



**Annex pursuant to Art. 63 paras. 5 and 7 BWG concerning the Audit Report
 (Anlage zum Prüfungsbericht - AzP)**

As amended by Federal Law Gazette II 95/2017

As the bank auditor(s) of (company name of the credit institution) I (we) hereby submit the following Annex to the Audit Report for the financial year of the credit institution/branch of a credit institution pursuant to Article 9 BWG/the branch of a CRR financial institution pursuant to Article 11 para. 1 BWG/pursuant to Article 13 para. 1 BWG from xx.xx.xxxx to xx.xx.xxxx as well as about its annual financial statement/details pursuant to Article 44 para. 4 BWG as of xx.xx.xxxx.

Signature:

(Date) (Bank Auditor)

Part I

Name, telephone number and e-mail address of the official in charge:

Duration of audit process (in person days):

Brief summary of the overall situation of the credit institution (in particular in relation to the development of business, risk situation, earnings situation, assets situation and refinancing situation):

	General Statements (Please cross as applicable)	Yes	No
1.	Is the credit institution part of a group of credit institutions pursuant to Article 30 BWG?		
1a.	If yes , is the credit institution the superordinate credit institution pursuant to Art. 30 para. 1 BWG?		
1b.	Is the credit institution subordinate to a financial holding company pursuant to Article 4 no. 20 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, published in OJ L 176 of 27.06.2013 p. 1, or a mixed financial holding company pursuant to Article 4 No. 21 of Regulation (EU) No 575/2013?		
2.	Is the credit institution part of a group of affiliated credit institutions pursuant to Article 30a BWG?		
2a.	If yes , is the credit institution the central body pursuant to Article 30a para. 1 BWG?		
3.	Is the credit institution part of an institutional protection scheme pursuant to Article 113(7) of Regulation (EU) No 575/2013?		
3a.	If yes , is the credit institution responsible for the drawing up of a consolidated or aggregated balance sheet pursuant to Article 113 (7) (e) of Regulation (EU) No 575/2013?		

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3b.	If 3a. yes , has a consolidated balance sheet pursuant to point e of Art. 113 (7) of Regulation (EU) No 575/2013 been drawn up?		
4.	Is the credit institution part of a liquidity association pursuant to Article 27a BWG?		
4a.	If yes , is the credit institution the central institution pursuant to Article 27a BWG?		
5.	Does the balance sheet total of the credit institution exceed EUR 1 billion?		
6.	Has the credit institution issued transferable securities, which are approved for trading on a regulated market pursuant to Article 1 para. 2 of the Stock Exchange Act (BörseG)?		

Part II

(For findings, a legal reference must be supplied in any case)

1. Consolidation and Derogations	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with consolidation regulations pursuant to Arts. 30 and 30a BWG including with supervisory obligations in this regard:</i>	
<i>Findings:</i>	Legal Reference
1.1.	
<i>Result of the audit by the bank auditor in connection with regulations covering exemptions pursuant to Arts. 30b and 30c BWG including with supervisory obligations in this regard:</i>	
<i>Findings:</i>	Legal Reference
1.2.	

2. Requirements for central institutions in institutional protection schemes	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit of the bank auditor in connection with the consolidated balance sheet or the extended aggregated calculation pursuant to point a sub point iv of Art. 49 (3) of Regulation (EU) No 575/2013 for institutional protection schemes, which apply Art. 49 (3) of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	Legal Reference
2.1.	
<i>Result of the audit of the bank auditor in connection with the report pursuant to point e of Art. 113 (7) of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	Legal Reference
2.2.	

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3. Own funds requirements	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with consolidation regulations pursuant to Art. 92 of Regulation (EU) No 575/2013</i>	
<i>Findings:</i>	
3.1.	Legal Reference

4. Large exposures	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit of the bank auditor in connection with the own funds requirements pursuant to Art. 395 of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	
4.1.	Legal Reference

5. Liquidity	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit of the bank auditor in connection with the own funds requirements pursuant to Art. 412 of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	
5.1.	Legal Reference
<i>Result of the audit by the bank auditor in connection with regulations about the liquidity association pursuant to Art. 27a BWG:</i>	
<i>Findings:</i>	
5.2.	Legal Reference

6. Due Diligence Obligations	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with the due diligence obligations pursuant to Art. 39 BWG, including the stipulations of the Regulation pursuant to Art. 39 para. 4 BWG:</i>	
<i>Findings:</i>	
6.1.	Legal Reference

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7. Due Diligence Obligations for the Suppression of Money Laundering and of Terrorist Financing	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with the due diligence obligations on combatting money laundering and terrorist financing pursuant to Arts. 40, 40a, 40b, 40c, 40d and 41 BWG:</i>	
<i>Findings:</i>	
7.1.	<i>Legal Reference</i>
<i>Number of suspicious activity reports:</i>	
7.2.	

