



Belgian Financial Processing Unit

22nd Annual Report 2015

Statistics

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1. KEY FIGURES

1.1. Disclosures sent to CTIF-CFI

In 2015, CTIF-CFI received 28.272 disclosures from the financial sector and the designated non-financial businesses and professions. From 2012 to 2014 the number of disclosures to CTIF-CFI rose sharply. This number remained stable in 2015.

	2013	2014	2015
Number of disclosures	22.966	27.767	28.272
	+9,36 %	+20,90 %	+1,82 %

13.376 disclosures were new money laundering or terrorist financing cases. 14.896 disclosures were additional reports related to existing files.

Section 2 below provides a detailed overview of these 28.272 disclosures.

The 13.376 disclosures received can be “subjective” disclosures or “objective” disclosures.

CTIF-CFI receives “subjective” disclosures. These disclosures are based on a suspicion of money laundering or terrorist financing.

CTIF-CFI also receives “objective” disclosures, these are disclosures inter alia based on legal indicators.

“Objective” disclosures include disclosures from the Customs and Excise Administration (cross-border transportation of currency), casinos¹, notaries² and real estate agents³. These disclosing entities are required to inform CTIF-CFI of objective facts, even if they do not have any suspicions. Some disclosures of payment institutions or currency exchange offices related to international transfers (money remittance) are also part of this category.

1.2. New files

A large number of disclosures can relate to separate transactions related to the same case.

Various disclosures from one single disclosing entity can relate to the same case. Furthermore, the same case can involve disclosures from various separate institutions. CTIF-CFI groups disclosures of suspicious transactions that relate to one case into one file.

The disclosures received in 2015 were grouped into 8.329 files.

	2013	2014	2015
Number of new files opened because of ML or TF suspicions	5.063	6.978	8.329

¹ In accordance with the indicators of the Royal Decree of 6 May 1999 implementing Article 26, § 2, second subparagraph, of the Law of 11 January 1993.

² In accordance with Article 20 of the Law of 11 January 1993.

³ In accordance with Article 20 of the Law of 11 January 1993.

In order to process disclosures effectively, CTIF-CFI classifies each disclosure upon receipt according to its importance (amount involved, politically exposed persons involved,...) and priority (urgent when funds can be frozen or seized or in case of an ongoing judicial investigation). These two criteria will determine the extent of research carried out and how quickly this research will have to be carried out. This selection process enables CTIF-CFI to balance any large variations in the number of disclosures.

1.3. Files forwarded to the judicial authorities

In 2015, 992 new files or cases, for a total amount of EUR 639,36 million, were forwarded to the judicial authorities after CTIF-CFI's analysis revealed serious indications of money laundering or terrorist financing. The forwarded files refer to files opened in 2015 as well as in previous years.

In 2015, data or information from 3.646 disclosures, received in 2015 or in previous years, were forwarded to the judicial authorities following analysis. These 3.646 disclosures related to money laundering or terrorist financing transactions for a total amount of EUR 1.064,13 million.

	2013	2014	2015
Number of files reported to the judicial authorities	1.168	1.131	992
Amounts in the files reported to the judicial authorities ⁽¹⁾	796,79	786,05	639,36
Number of disclosures reported to the judicial authorities ⁽²⁾	5.061	5.183	3.646
Amounts ⁽¹⁾ in disclosures reported to the judicial authorities ⁽²⁾	1.179,76	1.687,23	1.064,13

⁽¹⁾ Amounts in million EUR.

⁽²⁾ CTIF-CFI does not forward any copies of disclosures, but only information on suspicious transactions mentioned in these disclosures, in addition to its analysis.

1.4. Number of freezing orders

In 2015, CTIF-CFI used its power to oppose execution of a transaction on 13 occasions. CTIF-CFI temporarily froze assets worth EUR 3,75 million.

	2013	2014	2015
Number of freezing orders	25	19	13
Total amount of freezing orders ⁽¹⁾	12,34	8,71	3,75

⁽¹⁾ Amounts in million EUR.

