

# YEARLY STATISTICAL REPORT - 2020

**FINANCIAL MONITORING UNIT**

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# Executive summary

## STRs

FMU received 28,718 STRs during the year 2020. Out of which, 7,721 STRs have been received during the last quarter of the year 2020.

## MAJOR SECTORS

Major reporting Sectors include Banks and Exchange Companies.

## CTRs

1,941,818 CTRs have been received during the year 2020, out of which 627,070 CTRs were reported in the last quarter of 2020.

## REPORTING DISTRICTS

Top three STR reporting districts (during the year 2020) are Karachi, Lahore, and Peshawar.

## OFFENCES

Top 3 Offences during the year 2020, in terms of number of disseminated Financial Intelligences, are Tax Crimes, Terrorism Financing and Hawala/Hundi.

## STRATEGIC ANALYSIS

During the year 2020, FMU conducted and disseminated eleven Strategic Analysis to relevant Law Enforcement Agencies &/or regulators or supervisors.





Financial Monitoring Unit known as FMU, is the financial intelligence unit of Pakistan. Its core functions are to receive STRs and CTRs, their analysis and dissemination.

The STRs and CTRs are filed by financial institutions and designated non-financial businesses and professions.

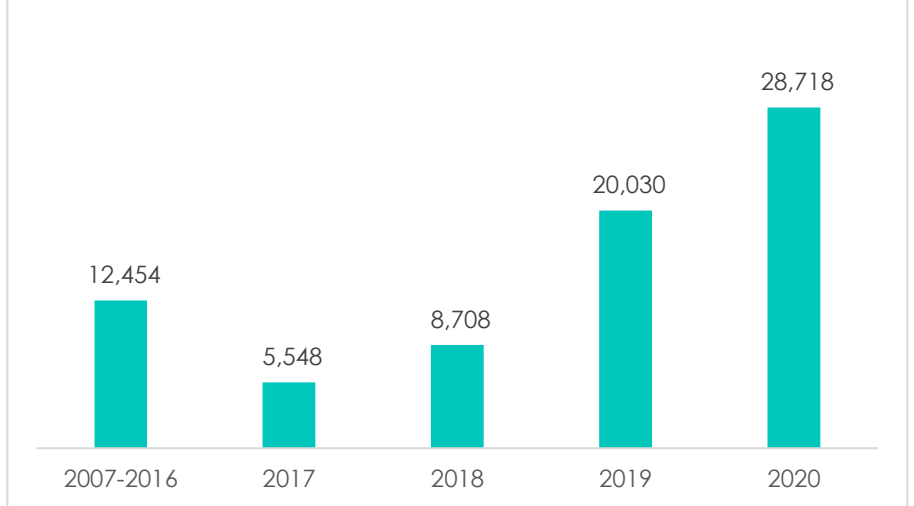


The reporting of STRs has drastically increased over the years.

During the year 2020, FMU received 28,718 STRs.

