason fo	current deadline asures to be taken or that have any extensions of deadlines	been extended O Yes O No e been taken, status of		
first time reporting  Audit area / audit fire  Description of addit  classification  O high O medium O low  Description, includi implementation, result implementation implementation.	eld  status O imple O pendi O overd ng reasor sults of the	it  mented/completed ng/partially implemented ue n for non-implementation, mea	current deadline asures to be taken or that have any extensions of deadlines	been extended O Yes O No e been taken, status of		
first time reporting  Audit area / audit fire  Description of addit  classification  O high O medium O low  Description, includi implementation, reserved  mentione	eld  status O imple O pendi O overd ng reasor sults of the	it  mented/completed ng/partially implemented ue n for non-implementation, mea e subsequent audit, reason fo	current deadline asures to be taken or that have any extensions of deadlines	been extended O Yes O No e been taken, status of		



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



O medium O por O low O or O low O l		Number of recommendations in last audit report "low"	
lassification statu O high O in O medium O po O low O or Description, including reamplementation, results of ecommendations in last udit report "high"  The properties of the reporting period to or the reporting period to or the reporting period to or the period to or the period to or the period to or the reporting period to or the reporting period to or the reporting period to or the period to or the reporting period to or	Number of recommendations in last audit report "medium"	Pasures to be taken or that have for any extensions of deadlines  Number of recommendations in last audit report "low"	been extended O Yes O No  ve been taken, status of
Designation/su	Number of recommendations in last audit report "medium"	Pasures to be taken or that have for any extensions of deadlines  Number of recommendations in last audit report "low"	been extended O Yes O No  ve been taken, status of
Designation/su	Number of recommendations in last audit report "medium"	Pasures to be taken or that have for any extensions of deadlines  Number of recommendations in last audit report "low"	been extended O Yes O No  ve been taken, status of
Jumber of ecommendations in last udit report "high"  J.5 Confirmation of for the reporting period to Yes O No  Designation/su	Number of recommendations in last audit report "medium"	Number of recommendations in last audit report "low"	
ecommendations in last udit report "high"  2.5 Confirmation of or the reporting period to Yes O No  Designation/su	recommendations in last audit report "medium"	recommendations in last audit report "low"	
or the reporting period to Yes O No  Designation/su	FINMA recommendations		
or the reporting period to Yes O No  Designation/su	FINMA recommendations	dll	
Source/Document, date	nere are recommendations and/	or rulings of FINMA	audit depth applied
Source/Document, date			O critical assessment O audit O n.a.
	rom		Were these adhered to?  O Yes O No O n.a.
audit area / audit field			
Description			
Designation/su	bject		audit depth applied O critical assessment O audit O n.a.



Description  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 vilead auditor.  O Yes O No  Reasons	with the
Audit area / audit field  Description  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 vilead auditor.	with the
Description  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 vilead auditor.  O Yes O No  Reasons	with the
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 velead auditor.  O Yes O No Reasons	with the
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 velead auditor.  O Yes O No Reasons	with the
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 vilead auditor.  O Yes O No  Reasons	with the
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 vilead auditor.  O Yes O No  Reasons	with the
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 vilead auditor.  O Yes O No  Reasons	with the
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 vilead auditor.  O Yes O No  Reasons	with the
Confirmation that the board of directors or the audit committee has discussed the most recent audit report valued auditor.  O Yes O No  Reasons	with the
lead auditor.  O Yes O No  Reasons	with the
O Yes O No  Reasons	
4.6.2 Material weaknesses from other mandates / services	
4.6.2 Material weaknesses from other mandates / services	
4.6.2 Material weaknesses from other mandates / services	
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 ow mandates (see Chapter 3) and not in connection with audit procedures in accordance with the audit strateg 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.	
O Yes ● No	
Number Mandate/service	
Description mandate/service	
Designation of weakness	
short description/measures taken by the institution	
Assessment by the audit firm, including any effects on risk assessment	