2. SOURCES OF DISCLOSURES SENT TO CTIF-CFI

2.1. Disclosures

	2013	2014	2015	% 2015
Currency exchange offices and agents acting as payment institutions (money remittance)	11.657	12.504	10.533	37,26
Credit institutions	5.690	6.955	7.747	27,40
Postal Service – <i>bpost</i>	1.085	1.392	1.295	4,58
Notaries	967	1.373	1.143	4,04
Casinos	919	1.110	1.044	3,69
National Bank of Belgium	46	516	665	2,35
External accountants, external tax advisors, external licensed accountants, external licensed tax specialists-accountants	139	133	162	0,57
Life insurance companies	196	129	902	3,19
Real estate agents	67	72	67	0,24
Companies for consumer credit	22	71	33	0,12
Company auditors	48	68	58	0,21
Bailiffs	8	27	48	0,17
Stock broking firms	22	19	43	0,15
Insurance intermediaries	18	9	3	0,01
Mortgage companies	12	7	5	0,02
Lawyers	9	7	2	0,01
Management companies of collective investment undertakings	20	6	0	-
Payment institutions managing credit cards	6	4	0	-
Dealers in diamonds	1	2	34	0,12
Branch offices of management companies of collective investment undertakings in the EEA	0	1	2	0,01
Branch offices of investment companies in the EEA	0	1	2	0,01
Intermediaries in banking and investment services	5	0	0	-
Security firms	2	0	1	-
Clearing institutions	1	0	0	-
Lease-financing companies	0	0	0	-
Portfolio management and investment advice companies	0	0	0	-

	2013	2014	2015	% 2015
Branch offices of management companies of collective investment undertakings outside the EEA	0	0	0	-
Collective investment undertakings	0	0	0	-
Public Trustee Office	0	0	0	-
Branch offices of investment companies outside the EEA	0	0	0	-
Market operators	0	0	0	-

2.2. Requests for information received from FIU counterparts

	2013	2014	2015	% 2015
FIU counterparts ⁽¹⁾	536	424	1.007	3,56

⁽¹⁾ In accordance with Article 22 §2 of the Law of 11 January 1993.

2.3. Notifications received from the Customs and Excise Administration, trustees in a bankruptcy, the Federal Public Prosecutor's Office and the European Anti-Fraud Office of the European Commission (OLAF)

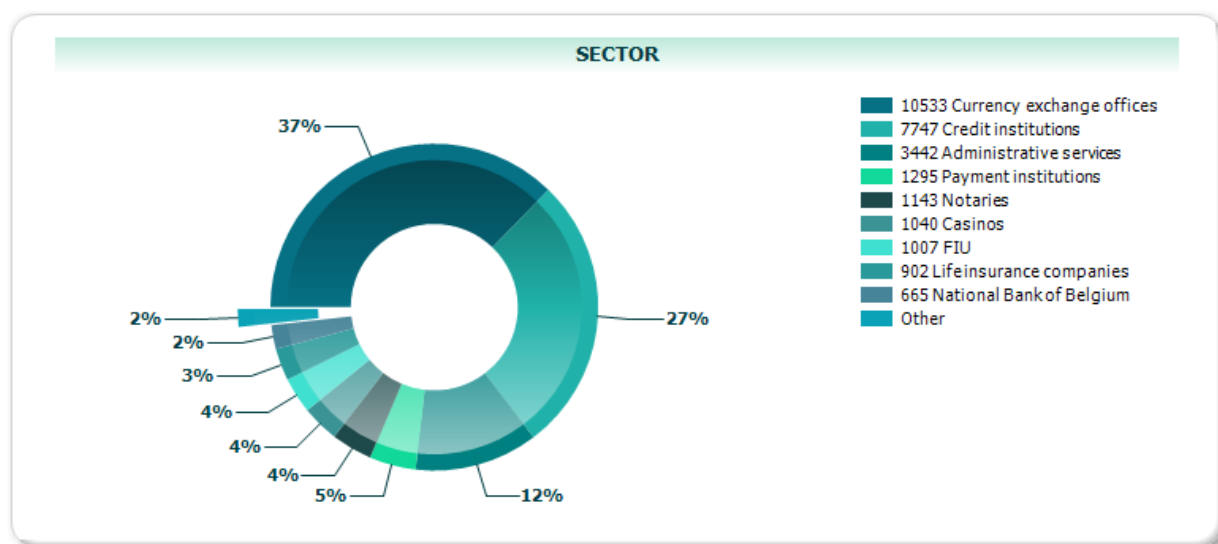
	2013	2014	2015	% 2015
Customs and Excise ⁽¹⁾	1.404	1.480	1.505	5,32
Federal Public Service Finance ⁽²⁾	34	1.420	1.942	6,87
Federal Public Service Economy	22	8	9	0,04
Trustees in a bankruptcy	7	7	1	-
Social inspectorate	-	-	1	-
Other administrative services	1	2	0	-
Coordinating Unit for Threat Analysis (OCAM-OCAD)	-	2	4	0,02
Federal Public Service Health	-	1	0	-
State Security Department (VSSE)	9	0	2	-
Federal Public Prosecutor's Office	0	0	0	-
European Anti-Fraud Office of the European Commission (OLAF)	0	0	0	-