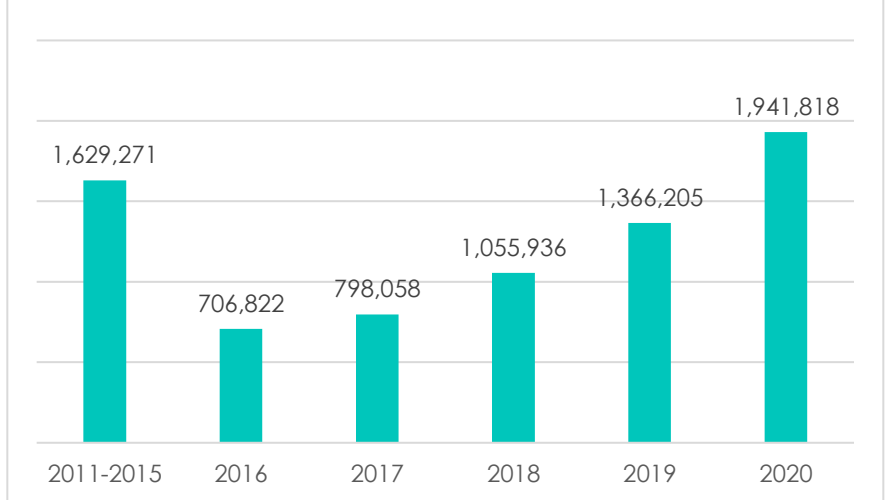
## STR Reporting

STRs Received by FMU since 2007

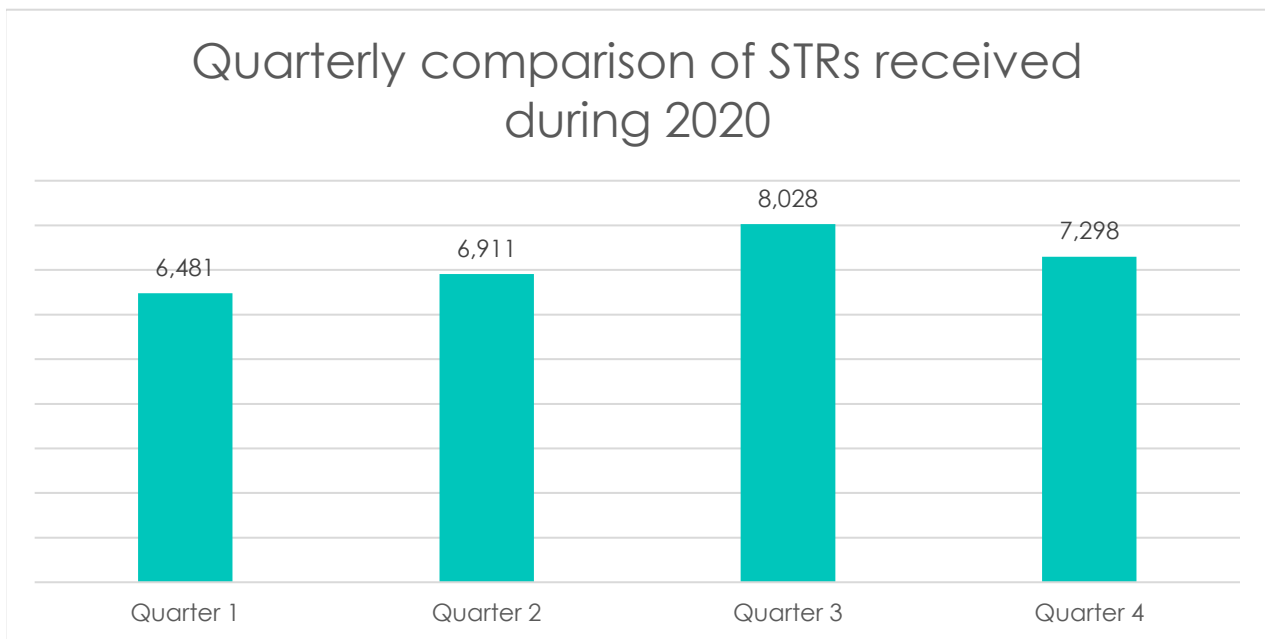


## CTR Reporting

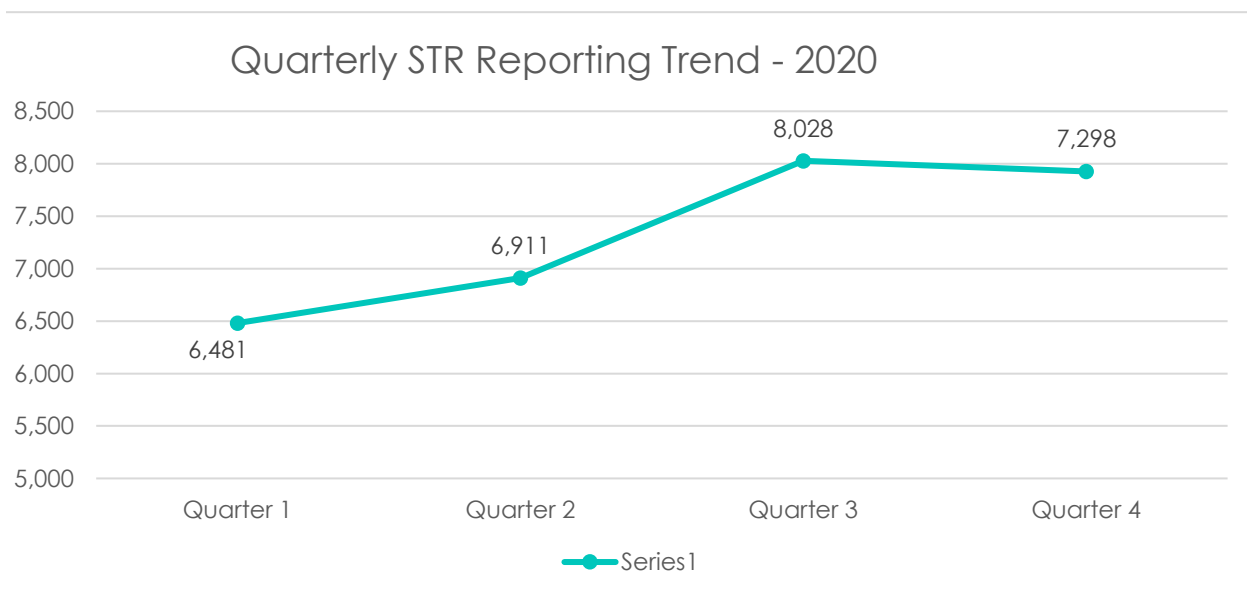
Year Wise CTRs Received



# STR Reporting Quarterly comparison 2020



## TREND LINE

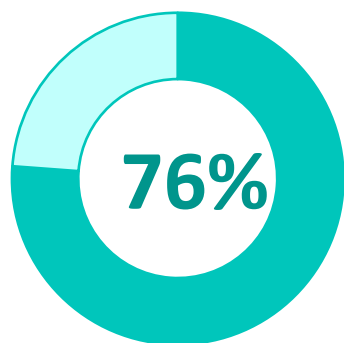


# STR Reporting-Sector Wise-2020

## SUMMARY

	Q1	Q2	Q3	Q4	Total
Banking Sector	4,753	5,772	6,209	5145	21,879
Exchange Companies	1,444	1,022	1,558	1802	5,826
Non-Banking Sector	284	117	261	351	1,013
<b>Total</b>	<b>6,481</b>	<b>6,911</b>	<b>8,028</b>	<b>7,298</b>	<b>28,718</b>