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



No. Third party	Designation of weakness
short description/measures taken by the institution	
The weakness has an impact on the risk assessment by the audit firm	n.
O Yes O No	
Assessment by the audit firm, including any explanations of the effect	ts on risk assessment.
status	Deadline
4.7. Owney II accomment of the coult firm	
4.7 Overall assessment of the audit firm	
4.7.1 Guarantee of proper business conduct	
Confirmation that no findings were made in the course of the audit pro assurance of proper business conduct by the governing bodies and b	
O Yes O No	y parties floiding a quaimed participation.
Designation/subject	
Description, incl. measures to be taken or that have been taken, statu	us of implementation.
Are FINMA measures necessary?	
O Yes	
O No	
4.7.2 Licensing requirements	
Confirmation that the audit procedures did not reveal any facts that we	ould call into guestion the licensing requirements.
O Yes O No	
Designation/subject	
Description of any incidents that might affect them (incl. measures to implementation, etc.).	be taken or that have been taken, status of
Are FINMA measures necessary?	
O Yes O No	





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

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



#### **6 Audit results**

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

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

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

### \_6.1 Capital / solvency

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

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



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



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



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



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



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



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



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



Explanation of audit conf	firmations answered with "n.a.":	
6.2.10 Compliance with	rules of conduct with respect t	to customers in connection with investment advice
Net risk O very high	Reporting year of intervention	Confirmation that the operational organisation was adequate to manage, control and report the risks.
O high O medium O low on.a.	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O Yes O No O n.a.
with the rules of conduct	ernal processes for compliance with respect to customers were ase of "audit" depth, have been	Confirmation that the training measures were appropriate.  O Yes O No O n.a.
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
	firmations answered with "n.a.":	to customers in connection with asset management
mandates	Describes	
Net risk O very high	Reporting year of intervention	Confirmation that the operational organisation was adequate to manage, control and report the risks.
O high O medium O low on.a.	O critical assessment O audit ● none	O Yes O No O n.a.
	ernal processes for compliance	Confirmation that the training measures were appropriate.
	with respect to customers were ase of "audit" depth, have been	O Yes O No O n.a.
O Yes O No O n.a.		
Summary of the audit pro	ocedures performed	
Evolunation of coult ac-	firmations analysis of with the a "	
Explanation of audit conf	firmations answered with "n.a.":	

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



Net risk	Reporting year of	Confirmation that the operational organisation was
O very high O high O medium O low • n.a.	intervention O critical assessment O audit • none	adequate to manage, control and report the risks.  O Yes  O No O n.a.
with the rules of conduct with	al processes for compliance th respect to customers were e of "audit" depth, have been	Confirmation that the training measures were appropriate.  O Yes O No O n.a.
O Yes O No O n.a.		
Summary of the audit proce	edures performed	
- 1 6 6		
Explanation of audit confirm	nations answered with "n.a.":	
6.2.13 Compliance with ruservices Net risk	lles of conduct with respect to	to customers in connection with brokerage and custody  Confirmation that the operational organisation was
O very high O high O medium O low  • n.a.	intervention O critical assessment O audit  o none	adequate to manage, control and report the risks.  O Yes O No O n.a.
with the rules of conduct with	al processes for compliance th respect to customers were e of "audit" depth, have been	Confirmation that the training measures were appropriate.  O Yes O No O n.a.
Summary of the audit proce	edures performed	
Explanation of audit confirm	nations answered with "n.a.":	

## 6.2.14 Compliance with market conduct rules



Net risk	Reporting year of	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".  O Yes O No O n.a.
O very nigh		
Confirmation that the method applied effectively where the	•	record keeping and reporting duties were adequate and
O Yes O No O n.a.		
Summary of the audit procedu	ures performed	
Explanation of audit confirmat	tions answered with "n.a.":	
6.2.15 Compliance with obli	gations when operating an	organised trading system
Net risk O very high	Reporting year of intervention  O critical assessment O audit  o 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.
O high O medium O low		
● n.a.		O Yes O No O n.a.
Confirmation that the operato systems has comprehensively its clients and has taken appropositions of interest.	y protected the interests of	Confirmation that the organised trading system was operated separately from the other business activities and that appropriate measures have been taken to avoid conflicts of interest.
O Yes O No O n.a.		O Yes O No O n.a.
Confirmation that the operato	r of organised trading system	ns has fulfilled the requirements for trade transparency.
O Yes O No O n.a.		
Summary of the audit procedu	ures performed	
Explanation of audit confirmat	tions answered with "n.a.":	

