

# Statistical Report

As on Sep 30, 2019

Financial Monitoring Unit (FMU)  
Government of Pakistan



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## Executive Summary

- 41,255 STRs have been received by FMU since inception till 30-Sep-2019.
- Out of total 41,255 STRs, 22% (mostly high risk STRs) have been disseminated to LEAs / Regulators, 42% have been recorded after initial analysis while 36% were identified to be low risk STRs.
- Since 2015 upto September 2019, 125 Financial Intelligences<sup>1</sup> (FIs) containing 4,647 STRs<sup>2</sup> have been disseminated to LEAs and Regulators under the Predicate Offence of Terrorism / Terrorism Financing.
- Top 3 suspected Predicate Offences from 2015 upto Sep, 2019 in terms of number of disseminated STRs are Tax Crimes (STRs disseminated=1,650), Corruption (STRs disseminated=897) and Smuggling (STRs disseminated=328).
- Major reporting Sectors are Commercial Banks followed by Exchange Companies and Micro Finance Banks.
- Top three STR reporting districts from 2015 to Sep, 2019 are Karachi, Lahore and Islamabad with 9,214; 7,687 and 2,496 reported STRs respectively.
- 5,114,604 CTRs have been received since inception till 30-Sep-2019.

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<sup>1</sup> Financial Intelligence is the final disclosure disseminated to stakeholders and it may contain a single or multiple STRs

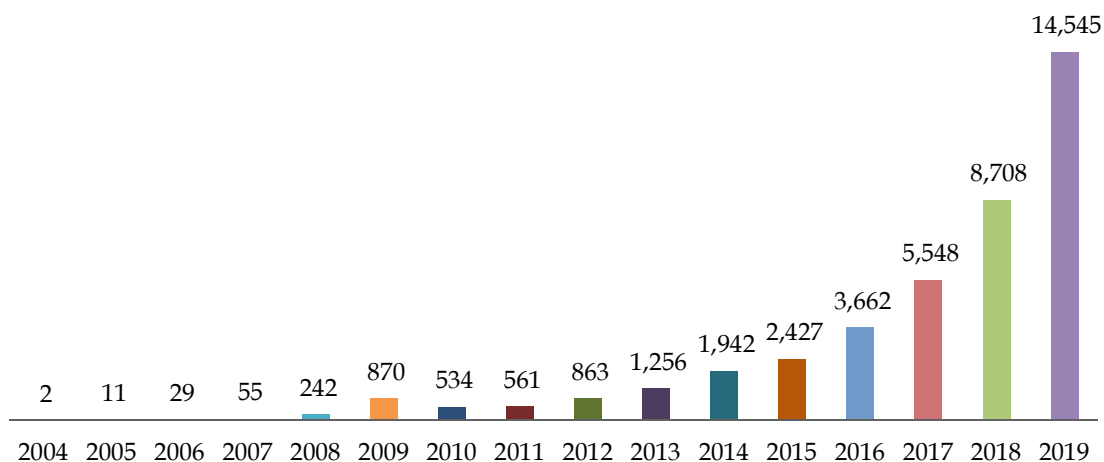
<sup>2</sup> STR is a single Suspicious Transaction Report

## Year Wise STRs Received (Since Inception)

As on 30.09.2019

| Year         | STRs Received |
|--------------|---------------|
| 2004         | 2             |
| 2005         | 11            |
| 2006         | 29            |
| 2007         | 55            |
| 2008         | 242           |
| 2009         | 870           |
| 2010         | 534           |
| 2011         | 561           |
| 2012         | 863           |
| 2013         | 1,256         |
| 2014         | 1,942         |
| 2015         | 2,427         |
| 2016         | 3,662         |
| 2017         | 5,548         |
| 2018         | 8,708         |
| 2019         | 14,545        |
| <b>Total</b> | <b>41,255</b> |