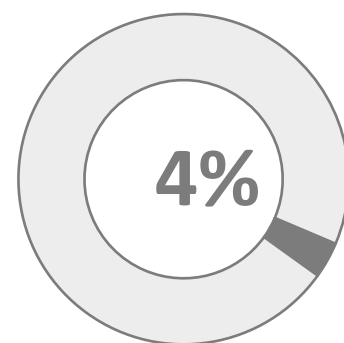
Banking Sector



Exchange Companies



Non-Banking Sector

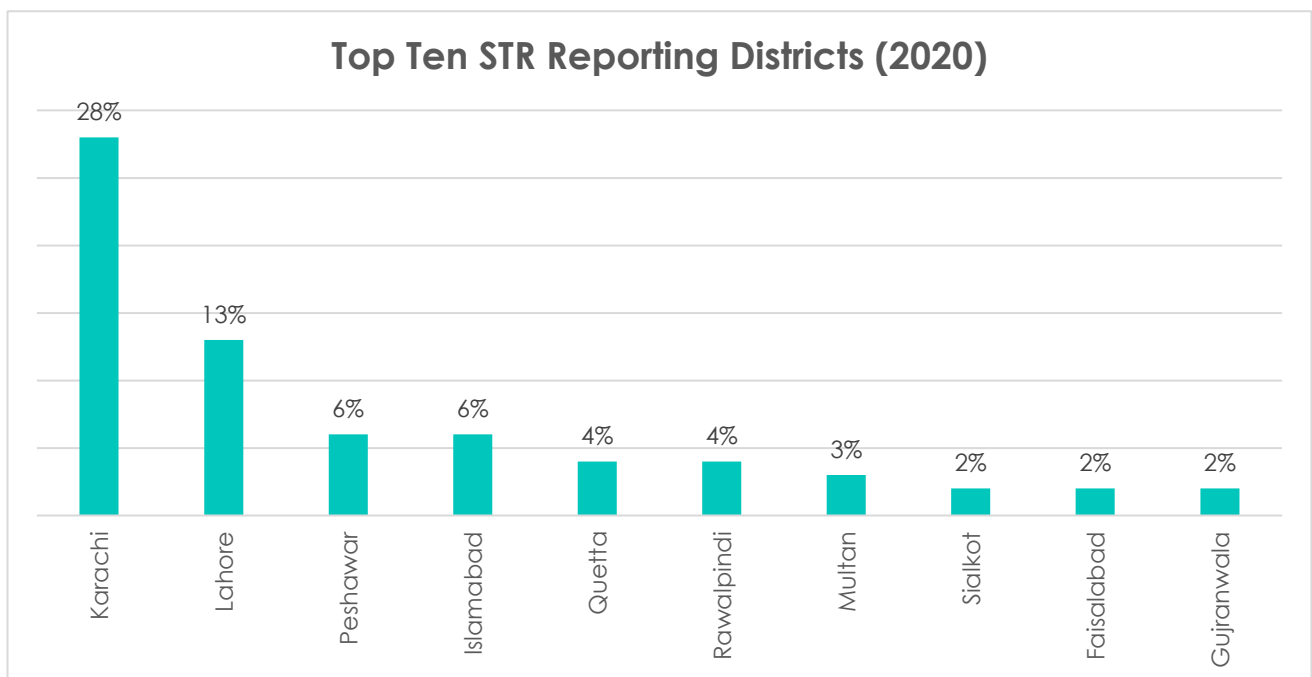


# STR Reporting Sector wise-2020

Reporting of STRs (Institutions Wise)	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2020
<i>Private Commercial Banks</i>	3312	4566	4425	3518	15,821
<i>Islamic Banks</i>	411	562	915	428	2,316
<i>Foreign Banks</i>	0	4	1	1	6
<i>Specialized Banks</i>	4	5	16	3	28
<i>Public Commercial Banks</i>	615	274	462	490	1,841
<i>Micro Finance Banks</i>	411	361	390	705	1,867
<b>Banking Sector</b>	<b>4753</b>	<b>5772</b>	<b>6209</b>	<b>5145</b>	<b>21,879</b>
<i>Exchange Companies (A)</i>	1124	810	1296	1529	4,759
<i>Exchange Companies (B)</i>	320	212	262	273	1,067
<b>Exchange Companies (A) &amp; (B)</b>	<b>1444</b>	<b>1022</b>	<b>1558</b>	<b>1802</b>	<b>5,826</b>
<i>DFI</i>	0	0	0	0	-
<i>Insurance</i>	224	72	190	200	686
<i>Brokerage Firm</i>	13	8	7	6	34
<i>Asset Management Company</i>	20	14	20	27	81
<i>Leasing</i>	0	0	0	2	2
<i>Micro Finance Institutions (MFIs)</i>	17	9	7	18	51
<i>Modarba Company</i>	0	0	0	2	2
<i>Investment Bank</i>	0	0	0	0	-
<i>Electronic Money Institution (EMI)</i>	0	0	0	0	-
<b>Non-Banking Sector / NBFIs</b>	<b>274</b>	<b>103</b>	<b>224</b>	<b>255</b>	<b>856</b>
<i>State Bank of Pakistan (SBP)</i>	2	0	0	0	2
<i>SECP</i>	2	0	2	10	14
<i>Directorate General of DNFBP, FBR (for reporting)</i>	0	0	0	0	-
<b>Supervisory Bodies (SBP, SECP, Directorate DNFBP)</b>	<b>4</b>	<b>0</b>	<b>2</b>	<b>10</b>	<b>16</b>
<i>SBP, Banking Services Corporation (SBP-BSC)</i>	5	2	5	16	28
<i>Central Directorate of National Savings</i>	0	2	17	32	51
<i>Pakistan Post</i>	0	8	10	18	36
<i>DNFBPs</i>	0	0	0	0	-
<i>Federal Investigation Agency (FIA)</i>				14	15
<i>LEAs and other govt. agencies</i>	1	2	3	6	11
<b>Others (DNFBPs, BSC, CDNS and other Govt. agencies)</b>	<b>6</b>	<b>14</b>	<b>35</b>	<b>86</b>	<b>141</b>
<b>Total</b>	<b>6481</b>	<b>6911</b>	<b>8028</b>	<b>7298</b>	<b>28,718</b>

# Top Ten STR Reporting Districts (2020)

District	No. of STRs	% of Total STRs
Karachi	8171	28%
Lahore	3851	13%
Peshawar	1797	6%
Islamabad	1645	6%
Quetta	1098	4%
Rawalpindi	1028	4%
Multan	746	3%
Sialkot	652	2%
Faisalabad	590	2%
Gujranwala	513	2%
Other Districts	8627	30%
<b>Total STRs</b>	<b>28718</b>	<b>100%</b>