6.2.16 Compliance with obligations in connection with derivative transactions



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

6.2.18 Other risks from non lending and non deposit transactions



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



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



## \_6.4 Risk concentration

6.4.1 Risk diversification	requirements	
Net risk O very high O high O medium O low n.a.	Reporting year of intervention  O critical assessment O audit  none	Confirmation that, based on the findings of the audit procedures performed, the applicable regulations as set out in the appendix to the guidelines have been complied with.  O Yes O No O n.a.  s/requirements in the area of risk diversification have been
O No O n.a.		
Summary of the audit prod	cedures performed	
Explanation of audit confir	mations answered with "n.a.":	
6.4.2 Risk concentration	s in the lending business	
Net risk O very high O high O medium O low n.a.	Reporting year of intervention O critical assessment O audit o none	Confirmation that the methods used to identify, measure, manage and monitor risk concentrations in connection with the lending business were appropriate.
		O Yes O No O n.a.
Confirmation that the governing body has introduced an adequate risk policy and appropriate limits.		Confirmation that the risk policy and limits have been effectively applied and complied with.
O Yes O No O n.a.		O Yes O No O n.a.
Summary of the audit prod	cedures performed	
Explanation of audit confir	mations answered with "n.a.":	
6.4.3 Risk concentration	s from refinancina	
Net risk	Reporting year of	Confirmation that the methods used to identify, measure,
O very high O high O medium O low  • n.a.	intervention O critical assessment O audit o none	manage and monitor risk concentrations in connection with refinancing were appropriate.
		O Yes O No O n.a.



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



#### \_6.5 Internal organisation / ICS

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

Net risk

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

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



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



IT strateg	y, organisation and	RY -3	RY -2	RY -1	RY
governan	ce	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit ● none
IT risks a	nd controls / cyber risks	RY -3	RY -2	RY -1	RY
		O critical assessment O audit none	O critical assessment O audit onone	O critical assessment O audit onone	O critical assessment O audit ● none
Logical a	nd physical security /	RY -3	RY -2	RY -1	RY
informatio	on protection	<ul><li>critical assessment</li><li>audit</li><li>none</li></ul>	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	<ul><li>critical assessment</li><li>audit</li><li>none</li></ul>	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>
IT infrastr	ructure and IT service	RY -3	RY -2	RY -1	RY
delivery		<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O critical assessment O audit onone	O critical assessment O audit none	O critical assessment O audit none
IT outsou	rcing and vendor	RY -3	RY -2	RY -1	RY
managen	nent	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O critical assessment O audit none	O critical assessment O audit none	O critical assessment O audit ● none
End user	computing and data quality	RY -3	RY -2	RY -1	RY
		<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	<ul><li>critical assessment</li><li>audit</li><li>none</li></ul>
	Further: (please	D./ 0	D./ 0	D.V. 4	5.4
	complete)	RY -3	RY -2	RY -1	RY
		O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit none
		O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit on none	O critical assessment O audit none
(based or	tion that the cyber area was don the results of the audit proceon with the covered elements)	edures performed in	cyber) were design	he other areas of the ned adequately (base es performed in conr	ed on the results of
O n.a.			O No		

O n.a.



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



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



Explanation of audit of	confirmations answered with "n.a.":	
6.5.7 BCM (business	s continuity management)	
Net risk O very high	Reporting year of intervention	Confirmation that the requirements and principles in the BCM area have been complied with in accordance with FINMA's minimum requirements.
O high O medium O low ● n.a.	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O Yes O No O n.a.
Summary of the audit	procedures performed	
Explanation of audit of	confirmations answered with "n.a.":	
2522 ( ) ( )		
	ons for risk control and risk mitig	
Net risk O very high O high	Reporting year of intervention O critical assessment	Confirmation that the technical and personnel resources of the risk control function were adequate and it actually assumed responsibility.
O medium O low • n.a.	○ audit ● none	O Yes O No O n.a.
Confirmation that the conflict of interest.	organisational set-up of the risk co	ntrol function and the compensation system did not lead to a
O Yes O No O n.a.		
Summary of the audi	t procedures performed	
Explanation of audit of	confirmations answered with "n.a.":	
6.5.9 Central function	ons for risk control and risk mitig	ation: Compliance function
Net risk	Reporting year of	Confirmation that the technical and personnel resources
O very high O high	intervention O critical assessment	of the compliance function were adequate and it actually assumed responsibility.
O medium O low • n.a.	O audit ● none	O Yes O No O n.a.