8. Internal Capital Adequacy	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with the Internal Capital Adequacy Assessment Process pursuant to Art. 39a BWG:</i>	
<i>Findings:</i>	
8.1.	<i>Legal Reference</i>

9. Internal Audit	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with regulations about the internal auditing pursuant to § 42 BWG:</i>	
<i>Findings:</i>	
9.1.	<i>Legal Reference</i>

10. Holdings outside the financial sector	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with the risk weighting and the prohibition on qualifying holdings from outside the financial sector pursuant to Arts. 89-91 of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	
10.1.	<i>Legal Reference</i>
<i>Result of the audit of the bank auditor in connection with the credit risk of a securitisation position pursuant to Art. 405 of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	
10.2.	<i>Legal Reference</i>

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11. Triggering events in the Recovery Plan	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with the triggering events defined in the recovery plan and the associated notification requirements pursuant to Art. 6 paras. 3 to 5 of the Bank Intervention and Restructuring Act (Bankeninterventions- und restrukturierungsgesetz - BIRG):</i>	
<i>Findings:</i>	
11.1.	Legal Reference

12. Trading book	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with the assignment of positions to the trading book as well as any transfers in accordance with internal criteria for inclusion in the trading book;</i>	
<i>Findings:</i>	
12.1.	Legal Reference
<i>Result of the audit of the bank auditor in connection with Part Three Title 1 Chapter 3 of Regulation (EU) No 575/2013;</i>	
<i>Findings in connection with the criteria for the determination of qualifying assets:</i>	
12.2.	Legal Reference
<i>Findings in connection with the procedure for determining market prices under consideration of Article 105 of Regulation (EU) No 575/2013,</i>	
12.3.	Legal Reference
<i>Findings in connection with the option pricing approach, especially the definition of volatilities and other parameters used to calculate the delta factor pursuant to Art. 377 of Regulation (EU) No 575/2013:</i>	
12.4.	Legal Reference
<i>Findings in conjunction with the determination of other risks associated with options pursuant to Title IV of Part Three of Regulation (EU) No 575/2013;</i>	
12.5.	Legal Reference

13. Minimum own funds requirements for operational risk	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with compliance with conditions pursuant to Art. 320 of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	
13.1.	Legal Reference

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14. Securities Supervision Act 2007 (Wertpapieraufsichtsgesetz 2007 - WAG 2007)	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with compliance with Chapter 2 "Organisational requirements" and Chapter 3 of WAG 2007:</i>	
<i>Findings:</i>	
14.1.	Legal Reference

15. Requirement of deductions for institutional protection schemes	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Result of the audit by the bank auditor in connection with compliance with conditions pursuant to item a sub item v of Article 49 (3) of Regulation (EU) No 575/2013:</i>	
<i>Findings:</i>	
15.1.	Legal Reference

16. Netting agreements	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Results of the audit by the bank auditor in connection with the eligibility and accuracy of netting agreements as well as the fulfilment of the requirements pursuant to Article 296 (3) of Regulation (EU) No 575/2013;</i>	
<i>Findings:</i>	
16.1.	Legal Reference

17. Investment Funds Act 2011 (Investmentfondsgesetz 2011- InvFG 2011)	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Results of the audit by the bank auditor in connection with compliance with Arts. 8 to 35, 39 to 45, 66 to 92 as well as Articles 128 to 138 InvFG 2011:</i>	
<i>Findings:</i>	
17.1.	Legal Reference

18. Real Estate Investment Fund Act (Immobilien-Investmentfondsgesetz - ImmoInvFG)	
<i>Audit procedures carried out by the bank auditor:</i>	
<i>Results of the audit by the bank auditor in connection with compliance with Articles 2 to 9 as well as Articles 21 to 36 ImmoInvFG:</i>	
<i>Findings:</i>	
18.1.	Legal Reference

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19. Act on Severance and Retirement Funds for Salaried Employees and Self-Employed Persons (Betriebliches Mitarbeiter- und Selbständigenvorsorgegesetz - BMSVG)		
<i>Audit procedures carried out by the bank auditor:</i>		
<i>Result of the audit by the bank auditor in connection with compliance with Arts. 18 to 45a BMSVG:</i>		
<i>Findings:</i>		Legal Reference
19.1.		