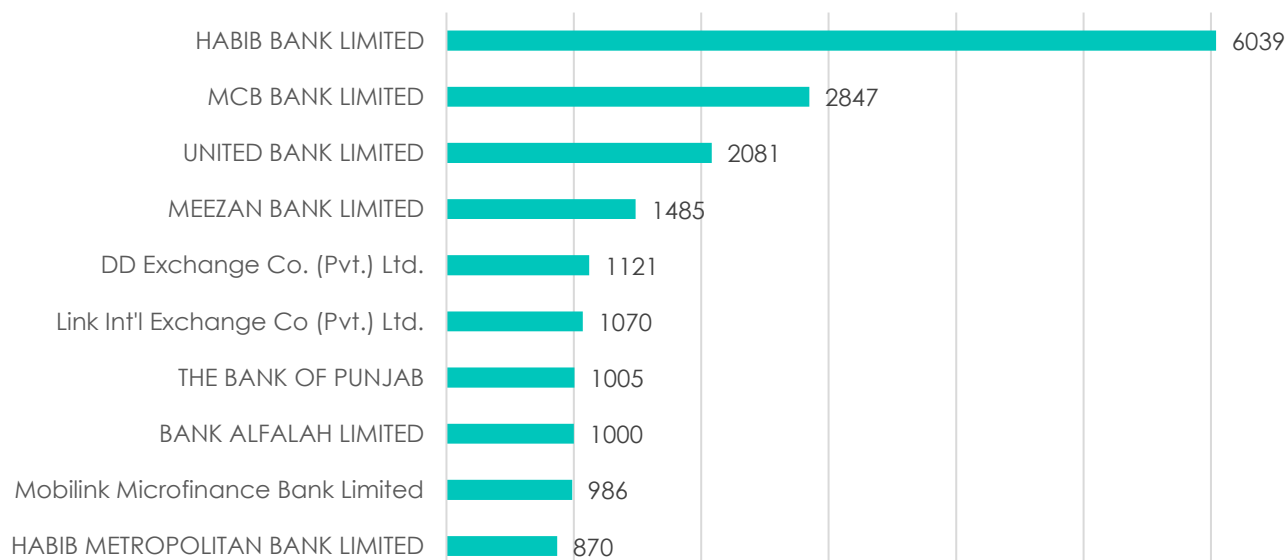


# Top Ten STR Reporting entities (2020)

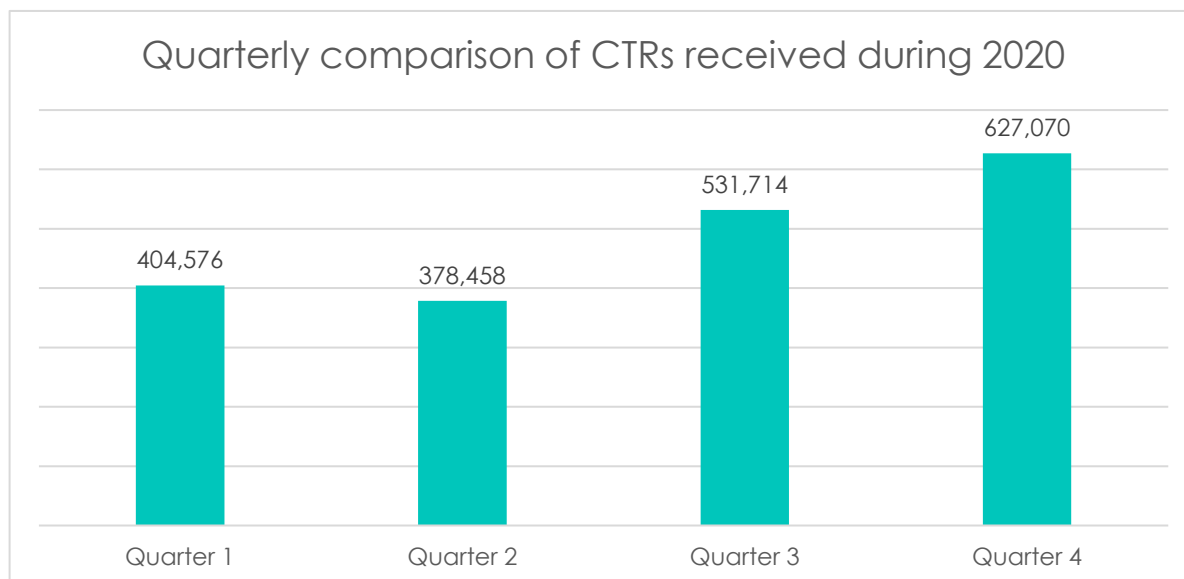
**District** **No. of STRs**

HABIB BANK LIMITED	6,039
MCB BANK LIMITED	2,847
UNITED BANK LIMITED	2,081
MEEZAN BANK LIMITED	1,485
DD Exchange Co. (Pvt.) Ltd.	1,121
Link Int'l Exchange Co (Pvt.) Ltd.	1,070
THE BANK OF PUNJAB	1,005
BANK ALFALAH LIMITED	1,000
Mobilink Microfinance Bank Limited	986
HABIB METROPOLITAN BANK LIMITED	870
Other Reporting Entities	10,214
<b>Grand Total</b>	<b>28,718</b>