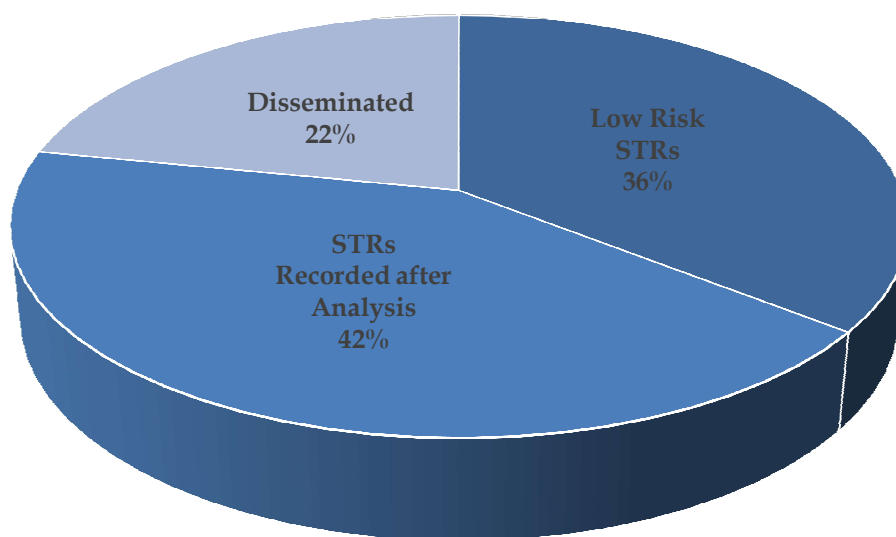
## STRs Received by FMU since 2004



## STRs Status (Since Inception)

As on 30.09.2019

|                                     |               |               |
|-------------------------------------|---------------|---------------|
| <b>Total STRs</b>                   |               | <b>41,255</b> |
| <b>Low Risk STRs</b>                | <b>14,689</b> | <b>35.61%</b> |
|                                     |               |               |
| <b>STRs Recorded after Analysis</b> | <b>17,530</b> | <b>42.49%</b> |
|                                     |               |               |
| <b>Disseminated</b>                 | <b>9,036</b>  | <b>21.90%</b> |
|                                     |               |               |
| LEAs                                | 7,176         | 79%           |
| Regulators                          | 1,860         | 21%           |



■ Low Risk STRs ■ STRs Recorded after Analysis ■ Disseminated

**STRs and Financial Intelligences Disseminated to LEAs under the  
Predicate Offence of Terrorism / Terrorism Financing (2015-2019)**  
**As on 30.09.2019**

| S.# | Designated categories of offences as per FATF | STRs      |           |           |            |              |              | Financial Intelligence |           |           |           |           |            |
|-----|---|-----------|-----------|-----------|------------|--------------|--------------|------------------------|-----------|-----------|-----------|-----------|------------|
|     |   | 2015      | 2016      | 2017      | 2018       | 2019         | Total        | 2015                   | 2016      | 2017      | 2018      | 2019      | Total      |
| 1   | TF (UNSCR-1267)                               |           |           |           | 7          | 21           | 28           |                        |           |           | 1         | 9         | 10         |
| 2   | TF (UNSCR-1373)                               |           |           |           | 688        | 3,598        | 4,286        |                        |           |           | 3         | 20        | 23         |
| 3   | TF (OFAC listed)                              |           |           |           | 5          | 4            | 9            |                        |           |           | 3         | 1         | 4          |
| 4   | TF (FIA Red Book)                             |           |           |           | 1          |              | 1            |                        |           |           | 1         |           | 1          |
| 5   | TF (others)                                   | 36        | 89        | 39        | 78         | 81           | 323          | 14                     | 19        | 18        | 24        | 12        | 87         |
|     | <b>TOTAL - Terrorism Financing</b>            | <b>36</b> | <b>89</b> | <b>39</b> | <b>779</b> | <b>3,704</b> | <b>4,647</b> | <b>14</b>              | <b>19</b> | <b>18</b> | <b>32</b> | <b>42</b> | <b>125</b> |