⁽¹⁾ In accordance with Directive (EC) no 1889/2005 of 26 October 2005 and the Royal Decree of 26 January 2014 on supervisory measures for the physical cross-border transportation of currency.

⁽²⁾ In 2014 and 2015 this included the certificates issued in 2014 and 2015 by the point of contact *regularisations* of the Federal Public Service Finance in accordance with the law on fiscal regularisation that came into force on 15 July 2013.

2.4. Notifications received from supervisory, regulatory or disciplinary authorities

	2013	2014	2015	% 2015
Supervisory authorities	13	16	12	0,04
GRAND TOTAL (2.1 – 2.4)	22.966	27.767	28.272	100



2.5. Institutions and persons having submitted disclosures / total number of disclosing entities

<i>Financial professions</i>	2013	2014	2015	discl. pers. / inst.
Credit institutions	72	66	67	104
Currency exchange offices, payment institutions and institutions for electronic money	14	18	28	53
Life insurance companies	11	16	14	30
Stock broking firms	6	8	8	32
Companies for consumer credit	5	6	2	85
Mortgage companies	5	3	4	108
Payment institutions issuing or managing credit cards	5	3	0	18
Insurance intermediaries	3	2	2	9,529
Management companies of collective investment undertakings	1	2	2	12
Postal Service – <i>bpost</i>	1	1	1	1
National Bank of Belgium	1	1	1	1
Branch offices of investment companies in the EEA	0	1	2	12
Branch offices of management companies of collective investment undertakings in the EEA	0	1	0	8
Intermediaries in banking and investment services	1	0	0	15
Clearing institutions	1	0	0	1
Lease-financing companies	0	0	0	116
Portfolio management and investment advice companies	0	0	0	20
Public Trustee Office	0	0	0	1
Branch offices of investment companies outside the EEA	0	0	0	0
Market operators	0	0	0	1
Branch offices of management companies of collective investment undertakings outside the EEA	0	0	0	3
Collective investment undertakings	0	0	0	53
Total	126	128	131	



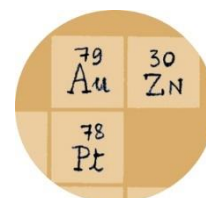
<i>Non-financial professions</i>	2013	2014	2015	discl. pers. / inst.
Notaries	312	376	311	1.172
Accounting and tax professions	67	82	77	10.416
Real estate agents	39	40	34	8.800
Company auditors	19	22	19	1.050
Bailiffs	6	11	12	550
Casinos	9	9	9	9
Lawyers	5	4	3	16.344
Dealers in diamonds	1	1	3	1.800
Security companies	1	0	1	8
Total	459	545	469	

2.6. Breakdown of files by type of main transaction

Transactions ⁽¹⁾	2013	2014	2015	% 2015
Fiscal regularisation	-	1.390	1.918	23,03
Deposits into account	834	884	1.416	17,00
International transfers	884	1.304	1.413	16,96
Withdrawals	948	966	1.034	12,41
Domestic transfers	515	637	755	9,06
Life insurance	127	73	622	7,47
Money remittance	319	265	288	3,46
Securities	65	79	104	1,25
Real estate	58	90	77	0,92
Credits	79	127	71	0,85
Use of cheques	56	56	53	0,64
Physical cross-border transportation of currency ⁽²⁾	2	6	6	0,07
Casino transactions	13	1	5	0,06
Other	786	786	567	6,82
Total	4.686	6.664	8.329	100

⁽¹⁾ This table does not include requests from FIU counterparts.

⁽²⁾ In accordance with Regulation (EC) No 1889/2005 of 26 October 2005 and the Royal Decree of 26 January 2014 on supervisory measures for the physical cross-border transportation of currency.