19a. Deposit Guarantee Scheme (ESAEG)		
<i>Audit procedures carried out by the bank auditor:</i>		
<i>Findings of the bank auditor in connection with the quality of payment obligations pursuant to Art. 7 para. 1 no.13 ESAEG:</i>		
<i>Findings:</i>		Legal Reference
19a.1.		

Part III

20. Granting of Licences (Arts. 4 and 5 BWG)		
<i>Observations by the bank auditor in connection with the licences granted to the credit institution (e.g. does the licence granted match the business model):</i>		Legal Reference
20.1.		

21. Ownership Provisions (Art. 20, 20a and 20b BWG)		
<i>Observations by the bank auditor in connection with the legal provisions on ownership pursuant to Articles 20, 20a and 20b BWG:</i>		Legal Reference
21.1.		

22. Particular circumstances in relation to loans		
<i>Observations by the bank auditor in connection with loans which exhibit special characteristics with regard to amount, nature of the collateral, processing or a deviation from the credit institution's usual core business areas:</i>		Legal Reference
22.1.		

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23. Compliance with special laws		
	<i>Observations by the bank auditor in connection with compliance with the Savings Bank Act (Sparkassengesetz (SpG)):</i>	Legal Reference
23.1.		
	<i>Observations by the bank auditor in connection with compliance with the Building Societies Act (Bausparkassengesetz (SpG)):</i>	Legal Reference
23.2.		
	<i>Observations by the bank auditor in connection with compliance with the Securities Deposit Act (Depotgesetz (DepotG)):</i>	Legal Reference
23.3.		
	<i>Observations by the bank auditor in connection with compliance with the Act on Funded Bank Bonds (Bankschuldverschreibungsgesetz (FBSchVG)):</i>	Legal Reference
23.4.		
	<i>Observations by the bank auditor in connection with compliance with the Mortgage Bond Act (Pfandbriefgesetz (PfandbriefG)):</i>	Legal Reference
23.5.		
	<i>Observations by the bank auditor in connection with the Mortgage Bank Act (Hypothekbankgesetz (HypBG)):</i>	Legal Reference
23.6.		
	<i>Observations by the bank auditor in connection with the E-Money Act 2010 (E-Geldgesetz 2010 (E-GeldG)):</i>	Legal Reference
23.7.		
	<i>Observations by the bank auditor in connection with the Alternative Investment Fund Manager Act (Alternative Investmentfonds Manager-Gesetz (AIFMG)):</i>	Legal Reference
23.8.		

24. Compliance with other significant legislation		
	<i>Observations by the bank auditor in connection with compliance with other rules in the BWG, Regulation (EU) No 575/2013 (CRR) and other significant legislation for credit institutions:</i>	Legal Reference
24.1.		

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Part IV
Reporting concerning particular incidents or facts

1. Are there non-stock exchange-listed investments in the form of credit exposures, subordinated exposures, profit participation certificates, contingent or convertible capital (e.g. recapitalisation capital) or equity capital in foundations or special purpose vehicles in "off-shore financial centres" or off-balance sheet transactions with such institutions?

Name/Liability/Collateral

2. Have significant losses occurred during the year from open positions from derivatives, for which no valuation units have been formed?

Information about the amount of the loss

3. Have guarantees, recapitalisation capital etc. been provided, received or drawn, for the purpose of compliance with legal provisions relating to regulatory standards by the owners through associated entities as well as through foundations or similar legal institutions or third parties in general?

Information about names and amounts

Part V
Calculation of own funds on a consolidated basis

In the event that question 1b in Part I of this annex was answered "yes", the following information is to be entered for every group of credit institutions, for which there is a superordinate financial holding company pursuant to Art. 4 no. 20 of Regulation (EU) No 575/2013 or a superordinate mixed financial holding company pursuant to Art. 4 no. 21 of Regulation (EU) No 575/2013:

- 1. eligible consolidated own funds
 2. consolidated (minimum) own funds requirement
 3. surplus in own funds
 4. shortfall in own funds
 5. consolidated total assets

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Part VI
Significant one-off effects during the reporting period