\*Multiple Disclosures

## STRs and Financial Intelligences Disseminated to LEAs under likely Predicate Offences of ML/Others (2015-2019)

As on 30.09.2019

| #  | Designated categories of offences as per FATF  | STRs       |            |            |            |              |              | Financial Intelligence |            |            |            |            |            |
|----|--|------------|------------|------------|------------|--------------|--------------|------------------------|------------|------------|------------|------------|------------|
|    |  | 2015       | 2016       | 2017       | 2018       | 2019         | Total        | 2015                   | 2016       | 2017       | 2018       | 2019       | Total      |
| 1  | Participation in an organized criminal group and racketeering;   |            |            |            | 9          |              | 9            |                        |            |            | 1          |            | 1          |
| 2  | Trafficking in human beings and migrant smuggling;   | 3          | 12         | 12         | 1          | 1            | 29           | 3                      | 5          | 3          | 1          | 1          | 13         |
| 3  | Sexual exploitation, including sexual exploitation of children;  |            |            | 2          | 1          |              | 3            |                        |            | 2          | 1          |            | 3          |
| 4  | Illicit trafficking in narcotic drugs and psychotropic substances;                                       | 5          | 4          | 2          | 19         |              | 30           | 2                      | 2          | 2          | 8          |            | 14         |
| 5  | Illicit arms trafficking/Illegal Arms and Ammunition;  |            |            | 4          | 13         | 96           | 113          |                        |            | 2          | 2          | 2          | 6          |
| 6  | Illicit trafficking in stolen and other goods;   |            |            |            |            |              |              |                        |            |            |            |            |            |
| 7  | Corruption and bribery/Unexplained Assets as per NAO/Cheating Public At large/ unjustified High Turnover | 45         | 116        | 106        | 322        | 308          | 897          | 21                     | 22         | 36         | 35         | 23         | 137        |
| 8  | Fraud;   | 34         | 29         | 63         | 84         | 11           | 221          | 8                      | 14         | 10         | 11         | 4          | 47         |
| 9  | Counterfeiting currency;   |            |            |            |            |              |              |                        |            |            |            |            |            |
| 10 | Counterfeiting and piracy of products;   |            |            |            |            |              |              |                        |            |            |            |            |            |
| 11 | Environmental crime;   |            |            |            |            |              |              |                        |            |            |            |            |            |
| 12 | Murder, grievous bodily injury;  | 4          |            |            |            |              | 4            | 2                      |            |            |            |            | 2          |
| 13 | Kidnapping, illegal restraint and hostage-taking;  |            |            |            |            |              |              |                        |            |            |            |            |            |
| 14 | Robbery or theft;  |            |            |            | 1          |              | 1            |                        |            |            | 1          |            | 1          |
| 15 | Smuggling / Offences under Customs Act   | 102        | 57         | 90         | 30         | 49           | 328          | 29                     | 27         | 39         | 13         | 2          | 110        |
| 16 | Extortion;   | 9          |            |            | 3          |              | 12           | 1                      |            |            | 3          |            | 4          |
| 17 | Forgery;   | 2          | 1          |            | 1          |              | 4            | 1                      | 1          |            | 1          |            | 3          |
| 18 | Piracy; and  |            |            |            |            |              |              |                        |            |            |            |            |            |
| 19 | Insider trading and market manipulation.   |            |            | 3          |            | 3            | 6            |                        |            | 1          |            | 1          | 2          |
| 20 | Tax Evasion / Tax Crime  |            | 190        | 424        | 371        | 665          | 1,650        |                        | 55         | 192        | 89         | 69         | 405        |
|    | <b>TOTAL</b>   | <b>204</b> | <b>409</b> | <b>706</b> | <b>855</b> | <b>1,133</b> | <b>3,307</b> | <b>67</b>              | <b>126</b> | <b>287</b> | <b>166</b> | <b>102</b> | <b>205</b> |