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



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



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



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



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

## 6.10.1 Corporate governance at group level



Net risk O very high O high O medium O low  o n.a.	Reporting year of intervention  O critical assessment O audit  none	Confirmation that the requirements and principles in the area of corporate governance have been complied with at group level.  O Yes O No O n.a.
Confirmation that the r 23 of the Banking Ordi		ies complies with the requirements pursuant to Articles 21 -
O Yes O No O n.a.		
Summary of the audit	procedures performed	
Explanation of audit co	onfirmations answered with "n.a.":	
6.10.2 Group function	ns for risk control and risk mitigati	ion
Net risk O very high O high O medium O low n.a.	Reporting year of intervention  O critical assessment O audit  o none	Confirmation that the technical and personnel resources in the Compliance function were sufficient and that it effectively discharged its responsibilities.  O Yes O No O n.a.
Confirmation that the technical and personnel resources in the risk control function were sufficient and that it effectively discharged its responsibilities.		functions did not result in any conflict of objectives.  O Yes
O Yes O No O n.a.		O No O n.a.
Summary of the audit	procedures performed	
Evaluation of audit or	rafirmations are supported with "a c".	
Explanation of audit co	onfirmations answered with "n.a.":	
6.10.3 Group internal	audit	
Net risk	Reporting year of	Confirmation that the technical and personnel resources
O very high O high O medium O low  • n.a.	intervention O critical assessment O audit • none	of Internal Audit were adequate.    Yes  No  n.a.



Confirmation that the necessary available at Internal Audit.  O Yes	Confirmation that the internal audit function was adequate overall on the basis of the findings of the audit procedures performed.				
O No O n.a.		<ul><li>Yes</li><li>No</li><li>n.a.</li></ul>			
Summary of the audit procedures	s performed				
Explanation of audit confirmation	s answered with "n.a.":				
6.10.4 Group-wide measures to	combat money launde	ering			
	dit points covered and au				
O very high O high	porting year: Audit item A	: Global monitoring o	of legal and reputation	nal risks	
O medium O low o n.a.					
Covered elements	Last three interve 3, RY-2, RY-1)	ntions preceding the	reporting year (RY-	Reporting year (RY)	
Audit point A "Group supervision"	' RY -3	RY -2	RY -1	RY	
	O critical assessment O audit on none	O critical assessment O audit • none	O critical assessment O audit on none	O critical assessment O audit o none	
Confirmation that the domestic Glaundering regulations.	roup companies included	d in the scope have o	complied with Swiss a	anti-money	
O Yes O No O n.a.					
Confirmation that the financial int financial or insurance sector com monitoring of legal and reputation	ply with the principles of	the AMLA and that t			
O Yes O No O n.a.					
Summary of the audit procedures	s performed				
Explanation of audit confirmation	s answered with "n.a.":				

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



Net risk  O very high O high O medium O low  n.a.  Summary of the audit p  Explanation of audit co	Reporting year of intervention  O critical assessment O audit I none  Procedures performed  Infirmations answered with "n.a.":	Confirmation that appropriate organisational measures have been taken to ensure compliance with obligations relating to derivative transactions at group level.  O Yes O No O n.a.
Net risk  O very high O high O medium O low  • n.a.  Confirmation that the re	Reporting year of intervention  O critical assessment O audit  o none  elief claimed under the pursuant to margin no. 8 of	<ul> <li>vith qualitative liquidity requirements</li> <li>Confirmation that adequate organisational measures have been taken to meet qualitative liquidity requirements at group level.</li> <li>O Yes</li> <li>O No</li> <li>O n.a.</li> <li>Confirmation that the disclosure requirements for qualitative information have been met.</li> <li>O Yes</li> <li>O No</li> <li>O n.a.</li> </ul>
Summary of the audit p  Explanation of audit co	nfirmations answered with "n.a.":	
6.10.7 Group-wide pro Net risk O very high O high O medium O low n.a.	Reporting year of intervention  O critical assessment O audit o none	Capital adequacy and risk diversification requirements  Confirmation that adequate organisational measures have been taken to comply with capital adequacy and risk distribution requirements at group level.  O Yes O No O n.a.
Confirmation that the d O Yes O No O n.a. Summary of the audit p	isclosure requirements for qualitat	tive information have been met.



