Bank Name
Risk Assessment
(Item Risk Assessed such as Training Issues or Contract Issues)

Completed by: _____________________________                   Date: ______________

Reviewed by:   _____________________________                    Date: ______________

Participating Bank Personnel

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<th>Title</th>
<th>Phone Number</th>
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Instructions:

1. For each question ("Risk Description"), assess with a check mark (✓) the status of each risk question as follows:
   - Fully Implemented (1 point)
   - Partially Implemented (2 points)
   - Awareness, but Not Implemented (3 points)
   - No Awareness (5 points)
   - N/A (0 points)

2. Determine the “Risk Rating” by assigning the related point value listed above.

3. Calculate the “Overall Risk Rating” as follows:
   - Total all values in the “Risk Rating” column
   - Divide the above total by the total number of risk questions (do not include the questions answered “N/A” in the total number of risk questions)
   - The “Overall Risk Rating” number should be between 0 and 5. A result that is more than 3 indicates an opportunity for improvement.

The “Overall Risk Rating” values are as follows:

1 = Low Risk
3 = Moderate Risk
5 = High Risk