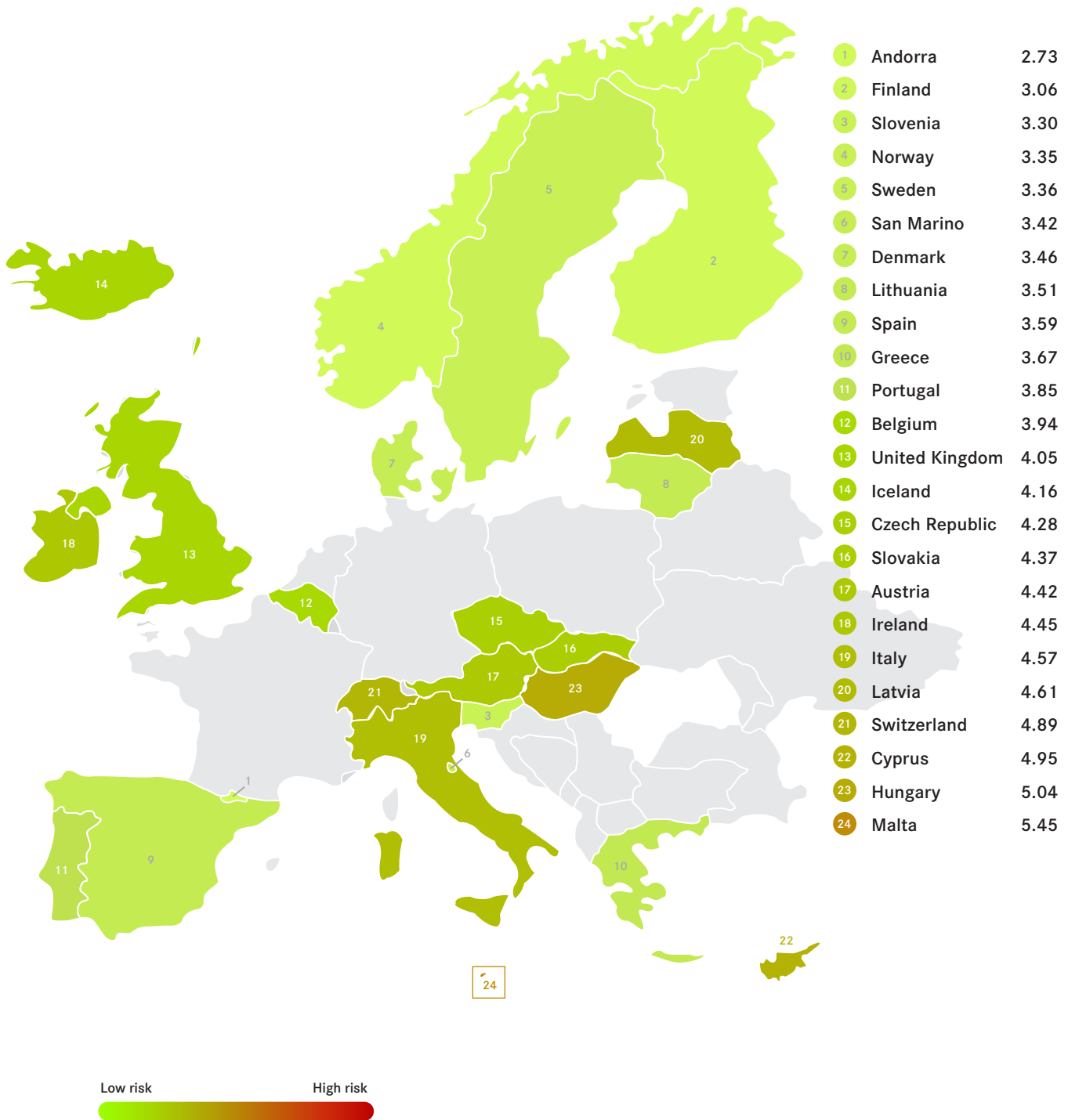


**Basel AML Index risk scores**

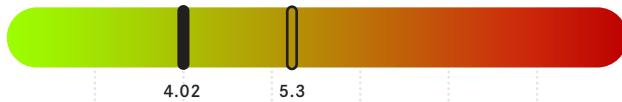
**European Union and Western Europe**

Despite having a generally lower risk than the global average, the region continues to be let down by the overall quality of AML / CFT systems. There are major variations in both compliance with FATF Recommendations and the effectiveness of their implementation.

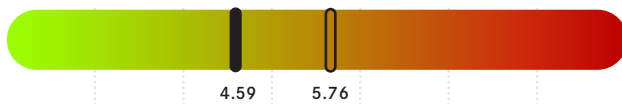


The EU's July 2021 package of legislative reforms on AML / CFT attempts to address this variability, but more coordinated efforts are needed, including with jurisdictions outside the EU.

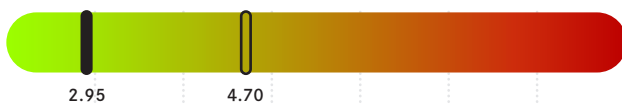
### Overall risk score



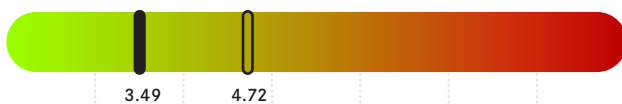
### Quality of AML / CFT framework



### Bribery and corruption



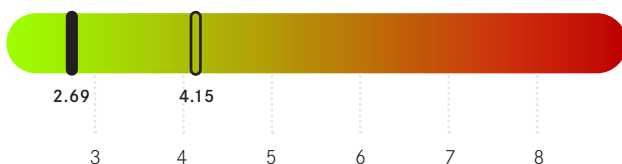
### Financial transparency and standards



### Public transparency and accountability



### Legal and political risk



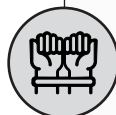
Region      Global average



**Weakest area:**  
*Quality of AML / CFT frameworks*



Belgium, Cyprus, the Netherlands, Spain and the UK are listed by the US as major money laundering destinations. Malta is grey-listed by the FATF as a jurisdiction with strategic deficiencies in its AML / CFT framework.



Since 2020, around half of jurisdictions have increased their risk scores due to changes in risk data relating to human trafficking (Cyprus, Norway, Portugal, and Switzerland), bribery / corruption (Hungary) and public transparency (Hungary, Finland).