**Client Logo**

**Client Name**

**FINANCIAL CRIME RISK ASSESSMENT (FCRA) REPORT**

For the period from DD/MM/YY to DD/MM/YY

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# Introduction

# Financial Crime Risk Assessment Approach & Methodology

# PART A: MONEY LAUNDERING RISK ASSESSMENT

# Executive Summary

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |
| Risk Factor 14 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 15 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 16 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 17 for Customer 2 | 100.00 | 3.00 | 3.00 |
| Aggregate Control Assessment Rating | 0 | 0 | 9.00 |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |
| Risk Factor 1 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 13 for Customer 2 | 10.00 | 3.00 | 0.30 |
| Risk Factor 7 for Customer 2 | 90.00 | 3.00 | 2.70 |
| Risk Factor 8 for Customer 2 | 10.00 | 1.00 | 0.10 |
| Risk Factor 9 for Customer 2 | 100.00 | 1.00 | 1.00 |
| Risk Factor 2 for Customer 2 | 100.00 | 3.00 | 3.00 |
| Risk Factor 10 for Customer 2 | 100.00 | 1.00 | 1.00 |
| Risk Factor 3 for Customer 2 | 0.00 | 1.00 | 0.00 |
| Risk Factor 4 for Customer 2 | 100.00 | 1.00 | 1.00 |
| Risk Factor 5 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 6 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 11 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Risk Factor 12 for Customer 2 | 100.00 | 2.00 | 2.00 |
| Aggregate Inherent Risk Assessment Rating | 0 | 0 | 19.10 |

|  |  |
| --- | --- |
|  |  |
| Aggregate Control Assessment Rating | 9.00 |
| Aggregate Inherent Risk Assessment Rating | 19.10 |
| Residual AML Risk Rating | High |

# Inherent Risk Assessment – Retail Banking Group (RBG)

Summary Table:

Commentary:

## Mass Market

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Channel Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

## Private Banking

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Channel Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

# Inherent Risk Assessment – Corporate Banking Group (CBG)

## Wholesale Banking

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Channel Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

## SME

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Channel Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

# Inherent Risk Assessment – Treasury Banking Group (TBG)

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Channel Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

# Control Environment Assessment

## Governance and Risk Management

Summary Table:

Commentary:

## Policies and Procedures

Summary Table:

Commentary:

## KYC/CDD/EDD

Summary Table:

Commentary:

## Screening

Summary Table:

Commentary:

## Transaction Monitoring

Summary Table:

Commentary:

## Compliance Assurance & Independent Testing

Summary Table:

Commentary:

## Reporting & MIS

Summary Table:

Commentary:

## Training, Awareness & Record Keeping

Summary Table:

Commentary:

# PART B: SANCTIONS RISK ASSESSMENT

# Executive Summary

## Enterprise-wide Inherent Risk Ratings

Summary Table:

Commentary:

## Jurisdiction-wise Inherent Risk Ratings

Summary Table:

Commentary:

## Enterprise-wide Control Effectiveness Scores

Summary Table:

Commentary:

## Enterprise-wide Residual Risk Rating

Summary Table:

Commentary:

# Inherent Risk Assessment – Retail Banking Group (RBG)

Summary Table:

Commentary:

## Mass Market

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

## Private Banking

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

# Inherent Risk Assessment – Corporate Banking Group (CBG)

## Wholesale Banking

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

## SME

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

# Inherent Risk Assessment – Treasury Banking Group (TBG)

### Customer Risk

Summary Table:

Commentary:

### Products & Services Risk

Summary Table:

Commentary:

### Geography Risk

Summary Table:

Commentary:

### Qualitative Risk Factors

Summary Table:

Commentary:

# Control Environment Assessment

## Governance and Risk Management

Summary Table:

Commentary:

## Policies and Procedures

Summary Table:

Commentary:

## Name Screening & CDD

Summary Table:

Commentary:

## Payment Screening

Summary Table:

Commentary:

## Employee & Third-Party Screening

Summary Table:

Commentary:

## Compliance Assurance & Independent Testing

Summary Table:

Commentary:

## Reporting & MIS

Summary Table:

Commentary:

## Training, Awareness & Record Keeping

Summary Table:

Commentary:

# Appendix 1 – Residual Risk Matrix

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Residual Risk** | | **Inherent Risk** | | |
| **High** | **Medium** | **Low** |
| **Control Environment** | **Adequate** | **Medium** | **Medium** | **Low** |
| **Needs Improvement** | **High** | **Medium** | **Low** |
| **Weak** | **High** | **High** | **Medium** |