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



Confirmation that the determination consolidated minimum capital requi correctly.		Confirmation that quantitative inform O Yes		
O Yes O No O n.a.		O No O n.a.		
Confirmation that the capital target with regard to FINMA categorisation any other individual requirements –	n – taking into account	Confirmation that been met.  O Yes	the capital planning r	requirements have
the planning data.  O Yes O No O n.a.		O No O n.a.		
Confirmation that, based on the find in the appendix to the guidelines ha	=		e other applicable re	gulations as set out
<ul><li>Yes</li><li>No</li><li>n.a.</li></ul>				
Summary of the audit procedures p	erformed			
Explanation of audit confirmations a	answered with "n.a.":			
6.10.11 Compliance with capital a models approved by FINMA (con		s from and author	isation requirement	s for internal
Net risk RWA model approaches covory high reporting year:		rered during the last	three interventions p	preceding the
O high ☐ Int O medium ☐ Co O low ☐ Ac	<ul> <li>□ Internal ratings-based approach (IRB)</li> <li>□ Counterparty credit risks (CCR)</li> <li>□ Advanced measurement approach (AMA)</li> <li>□ Internal models approach for market risk (IMA)</li> </ul>			
RWA model approaches covered	Last three interven 3, RY-2, RY-1)	tions preceding the	reporting year (RY-	Reporting year (RY)
Internal ratings-based approach (IR	B) RY-3	RY -2	RY -1	RY
	O critical assessment O audit on none	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O critical assessment O audit ● none	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>
Counterparty credit risks (CCR)	RY -3	RY -2	RY -1	RY
	O critical assessment O audit  o none	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>	O critical assessment O audit none	<ul><li>○ critical assessment</li><li>○ audit</li><li>● none</li></ul>



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



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



Confirmation that the	disclosure requireme	ents for quantitativ	ve information have been met.
O Yes O No O n.a.			
Summary of the audit	t procedures perform	ed	
Explanation of audit of	confirmations answer	ed with "n.a.":	
6.10.14 Compliance	with consolidated r	eporting obligat	tions
Net risk O very high	Reporting ye intervention		Confirmation that the reporting obligations pursuant to FINMA Circular 08/14 have been complied with in terms of
O high O medium	O critical as O audit	ssessment	form and content.
○ low • n.a.	● none		O Yes O No
e n.a.			O n.a.
Confirmation that ade obligations.	equate organisational	measures have b	been taken to comply with reporting and disclosure
O Yes O No O n.a.			
Summary of the audit	r procedures perform	ed	
	. procedures perfermi		
Explanation of audit of	confirmations answer	od with "n a ":	
Explanation of addit of	John Mandrid answer	eu wiiii II.a	
Die Prüfgesellschaft e operationelle und and	erwähnt, aus welcher dere Risiken) stamme alls neben der auf Ein	n Gruppengesells en und gibt summ	risks from group companies chaften die wesentlichen Geschäftsrisiken (Kredit-, Markt-, arisch an, wie diese Prüfbereiche im Berichtsjahr leten Gesellschaft weitere Gruppengesellschaften mit
In addition to the comcompanies (credit, ma			el, are there other significant business risks at group
O Yes O No			
Risk	E	xplanation of sign	ificant risks for group companies
O credit ris			
O market r O operatio O other ris	nal risks		



Risk	Explana	tion of significant risk	s for group compan	nies
o credit risks				
O market risks O operational risks				
O other risks				
_6.11 Result of additional	audits			
Were additional audits ordered o	or approved by F	FINMA for the audit y	ear?	
O Yes				
O No				
Audit field / topic		Intervention from	Intervention until	Was a separate report
Addit field / topic				submitted to FINMA for this
				additional audit?
		7	1	1
				O Yes O No
Report no. / date Su	ummary of audit	results		
Audit depth	* other a	audit depth		
O critical assessment				
O audit				
O n.a.				
Agreed requirements by FINMA				
Late 9 and dependent of the conflict				
detailed description of the audit	procedures			
Significant findings of the audit p	orocedures			
Any irregularities or recommendations m	nust be recorded und	der Chapter 4.		
Audit field / topic		Intervention from	Intervention until	Was a separate report
/ tadit iiola / topio				submitted to FINMA for this
				additional audit?
				O Yes
				O No
Department / data				
Report no. / date Su	ummary of audit	resuits		
Audit depth	* other a	audit depth		
O critical assessment				
O audit				
O n.a.				



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



## 7 Other remarks

## 7.1 Events after the end of the audit period

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

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



## 8 Signatures / confirmations of the audit firm

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

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

submitted to FINMA b	by post in addition to	the electronic su	abmission of the s	survey via the FIN	MA survey plattform

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



# 9 Appendix

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