

Statistical Report

As on Dec 31, 2019

Financial Monitoring Unit (FMU)
Government of Pakistan



Table of Contents

Executive Summary.....	2
Year Wise STRs Received (Since Inception)	3
STRs Status (Since Inception)	4
STRs and Financial Intelligences Disseminated to LEAs under the Predicate Offence of Terrorism / Terrorism Financing (2015-2019).....	5
STRs and Financial Intelligences Disseminated to LEAs under likely Predicate Offences of ML/Others (2015-2019)	6
STRs Received -Sector Wise (Since Inception)	8
Top Ten STR Reporting Districts (2015-2019)	9
Year Wise CTRs Received (Since Inception).....	10

Executive Summary

- 46,740 STRs have been received by FMU since inception till 31-Dec-2019.
- Out of total 46,740 STRs, 25% (mostly high risk STRs) have been disseminated to LEAs / Regulators, 41% (mostly low risk STRs) have been processed while 34% are under analysis.
- Since 2015 up to December 2019, 213 Financial Intelligences¹ (FIs) containing 10,145 STRs² have been disseminated to LEAs and Regulators under the Predicate Offence of Terrorism / Terrorism Financing.
- Top 3 suspected Predicate Offences from 2015 up to Dec, 2019 in terms of number of disseminated STRs are Tax Crimes (STRs disseminated=1,921), Corruption (STRs disseminated=944) and Smuggling (STRs disseminated=550).
- Major reporting Sectors are Commercial Banks followed by Exchange Companies and Micro Finance Banks.
- Top three STR reporting districts from 2015 to Dec, 2019 are Karachi, Lahore and Islamabad with 10,291; 8,737 and 3,017 STRs respectively.
- 5,556,292 CTRs have been received since inception till 31-Dec-2019.

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

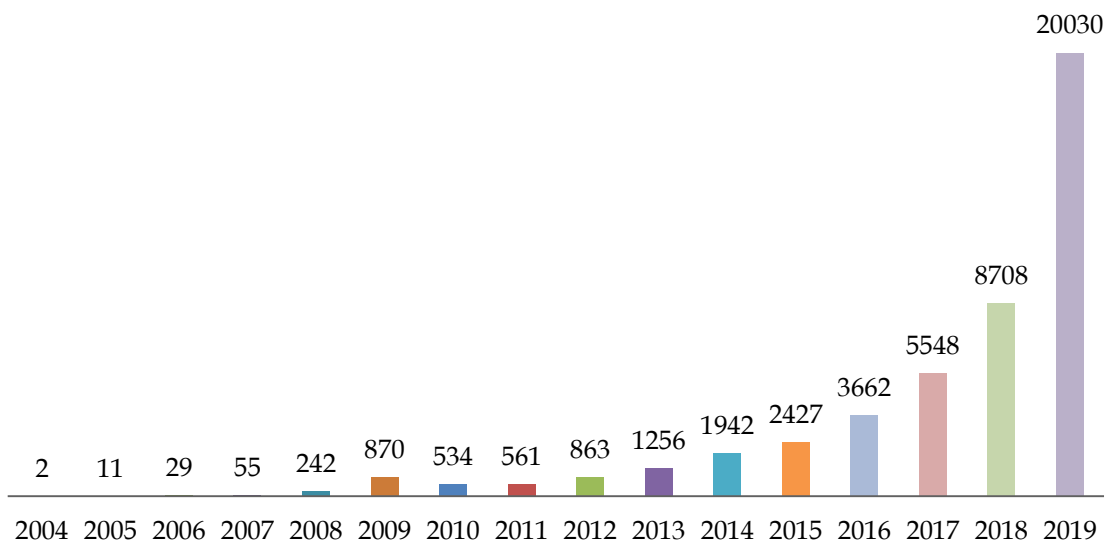
² STR is a single Suspicious Transaction Report

Year Wise STRs Received (Since Inception)

As on 31.12.2019

Year	Total STRs
2004	2
2005	11
2006	29
2007	55
2008	242
2009	870
2010	534
2011	561
2012	863
2013	1256
2014	1942
2015	2427
2016	3662
2017	5548
2018	8708
2019	20030
Total	46740

STRs Received by FMU since 2004

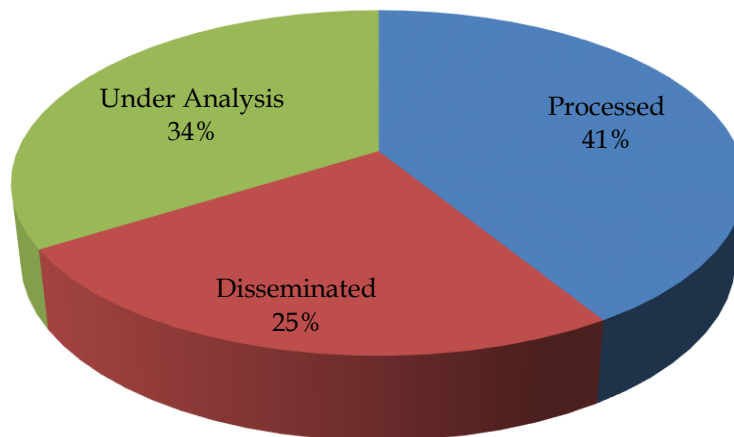


STRs Status (Since Inception)