3. FILES REPORTED TO THE JUDICIAL AUTHORITIES

CTIF-CFI groups disclosures of suspicious transactions that relate to one case into one file. In case of serious indications of money laundering or terrorist financing, this file is reported to the competent Public Prosecutor or the Federal Public Prosecutor.

In 2015, CTIF-CFI reported 992 new files to the judicial authorities for a total amount of EUR 639,36 million.

If after reporting a file to the judicial authorities CTIF-CFI receives new or additional disclosures on transactions that relate to the same case and there are still indications of money laundering or terrorist financing, CTIF-CFI will report these new suspicious transactions in an additional file.

In 2015, CTIF-CFI reported a total of 3.646 disclosures (new files and additional reported files) to the judicial authorities for a total amount of EUR 1.064,13 million.

These reported files and disclosures are presented below by type of disclosing entity, type of transaction and predicate offence.

3.1. Files reported to the judicial authorities by type of disclosing entity

Evolution of the number of files reported to the judicial authorities by category of disclosing entity in the past 3 years

	2013	2014	2015	% 2015
Credit institutions	733	760	584	58,87
Postal Service – <i>bpost</i>	160	144	188	18,96
Currency exchange offices and agents of payment institutions	159	145	139	14,02
FIU counterparts	47	19	29	2,92
Customs	2	4	16	1,62
Accounting and tax professions	22	5	10	1,00
Life insurance companies	3	5	6	0,60
Federal Public Service Finance	1	1	4	0,40
Notaries	7	11	4	0,40
Casinos	13	5	4	0,40
Company auditors	-	2	2	0,20
Other	21	30	6	0,60
Total	1.168	1.131	992	100

Evolution of the amounts⁽¹⁾ in the files reported to the judicial authorities in the past 3 years

	2013	2014	2015	% 2015
Credit institutions	450,66	657,39	461,85	72,24
Company auditors	-	35,16	44,75	7,00
Customs	13,72	3,62	39,97	6,25
Currency exchange offices and agents of payment institutions	21,89	17,06	27,36	4,28
FIU counterparts	178,13	9,72	25,52	3,99
Accounting and tax professions	17,40	2,85	17,76	2,78
Postal Service – <i>bpost</i>	12,89	10,35	9,88	1,54
Federal Public Service Finance	85,47	15,17	4,35	0,68
Life insurance companies	1,86	5,68	3,09	0,48
Casinos	2,33	0,32	0,49	0,08
Notaries	6,03	22,55	0,14	0,02
Other	6,41	6,18	4,21	0,66
Total	796,79	786,05	639,36	100

⁽¹⁾ Amounts in million EUR

Breakdown per category of disclosing institution for disclosures reported to the judicial authorities in 2013, 2014 and 2015

	2013		2014		2015	
	Number	Amount ⁽¹⁾	Number	Amount ⁽¹⁾	Number	Amount ⁽¹⁾
Credit institutions	1.948	759,92	1.895	1.422,62	1.666	828,40
Currency exchange offices and agents of payment institutions	2.238	54,71	2.679	139,05	1.292	42,62
Postal Service – <i>bpost</i>	270	18,50	266	12,78	340	15,00
FIU counterparts	109	201,93	82	32,80	106	44,47
Casinos	321	3,72	74	3,46	62	1,36
Customs	19	14,24	39	4,01	34	40,08
National Bank of Belgium	12	1,06	7	0,20	33	1,36
Life insurance companies	13	3,77	14	6,69	30	4,62
Accounting and tax professions	45	17,54	21	3,54	30	18,36
Notaries	40	7,20	34	23,74	27	4,81
Federal Public Service Finance	5	86,36	12	0,43	7	8,43
Company auditors	2	0,39	4	35,19	5	44,75
Other	39	10,42	56	2,72	14	9,87
Total	5.061	1.179,76	5.183	1.687,23	3.646	1.064,13

⁽¹⁾ Amounts in million EUR

The amounts above are the sum of actual money laundering transactions and potentially fictitious commercial transactions. With these transactions (including files related to VAT carousel fraud) it is very difficult to determine which part is laundered and which part consists of potentially fictitious commercial transactions.