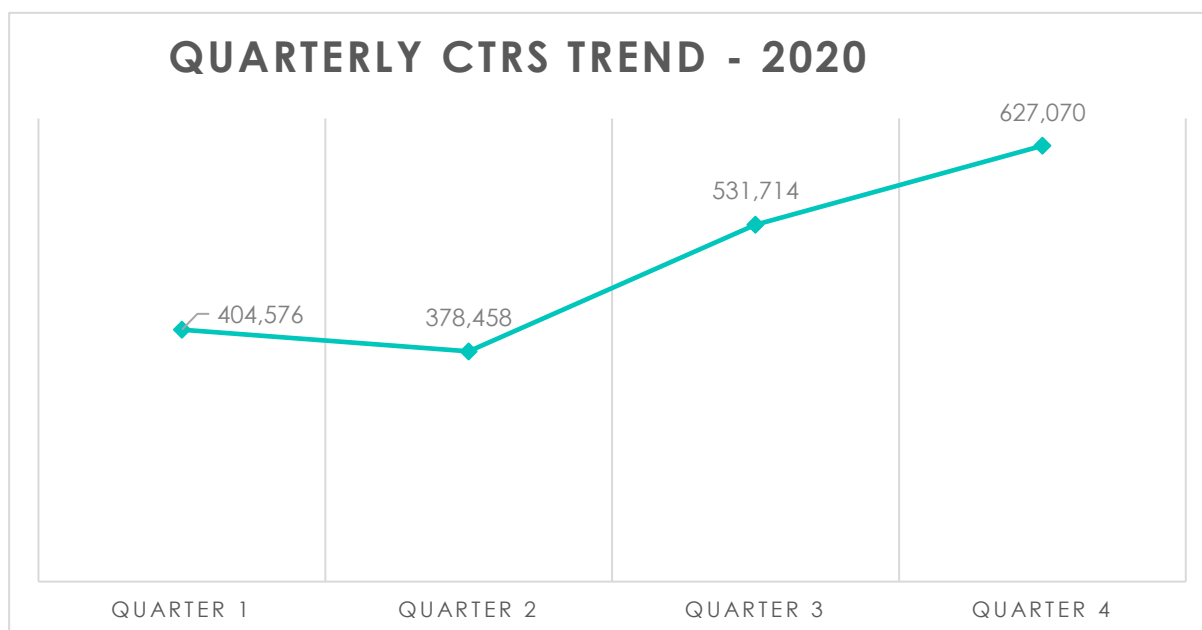
Top 10 STR Reporting Entities



# CTR Reporting Quarterly comparison 2020<sup>1</sup>



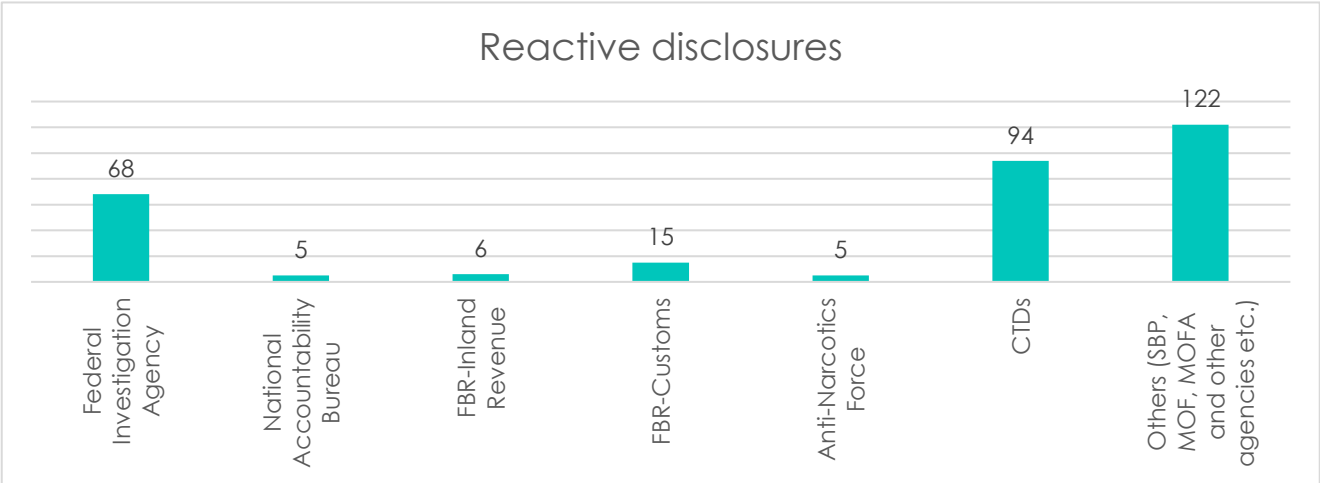
## TREND LINE



<sup>1</sup> Currency Transaction Reports (CTRs) are threshold-based reports, based on any cash activity of PKR 2.0 million and above.

# Financial intelligence (Disclosures) sent to LEAs (2020)

Total Disclosures	Proactive Disclosures	Reactive Disclosures <sup>2</sup>
966	651	315



- <sup>2</sup> Proactive disclosures are the Financial Intelligence (FIs) disseminated proactively to LEAs/Regulators.
- Reactive disclosures are intelligence disseminated based on requests for information received from LEAs/Regulators.

# Financial Intelligences Disseminated to LEAs Predicate Offence Wise

## TF & ML Related

	Designated categories of offences as per FATF	FIs
1	Terrorism Financing	166
2	Trafficking in human beings and migrant smuggling	3
3	Sexual exploitation, including sexual exploitation of children;	1
4	Illicit trafficking in narcotic drugs and psychotropic substances;	6
5	Corruption and bribery/Unexplained Assets as per NAO/Cheating Public At large/ unjustified High Turnover	43
6	Fraud; / Ponzy	19
7	Murder, grievous bodily injury	4
