

Date: [Insert Date]

To: [Project Lead Name/Department Name]

From: [Risk Management Department/Officer Name]

Subject: Risk Assessment Feedback: Proposed Branch Application - [Branch Name/Location]

Dear [Name],

The Risk Management Department has completed its formal review of the application for the proposed branch located at [Proposed Address/City].

Based on our assessment of the operational, financial, and regulatory risks associated with this expansion, our recommendation is as follows:

Status: [Approved / Provisionally Approved / Rejected]

Key Findings:

- **Market Risk:** [Insert brief evaluation of market volatility or competition]
- **Compliance Risk:** [Insert evaluation of regulatory requirements and licensing]
- **Operational Risk:** [Insert evaluation of staffing, security, and infrastructure]
- **Credit/Financial Risk:** [Insert evaluation of projected profitability and capital adequacy]

Required Actions / Contingencies:

[List any specific conditions that must be met before final approval, or reasons for rejection.]

Please contact the Risk Management office if you require a detailed breakdown of the scoring metrics used during this assessment.

Sincerely,

[Signature]

[Name of Risk Officer]

[Title]

[Department Name]