3.2. Files reported to the judicial authorities by type of transaction

Main transactions in files reported to the judicial authorities – Evolution in the past 3 years⁽¹⁾

Type of transactions	2013	2014	2015	% 2015
Withdrawals	292	269	217	22,53
Money remittance	278	243	288	29,91
International transfers	139	164	100	10,38
Deposits into account	137	146	110	11,42
Domestic transfers	134	138	124	12,88
Credits	17	21	8	0,83
Cheques	12	15	11	1,14
Real estate	9	11	4	0,42
Casino transactions	13	5	5	0,52
Securities, precious metals	4	5	5	0,52
Physical cross-border transportation of currency ⁽²⁾	1	4	6	0,62
Other	85	91	85	8,82
Total	1.121	1.112	963	100

⁽¹⁾ This table does not include requests from FIU counterparts.

⁽²⁾ In accordance with Regulation (EC) No 1889/2005 of 26 October 2005 and the Royal Decree of 26 January 2014 on supervisory measures for the physical cross-border transportation of currency.

Amounts – Evolution in the past 3 years⁽¹⁾

Type of transactions	2013	2014	2015	% 2015
International transfers	229,50	384,26	226,18	36,85
Withdrawals	100,84	153,35	106,44	17,34
Domestic transfers	73,49	69,55	64,03	10,43
Deposits into account	39,42	54,89	45,99	7,49
Real estate	6,59	3,98	31,72	5,17
Money remittance	26,07	16,13	17,19	2,80
Securities, precious metals	86,50	3,96	4,71	0,77
Cheques	13,76	13,08	4,46	0,73
Credits	10,61	5,36	1,25	0,20
Physical cross-border transportation of currency ⁽²⁾	-	3,62	0,85	0,14
Casino transactions	2,33	0,32	0,51	0,08
Other	29,55	67,83	110,52	18,00
Total	618,66	776,33	613,85	100

⁽¹⁾ This table does not include requests from FIU counterparts.

⁽²⁾ In accordance with Regulation (EC) No 1889/2005 of 26 October 2005 and the Royal Decree of 26 January 2014 on supervisory measures for the physical cross-border transportation of currency.

Breakdown of files reported to the judicial authorities in 2013, 2014 and 2015 by type of transaction⁽¹⁾

Type of transactions	2013		2014		2015	
	Number	Amount ⁽²⁾	Number	Amount ⁽²⁾	Number	Amount ⁽²⁾
International transfers	471	305,36	411	561,89	323	463,44
Withdrawals	629	213,80	633	223,50	628	141,79
Domestic transfers	293	104,42	360	115,91	348	109,73
Deposits into account	311	58,41	305	79,36	240	75,48
Money remittance	2.240	59,25	2.724	26,70	1.443	26,09
Securities	10	0,45	18	18,94	16	5,23
Cheques	32	19,00	34	18,81	19	4,84
Credits	75	20,37	48	7,22	32	13,86
Real estate	39	7,75	28	5,13	27	35,40
Physical cross-border transportation of currency ⁽³⁾	19	0,57	39	4,01	23	0,96
Casino transactions	320	3,72	74	3,46	63	1,38
Withdrawals / sale of precious metals	-	-	7	0,99	11	1,53
Other	513	184,73	420	588,51	367	139,94
Total	4.952	977,84	5.101	1.654,43	3.540	1.019,67

⁽¹⁾ This table does not include requests from FIU counterparts.

⁽²⁾ Amounts in million EUR.

⁽³⁾ In accordance with Regulation (EC) No 1889/2005 of 26 October 2005 and the Royal Decree of 26 January 2014 on supervisory measures for the physical cross-border transportation of currency.

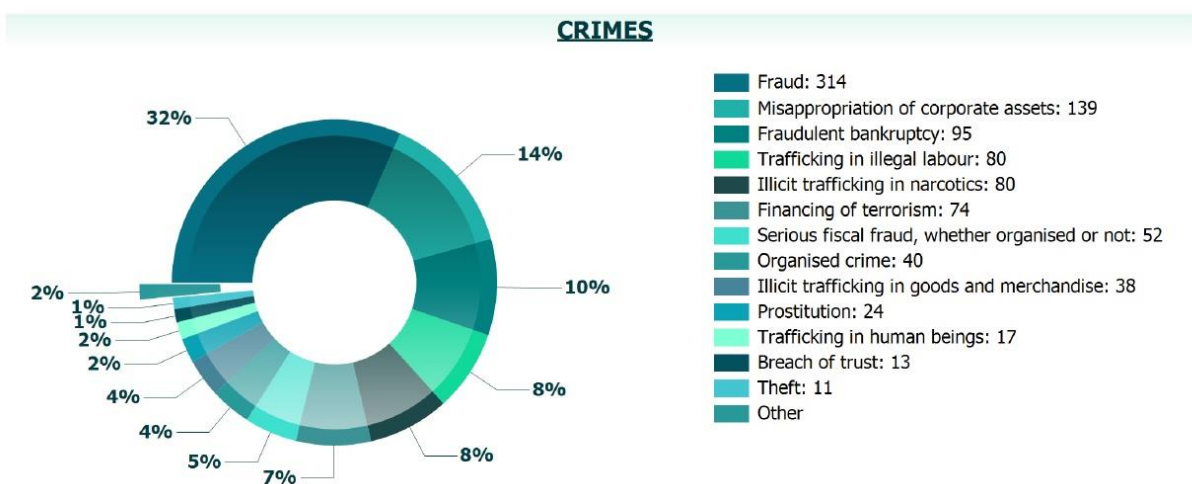
3.3. Files reported to the judicial authorities by main predicate offence