8	Kidnapping, illegal restraint and hostage-taking	1
9	Smuggling / Offences under Customs Act	23
10	Currency Smuggling;	2
11	Insider trading and market manipulation.	3
12	Tax Evasion / Tax Crime	179
	<b>TOTAL</b>	<b>450</b>

## Other offences

	Non-Designated categories of offences as per FATF	Q2
1	Regulatory Violation/ Regulatory Advice	62
2	Grey Telephony	1
3	Virtual Currency	7
4	Trade Based Money Laundering (TBML)	5
5	Hawala/Hundi	91
6	Illegal Trade in Financial Instruments /FCY	5
7	Ground Check	30
	<b>TOTAL</b>	<b>201</b>

# Strategic Analysis - (2020)

Description	Month
1 Misuse of financial Sector by Human Traffickers listed on FIA Red Book	Feb-20
2 Currency Hoarding	Feb-20
3 Role of Hawala/Hundi/Illegal Money Value Transfer Services (IMVTS) in ML & TF	Feb-20
4 Virtual Currency - Emerging risk of Money laundering and Terrorism financing	Mar-20
5 Schedule-IV STRs	Jan-20
6 Misuse of Financial Channels by Drug Traffickers	Jun-20
7 Strategic Analysis on STRs related to failed Biometric Verification	Jun-20
8 Strategic Analysis on Cash Couriers-2	Aug-20
9 Strategic Analysis on Currency Transaction Reports (CTRs)	Sep-20
10 Strategic Analysis on Misuse of Prize Bonds	Dec-20
11 Strategic Analysis on Misuse of NPOs	Dec-20