Type of one-off effect	Volume in EUR 000s	Income statement - effectively booked in EUR 000s	generated undisclosed losses in EUR 000s
Check individual accounts (UGB)			
Securities as Fixed Assets			
Alterations to balance sheet and valuation methods			
Reclassification			
Accounting profits from the sales of securities held as fixed			
Accounting losses from the sales of securities held as fixed			
Holdings and shares in affiliated entities			
Accounting profits from sale			
Accounting losses from sale			
Special distributions			
Unscheduled write-downs			
Write-ups			
Land and buildings held as fixed assets			
Accounting profits from sale			
Accounting losses from sale			
Unscheduled write-downs			
Write-ups			
Other measures			
(Shareholder) contributions, through the income statement			
Changes in fund for general banking risks			
Changes in undervaluation pursuant to Art. 57 para. 1 BWG			
other one-off effects (increasing profits)			
other one-off effects (reducing profits)			
Total of measures			

Description of significant one-off effects

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**Part VII
Risk structure; Asset Quality**

Reporting Year (Balance Sheet Date)

1.	Value adjustments and provisions for exposures and off-balance sheet transactions pursuant to Annex I of Regulation (EU) No 575/2013:		
	Risk costs		
		Credit Amount	other Amount
	statement of changes		
	Balance Sheet Date of the previous year		
	– Used		
	– Released		
	+ Added		
	= Final balance		
	Of which: Individual impairments		
	Direct write-downs		
	Receipts from written down exposures		

2. Categories of risk volume			
		Reporting year	
Rating class	Categorisation of loans (exposures to credit institutions and customers) [in each case the higher value of the credit line / amount used], Bonds and other fixed yield securities and off-balance sheet transactions weighted in accordance with Annex I of Regulation (EU) no 575/2013) into risk categories	IVA	Collateral
without discernible risk of default			
in need of attention			
distressed			
irrecoverable			
Total			

3.	Hedge funds exposure	Market values	Accounting values
3.1.	Investment exposure		
3.1.1.	Of which: Umbrella hedge funds		
3.1.2.	of which: capital guaranteed		
3.2.	Credit exposure		
3.2.1.	of which: collateralised		
3.2.2.	of which: not collateralised		

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**Part VIII
Internal Capital Adequacy**

Information about whether being managed as a “Going-Concern” or a “Gone-Concern” perspective, including the confidence applied in this regard:

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If being managed in accordance with the Going-Concern perspective, in addition to entering a value in the column “Risk capital gone concern” the column “Risk capital going concern” must also be filled. If being managed in accordance with the Gone-Concern perspective, it is adequate to just fill out the column “Risk capital gone concern”.

The columns “Assumed duration of holding” and “Qualitative description” should be filled taking into consideration the Gone-Concern Perspective.

Risk	Pillar I		Pillar II		
	Own funds requirement (pillar I) as of 31.12.20XX	Risk capital gone concern (pillar II) – as of 31.12.20XX	Risk capital going concern (pillar II) – as of 31.12.20XX	Assumption on holding period	Qualitative description
1. Credit risk					
1.1. Credit risk in stricter sense					
1.2. Credit concentration risk					
1.3. Participation risk					
1.4. Securitisation risk from positions held by investors					
1.5. Risk emanating from the issuing of foreign currency loans, where not captured under 1.1.					
2. Concentration risk					
3. Types of risk in the trading book					
4. Commodity risk and foreign currency loan risk					
4.1. Foreign currency loan risk from holdings					
5. Operational risk					
6. CVA risk					
7. Settlement risk					
8. Securitisation risk from the originator position					
9. Interest rate risk in the banking book (IRRBB)					

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10. Residual risk from credit risk mitigation techniques					
11. Risks arising from the macroeconomic environment					
12. Other risk classes where not accounted for in the points above					
12.1. Credit spread risk in the banking book					
13. Deduction of diversification effects					

Comparative analysis of the capital from the Going-Concern and Gone-Concern perspectives, with regard to:

- Amount
- Composition
- Distribution, in particular with regard to business lines, subsidiaries and by types of risk

Explanation of the methodology used to identify the total risk exposure taking into consideration correlation effects, in particular with regard to business lines and subsidiaries:

Explanation, whether the valued identified pursuant to Art. 39a BWG (Pillar II) have been identified on the basis of the group of credit institutions pursuant to Art. 30 BWG (Pillar I) or which units of the group of credit institutions have not been taken into account as part of the calculation pursuant to Art. 39a BWG or information about which units, which do not belong to the group of credit institutions, were taken into consideration in accordance with Art. 39a BWG:

Explanation whether the circles of consolidation match for the calculation of risk capital and collateral pools:

Amount of the shortfall (expected losses less impairments) for the portfolio, which the risk capital relating to credit risk in its stricter senses refers in the table above, if only containing the unexpected losses:

Explanation about the disclosure of the confidence level for the calculation of risk capital (medium, time etc.):

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