As on 31.12.2019

Total STRs Received	46,740	100.00%
Processed	19,274	41.24%
Disseminated	11,617	24.85%
Under Analysis	15,849	33.91%

Total STRs Received



**STRs and Financial Intelligences Disseminated to LEAs
under the Predicate Offence of Terrorism / Terrorism
Financing (2015-2019)
As on 31.12.2019**

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	80	87				1	31	32
2	TF (UNSCR-1373)				688	8945	9633				3	58	61
3	TF (UNSCR-1540)					4	4					2	2
4	TF (OFAC listed)				5	6	11				3	2	5
5	TF (FIA Red Book)				1	0	1				1	0	1
6	TF (others)	36	89	39	78	167	409	14	19	18	24	37	112
	TOTAL - Terrorism Financing	36	89	39	779	9202	10145	14	19	18	32	130	213

*Multiple Disclosures

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

As on 31.12.2019

S.#	Designated categories of offences as per FATF	STRs						Financial Intelligence					
		2015	2016	2017	2018	2019	Total	2015	2016	2017	2018	2019	Total
1	Participation in an organized criminal group and racketeering;				9	0	9				1	0	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	1	4			2	1	1	4
4	Illicit trafficking in narcotic drugs and psychotropic substances;	5	4	2	19	13	43	2	2	2	8	4	18
5	Illicit arms trafficking/Illegal Arms and Ammunition;			4	13	96	113			2	2	2	6
6	Illicit trafficking in stolen and other goods;					0	0					0	0
7	Corruption and bribery/Unexplained Assets as per NAO/Cheating Public At large/ unjustified High Turnover	45	116	106	322	355	944	21	22	36	35	32	146
8	Fraud;	34	29	63	84	17	227	8	14	10	11	9	52
9	Counterfeiting currency;					0	0					0	0
10	Counterfeiting and piracy of products;					0	0					0	0
11	Environmental crime;					0	0					0	0
12	Murder, grievous bodily injury;	4				0	4	2				0	2
13	Kidnapping, illegal restraint and hostage-taking;					0	0					0	0
14	Robbery or theft;				1	0	1				1	0	1
15	Smuggling / Offences under Customs Act	102	57	90	30	271	550	29	27	39	13	6	114
15 (a)	Currency Smuggling;					52	52					2	2
16	Extortion;	9			3	0	12	1			3	0	4
17	Forgery;	2	1		1	0	4	1	1		1	0	3
18	Piracy; and					0	0					0	0
19	Insider trading and market manipulation.			3		3	6			1		1	2
20	Tax Evasion / Tax Crime		190	424	371	936	1921		55	192	89	85	421
	TOTAL	204	409	706	855	1745	3919	67	126	287	166	143	789

S.#	Designated categories of offences outside FATF	Other Offences											
		STRs						Financial Intelligence					
		2015	2016	2017	2018	2019	Total	2015	2016	2017	2018	2019	Total
1	Regulatory Violation/ Regulatory Advice	33	89	682	961	918	2,683	17	14	72	36	40	179
2	Grey Telephony	1		2	2	4	9	1		2	2	1	6
3	Virtual Currency		15	7	237	0	259		1	2	5	0	8
4	Currency Smuggling;				1	0	1				1	0	1
5	Trade Based Money Laundering (TBML)			40	23	70	133			17	4	3	24
6	Hawala/Hundi	155	112	127	110	355	859	51	32	45	35	28	191
7	Illegal Trade in Financial Instruments	20			6	0	26	1			1	0	2
8	Not Determined/Ground Check			2	24	143	169			2	3	11	16
	TOTAL	209	216	860	1364	1490	4139	70	47	140	87	83	427

