

Risk assessment template

A one-page grid to document inherent risk, controls and residual risk by risk factor — for a business-wide assessment or a single relationship.

INVESTOR / ENTITY	PREPARED BY	DATE	REVIEWED BY
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RISK FACTOR	INHERENT RISK (L/M/H)	KEY CONTROLS	CONTROL EFFECTIVENESS	RESIDUAL RISK (L/M/H)	ACTIONS / OWNER
Customers / investors					
Beneficial owners and structures					
Products and services					
Geographies					
Distribution channels					
Transactions and payments					
Assets and counterparties					
New technologies					

Rating scale. Low — limited exposure, well understood. Medium — exposure present, mitigated by standard controls. High — significant exposure requiring enhanced measures and management attention.

Disclaimer. General guidance for practitioners, not legal advice. Adapt to your institution, its risk assessment and the rules that apply to it (EU AMLR, national law, supervisory requirements).