

## **Annex 5**

### **List of „ Letters to be overridden“**

The following Circulars, Announcements, other Letters and Minutes have been replaced by the Minimum Requirements for Risk Management (MaRisk):

#### **Minimum requirements for the credit business of credit institutions**

- Minimum requirements for the credit business of credit institutions (MaK), Circular 34/2002 (BA) as of 20 December 2002
- Cover note to the final version of the MaK as of 20 December 2002
- Cover note to the second draft of the MaK as of 2 December 2002
- Letter BA 14 – GS 5422 – 2/2004 as of 12 August 2004: Simplifications for smaller institutions concerning the segregation of functions
- Minutes of the first MaK Expert Meeting on 14 May 2003
- Minutes of the second MaK Expert Meeting on 10 July 2003
- Minutes of the third MaK Expert Meeting on 12 November 2003
- Minutes of the fourth MaK Expert Meeting on 27 April 2004
- Minutes of the fifth MaK Expert Meeting on 23 September 2004

#### **Minimum requirements for the trading business of credit institutions**

- Minimum requirements for the trading business of credit institutions (MaH), Announcement as of 23 October 1995
- Cover note to the final version of the MaH as of 23 October 1995
- Explanatory notes on individual provisions of the minimum requirements for the trading business of credit institutions, Circular 4/1998 as of 8 April 1998
- Additional information on minimum requirements for the trading business of credit institutions, reports of the internal audit and market conformity checks, Circular 5/2001 as of 12 September 2001

#### **Minimum requirements for the internal audit of credit institutions**

- Minimum requirements for the internal audit of credit institutions, Circular 1/2000 as of 17 January 2000

#### **Interest rate risk**

- Letter I 4 – 32 as of 6 May 1974  
(Risks arising from currency future transactions)
- Letter I 1 – 31 - 2/77 as of 23 November 1977  
(Granting of credits with fixed interest rates)
- Letter I 1 – 31 - 2/77 as of 24 February 1983  
(Interest rate risk)
- Letter I 1 – 31 - 2/77 as of 12 December 1983  
(Interest rate risk)

- Letter I 1 – 31 - 2/77 as of 19 January 1984  
(Interest rate risk)
- Review of interest rate risks, Circular 12/1998 as of 14 August 1998

**Miscellaneous:**

- Letter I 3 – 362 – 3/82 as of 16 October 1992  
(Use of Cross-Border Electronic Data Processing Facilities for Bank Accounting Purposes)