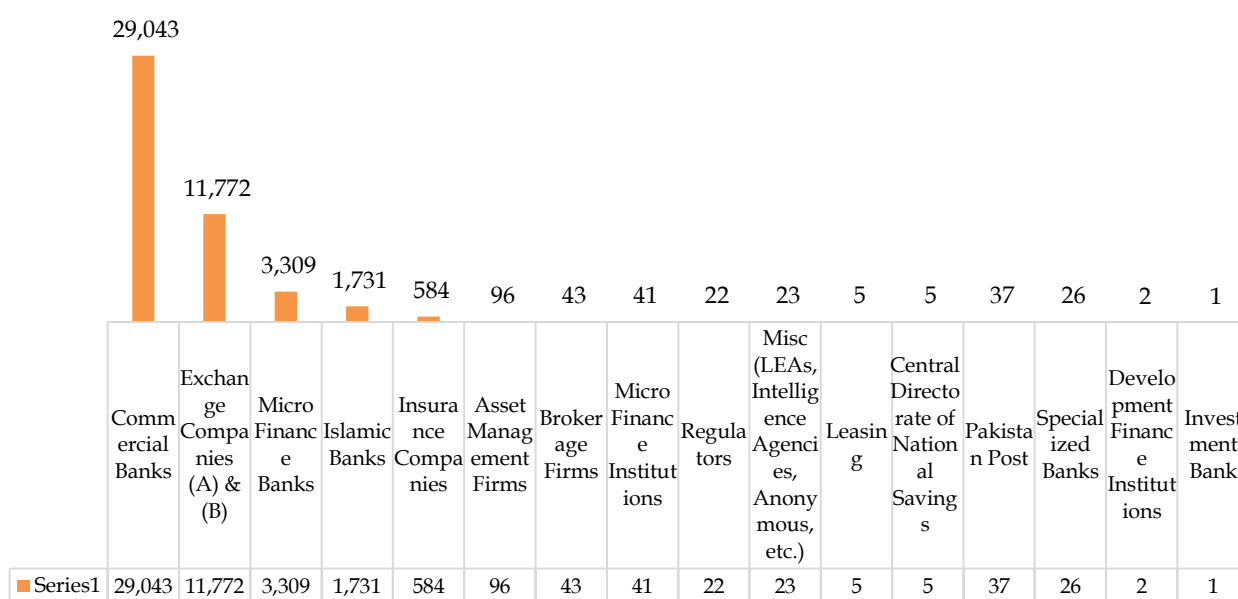
*Multiple Disclosures

STRs Received -Sector Wise (Since Inception)

As on 31.12.2019

Sr. No.	Reporting of STRs (Sector Wise)	No. of STRs
1	Commercial Banks	29,043
2	Exchange Companies (A) & (B)	11,772
3	Micro Finance Banks	3,309
4	Islamic Banks	1,731
5	Insurance Companies	584
6	Asset Management Firms	96
7	Brokerage Firms	43
8	Micro Finance Institutions	41
9	Regulators	22
10	Misc (LEAs, Intelligence Agencies, Anonymous, etc.)	23
11	Leasing	5
12	Central Directorate of National Savings	5
13	Pakistan Post	37
14	Specialized Banks	26
15	Development Finance Institutions	2
16	Investment Bank	1
	Total	46,740

STRs Received -Sector Wise

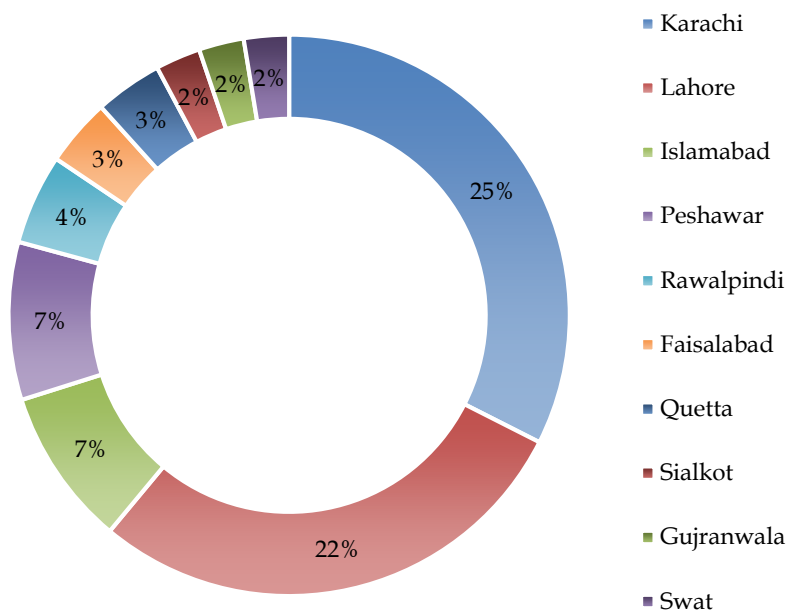


Top Ten STR Reporting Districts (2015-2019)

As on 31.12.2019

Sr. No.	Top Ten Reporting Districts		
	District	Nos. of STRs	% age of Total STRs
1	Karachi	10,291	25%
2	Lahore	8,737	22%
3	Islamabad	3,017	7%
4	Peshawar	2,661	7%
5	Rawalpindi	1,578	4%
6	Faisalabad	1,270	3%
7	Quetta	1,179	3%
8	Sialkot	822	2%
9	Gujranwala	722	2%
10	Swat	689	2%

Top Ten STR Reporting Districts



Year Wise CTRs Received (Since Inception)

As on 31.12.2019

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	1,366,205

Year Wise CTRs Received