| S.# | Designated categories of offences outside FATF | Other Suspected Offences |            |            |              |              |              |                        |           |            |           |           |            |
|-----|--|--------------------------|------------|------------|--------------|--------------|--------------|------------------------|-----------|------------|-----------|-----------|------------|
|     |  | STRs                     |            |            |              |              |              | Financial Intelligence |           |            |           |           |            |
|     |  | 2015                     | 2016       | 2017       | 2018         | 2019         | Total        | 2015                   | 2016      | 2017       | 2018      | 2019      | Total      |
| 1   | Regulatory Violation/<br>Regulatory Advice     | 33                       | 89         | 682        | 961          | 751          | 2,516        | 17                     | 14        | 72         | 36        | 33        | 172        |
| 2   | Grey Telephony                                 | 1                        |            | 2          | 2            | 4            | 9            | 1                      |           | 2          | 2         | 1         | 6          |
| 3   | Virtual Currency                               |                          | 15         | 7          | 237          |              | 259          |                        | 1         | 2          | 5         |           | 8          |
| 4   | Currency Smuggling;                            |                          |            |            | 1            |              | 1            |                        |           |            | 1         |           | 1          |
| 5   | Trade Based Money<br>Laundering (TBML)         |                          |            | 40         | 23           | 56           | 119          |                        |           | 17         | 4         | 2         | 23         |
| 6   | Hawala/Hundi                                   | 155                      | 112        | 127        | 110          | 84           | 588          | 51                     | 32        | 45         | 35        | 16        | 179        |
| 7   | Illegal Trade in Financial<br>Instruments      | 20                       |            |            | 6            |              | 26           | 1                      |           |            | 1         |           | 2          |
| 8   | Verification of Complaint                      |                          |            | 2          | 24           | 119          | 145          |                        |           | 2          | 3         | 6         | 11         |
|     | <b>TOTAL</b>                                   | <b>209</b>               | <b>216</b> | <b>860</b> | <b>1,364</b> | <b>1,014</b> | <b>3,663</b> | <b>70</b>              | <b>47</b> | <b>140</b> | <b>87</b> | <b>58</b> | <b>402</b> |

