

Annex 3: Requirements for the reporting in the MaRisk

General requirements for reporting according to AT

Content of the risk report <ul style="list-style-type: none"> clearly concisely description and assessment of the risk situation suggested actions, where required <p style="text-align: right;">(AT 4.3.2 item 4)</p>	Exception (AT 4.3.2 item 5 - bottom up) material information relevant deficiencies, material losses or concrete suspicion to management, responsible staff members and internal audit immediately immediately
Reporting lines <p style="text-align: center;"><i>Management is responsible for the receipt of the risk reports (top down)</i></p>	
Cycle <p>appropriate intervals</p>	
Risk reports from management to supervisory body on a quarterly basis (AT 4.3.2 item 6)	

Special requirements for reporting according to BTO and BTR

Lending business/Counterparty risks BTO 1.2.5 item 4 in the case of significant exposures, the responsible managers have to be informed of the status of the restructuring process on a regular basis BTO 1.2.6 item 2 in the event of substantial risk provisioning, the management has to be notified immediately	Trading business / Market price risks BTO 2.2.1 item 2 the management has to be informed in the case of material transactions which do not comply with market conditions BTO 2.2.1 item 3 Trades outside the business premises have to be marked and immediately brought to the notice of the responsible manager or an organisational unit authorised by that manager BTO 2.2.2 item 5 the manager responsible for the assessment has to be informed immediately, if in deviation from BTO 2.2.1, item 2, the terms and conditions of executed trades do not comply with market conditions
BTR 1 item 5 particular exceedings of counterparty and issuer limits have to be reported to the responsible manager on a daily basis	BTR 2.2 item 3 (MPR in the trading book) overall risk positions, results and limit utilisation levels have to be reported to the manager responsible for risk control function as soon as possible on the next day

Reporting according to BTR 1 to 4

Counterparty risks	Market price risks (trading and banking book)	Liquidity risks	Operational risks
Content <ol style="list-style-type: none"> performance of the lending portfolio (e. g. sectors, countries, risk class, size or collateral category), extent of limits granted and external lines; large exposures and noteworthy exposures; commented on, if required, analysis of country risks, if required, instances where limits were exceeded to a substantial degree (incl. reasons), scale and development of new business, development of risk provisioning, major lending decisions which deviate from the strategies, lending decisions taken by managers acting within their individual decision-making authority which are at odds with the votes or were taken by a manager responsible for the back office. (BTR 1 item 7) 	<ol style="list-style-type: none"> overview of the market price risks incurred, overview of risk development and performance of positions that incur market price risks, instances where limits have been substantially exceeded, changes to key assumptions or parameters which form the basis of market price risk assessment procedures. (BTR 2.1 item 5) 	<ul style="list-style-type: none"> liquidity situation (BTR 3 item 5) 	major losses and material operational risks <ol style="list-style-type: none"> type of loss or risk, causes, scope of loss or risk, where appropriate, countermeasures which have been introduced. (BTR 4 item 4)
Reporting line <p>addressee: management (BTR 1 item 7)</p>	<p>addressee: management (BTR 2.1 item 5)</p>	<p>addressee: management (BTR 3 item 5)</p>	<p>addressee: management (BTR 4 item 4)</p>
Cycle <p>on a regular basis, at least on a quarterly basis (BTR 1 item 7)</p>	<p>on a regular basis, at least on a quarterly basis (BTR 2.1 item 5) depending on nature, scale, complexity and risk content of positions in the banking book, valuation, calculation and communication of risks may also be necessary on a daily, weekly or monthly basis (BTR 2.3 item 4)</p>	<p>on a regular basis (BTR 3 item 5)</p>	<p>at least once a year (BTR 4 item 4)</p>