Number of files reported to the judicial authorities by main predicate offence

Predicate offence	2013	2014	2015	% 2015
Theft or extortion	19	12	12	1,21
Serious (and organised) fiscal fraud, whether organised or not ⁽¹⁾	52	84	52	5,24
Exploitation of prostitution	41	54	24	2,42
Terrorism and terrorist financing, including proliferation financing ⁽²⁾	25	37	75	7,56
Organised crime	44	44	40	4,03
Trafficking in illegal labour	83	78	80	8,06
Illicit trafficking in narcotics	88	80	80	8,06
Illicit trafficking in arms, goods and merchandise	116	61	38	3,83
Trafficking in human beings	37	29	17	1,71
Misappropriation of corporate assets	165	227	139	14,01
Breach of trust	21	22	13	1,31
Fraudulent bankruptcy	134	105	95	9,58
Fraud	320	278	314	31,65
Embezzlement and corruption	9	12	8	0,81
Other	14	8	5	0,52
Total	1.168	1.131	992	100

(1) Since the Law of 15 July 2013 amending the Law of 11 January 1993 came into force.

(2) In 2015 this included a file reported to the judicial authorities for laundering the proceeds of terrorism.



Amounts in files reported to the judicial authorities by main type of predicate offence⁽¹⁾

Predicate offence	2013	2014	2015	% 2015
Serious (and organised) fiscal fraud, whether organised or not ⁽²⁾	424,57	344,61	235,29	36,80
Trafficking in illegal labour	51,41	48,35	97,84	15,30
Organised crime	24,87	42,40	87,24	13,65
Misappropriation of corporate assets	93,50	77,03	39,58	6,19
Fraud	29,44	107,71	34,54	5,40
Illicit trafficking in arms, goods and merchandise	41,56	52,30	34,21	5,35
Fraudulent bankruptcy	62,88	46,52	31,91	4,99
Embezzlement and corruption	6,06	8,90	23,30	3,64
Breach of trust	6,39	8,90	14,50	2,27
Illicit trafficking in narcotics	9,45	11,23	13,68	2,14
Trafficking in human beings	12,99	17,69	13,22	2,07
Terrorism and terrorist financing, including proliferation financing	2,57	6,82	6,50	1,02
Exploitation of prostitution	6,36	8,19	5,52	0,86
Theft or extortion	1,08	1,48	1,40	0,21
Other	23,66	3,92	0,63	0,11
Total	796,79	786,05	639,36	100

⁽¹⁾ Amounts in million EUR.

⁽²⁾ Since the Law of 15 July 2013 amending the Law of 11 January 1993 came into force.

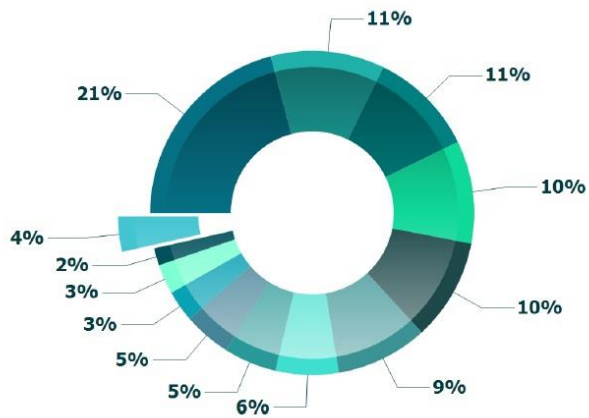
Disclosures reported to the judicial authorities in 2013, 2014 and 2015 by predicate offence