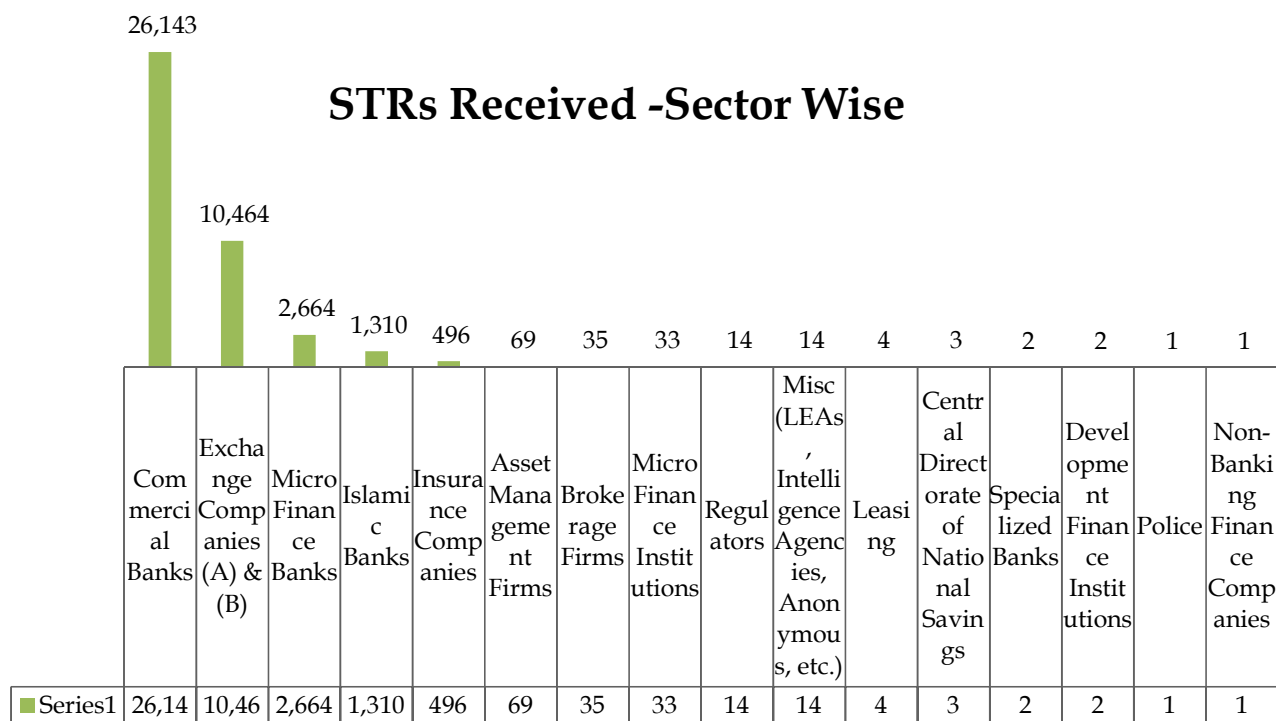
\*Multiple Disclosures



## STRs Received -Sector Wise (Since inception)

As on 30.09.2019

| Sr. No. | Reporting of STRs (Sector Wise)               | No. of STRs   |
|---------|---|---------------|
| 1       | Commercial Banks                              | 26,143        |
| 2       | Exchange Companies (A) & (B)                  | 10,464        |
| 3       | Micro Finance Banks                           | 2,664         |
| 4       | Islamic Banks                                 | 1,310         |
| 5       | Insurance Companies                           | 496           |
| 6       | Asset Management Firms                        | 69            |
| 7       | Brokerage Firms                               | 35            |
| 8       | Micro Finance Institutions                    | 33            |
| 9       | Regulators                                    | 14            |
| 10      | Miscellaneous (including anonymous Complains) | 14            |
| 11      | Leasing Companies                             | 4             |
| 12      | Central Directorate of National Savings       | 3             |
| 13      | Specialized Banks                             | 2             |
| 14      | Development Finance Institutions              | 2             |
| 15      | Police  | 1             |
| 16      | Non-Banking Finance Companies                 | 1             |
|         | <b>Total</b>                                  | <b>41,255</b> |

