

Annex 2: The modular structure of MaRisk

Module AT (General Part)

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| <ul style="list-style-type: none"> AT 1 Preliminary remarks AT 2 Scope of application <ul style="list-style-type: none"> AT 2.1 Affected institutions AT 2.2 Risks AT 2.3 Transactions AT 3 Overall responsibility of the management AT 4 General requirements for risk management <ul style="list-style-type: none"> AT 4.1 Risk-bearing capacity AT 4.2 Strategies AT 4.3 Internal control system <ul style="list-style-type: none"> AT 4.3.1 Organisational and operational structure AT 4.3.2 Processes for identifying, assessing, treating, monitoring and communicating risks AT 4.4 Internal audit | <ul style="list-style-type: none"> AT 5 Organisational guidelines AT 6 Documentation AT 7 Resources <ul style="list-style-type: none"> AT 7.1 Personnel AT 7.2 Technical facilities and related processes AT 7.3 Contingency plan AT 8 Activities in new products or on new markets AT 9 Outsourcing |
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Module BT (Special Part)

BT 1 Special requirements for the internal control system

BTO Requirements for the organisational and operational structure

BTO 1 Lending business

- BTO 1.1 Segregation of functions and voting
- BTO 1.2 Requirements for lending business processes
 - BTO 1.2.1 Granting of loans
 - BTO 1.2.2 Further processing of loans
 - BTO 1.2.3 Monitoring of loan processing
 - BTO 1.2.4 Intensified loan management
 - BTO 1.2.5 Treatment of problem loans
 - BTO 1.2.6 Risk provisioning
- BTO 1.3 Procedure for the early detection of risks
- BTO 1.4 Risk classification procedure

BTO 2 Trading business

- BTO 2.1 Segregation of functions
- BTO 2.2 Requirements for trading business processes
 - BTO 2.2.1 Trading
 - BTO 2.2.2 Settlement and control
 - BTO 2.2.3 Positions to be covered by the risk control function

BTR Requirements for processes for identifying, assessing, treating, monitoring and communicating risks

BTR 1 Counterparty risks

BTR 2 Market price risks

- BTR 2.1 General requirements
- BTR 2.2 Market price risks in the trading book
- BTR 2.3 Market price risks in the banking book (incl. interest rate risks)

BTR 3 Liquidity risks

BTR 4 Operational risks

BT 2 Special requirements for the internal audit

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| <ul style="list-style-type: none"> BT 2.1 Duties of the internal audit BT 2.2 General principles for the internal audit | <ul style="list-style-type: none"> BT 2.3 Implementation of the audit BT 2.4 Outsourcing of the internal audit function | <ul style="list-style-type: none"> BT 2.5 Group audit |
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