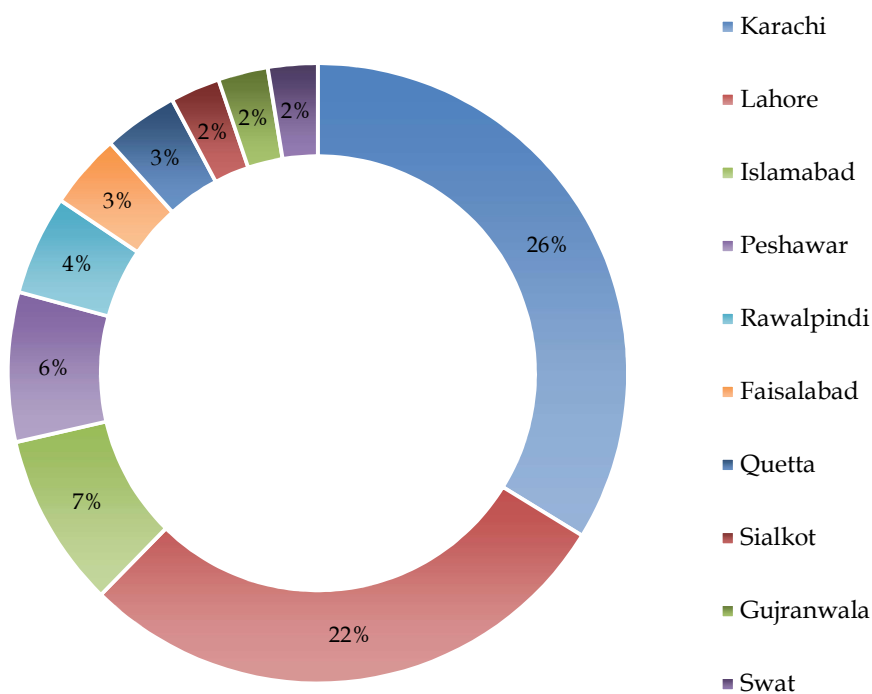


## Top Ten STR Reporting Districts (2015-2019)

As on 30.09.2019

| Sr. No. | Top Ten Reporting Districts |              |                     |
|---------|-----------------------------|--------------|---------------------|
|         | District                    | Nos. of STRs | % age of Total STRs |
| 1       | Karachi                     | 9,214        | 26.41               |
| 2       | Lahore                      | 7,687        | 22.03               |
| 3       | Islamabad                   | 2,496        | 7.15                |
| 4       | Peshawar                    | 2,206        | 6.32                |
| 5       | Rawalpindi                  | 1,386        | 3.97                |
| 6       | Faisalabad                  | 1,125        | 3.22                |
| 7       | Quetta                      | 993          | 2.85                |
| 8       | Sialkot                     | 707          | 2.03                |
| 9       | Gujranwala                  | 630          | 1.81                |
| 10      | Swat                        | 559          | 1.60                |

### Top Ten STR Reporting Districts

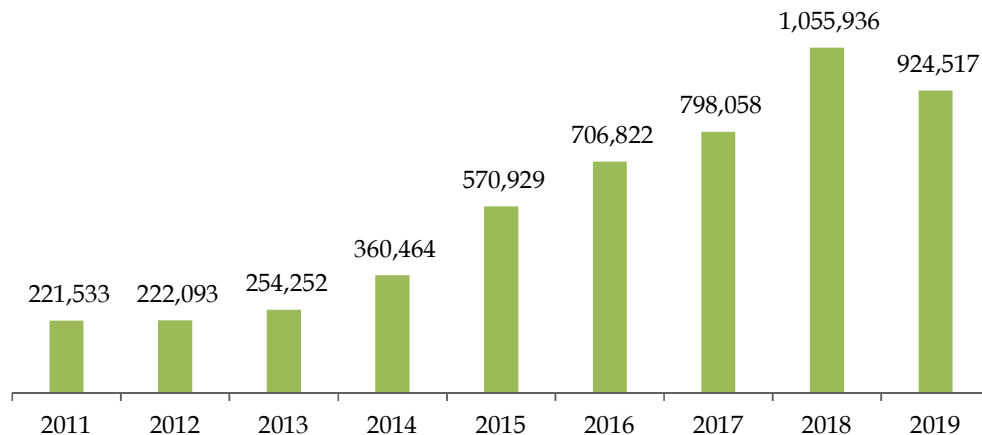


## Year Wise CTRs Received (Since Inception)

As on 30.09.2019

| Year                    | CTRs Received |
|-------------------------|---------------|
| 2011                    | 221,533       |
| 2012                    | 222,093       |
| 2013                    | 254,252       |
| 2014                    | 360,464       |
| 2015                    | 570,929       |
| 2016                    | 706,822       |
| 2017                    | 798,058       |
| 2018                    | 1,055,936     |
| 2019 (upto 30-Sep-2019) | 924,517       |

## Year Wise CTRs Received



## Acronyms

|      |   |
|------|---|
| CTRs | Currency Transaction Reports                                      |
| FIs  | Financial Intelligence  |
| FMU  | Financial Monitoring Unit   |
| LEAs | Designated Law Enforcement as per Anti Money Laundering Act, 2010 |
| ML   | Money Laundering  |
| TF   | Terrorism Financing   |
| STRs | Suspicious Transaction Reports                                    |