Predicate offence	2013		2014		2015	
	Number	Amount ⁽¹⁾	Number	Amount ⁽¹⁾	Number	Amount ⁽¹⁾
Fraud	722	68,27	965	125,33	761	47,67
Organised crime	349	35,57	442	550,75	414	225,34
Terrorism and terrorist financing, including proliferation financing	126	7,07	154	9,21	406	16,07
Trafficking in illegal labour	504	84,88	487	90,11	374	133,04
Misappropriation of corporate assets	453	134,71	456	86,00	370	61,33
Illicit trafficking in narcotics	443	13,24	422	25,11	334	43,56
Fraudulent bankruptcy	439	94,86	285	70,28	230	40,65
Serious (and organised) fiscal fraud, whether organised or not ⁽²⁾	591	557,94	371	562,67	193	322,22
Illicit trafficking in arms, goods and merchandise	536	86,73	404	90,28	172	55,82
Exploitation of prostitution	272	8,93	569	10,43	114	6,90
Trafficking in human beings	256	21,69	290	23,60	108	19,13
Theft or extortion	122	2,32	108	1,53	63	1,19
Embezzlement and corruption	66	19,55	38	17,84	36	69,55
Breach of trust	61	8,81	55	14,40	33	18,14
Fraud detrimental to the financial interests of the European Union	2	0,91	4	3,11	3	0,13
Provision of investment, foreign exchange or fund transfer services without authorisation	15	7,72	13	5,23	2	0,36
Serious environmental crime	26	3,57	3	1,05	-	-
Other	78	22,99	117	0,30	33	3,03
Total	5.061	1.179,76	5.183	1.687,23	3.646	1.064,13

⁽¹⁾ Amounts in million EUR.

⁽²⁾ Since the Law of 15 July 2013 amending the Law of 11 January 1993 came into force.

CRIMES



- Fraud: 761
- Organised crime: 414
- Financing of terrorism: 385
- Trafficking in illegal labour: 374
- Misappropriation of corporate assets: 370
- Illicit trafficking in narcotics: 334
- Fraudulent bankruptcy: 230
- Serious fiscal fraud, whether organised or not: 193
- Illicit trafficking in goods and merchandise: 172
- Prostitution: 114
- Trafficking in human beings: 108
- Theft: 63
- Other

3.4. Files reported to the judicial authorities by nationality of the main person involved

The table below provides the breakdown by nationality of the main person involved in the files reported to the judicial authorities in 2013, 2014 and 2015.

Nationality	2013	2014	2015	% 2015
Belgian	594	607	479	48,29
Dutch	51	47	56	5,65
French	47	59	52	5,24
Ivorian	-	-	33	3,33
Brazilian	21	21	26	2,62
Moroccan	18	17	20	2,02
Romanian	16	39	19	1,92
Turkish	30	16	19	1,92
Portuguese	21	22	17	1,71
Nigerian	5	6	12	1,21
Italian	21	12	11	1,11
Ghanaian	-	-	10	1,01
British	6	11	9	0,91
Bulgarian	15	23	7	0,71
Russian	11	4	6	0,60
Albanian	9	14	6	0,60
Polish	5	10	6	0,60
Hungarian	1	4	6	0,60
Beninese	-	-	5	0,50
Congolese (DRC)	22	12	5	0,50
Cameroonian	17	10	5	0,50
Other	258	197	77	18,45
Total	1.168	1.131	992	100

3.5. Files reported to the judicial authorities by place of residence of the main person involved

The tables below provide the breakdown by place of residence of the main person involved in the files reported to the judicial authorities in 2015⁴. These tables are intended to help disclosing entities apply the statutory compliance measures.

3.5.1. Residence in Belgium

The table below provides the breakdown for the 714 files reported to the judicial authorities in which the main person involved resided in Belgium.

	Number of files	%
Brussels	255	35,72
Antwerpen	118	16,53
Hainaut	58	8,12
Oost-Vlaanderen	79	11,06
Vlaams-Brabant	16	2,24
West-Vlaanderen	46	6,44
Liège	55	7,70
Limburg	35	4,90
Namur	18	2,52
Brabant Wallon	21	2,94
Luxembourg	13	1,83
Total	714	100

⁴ These tables do not include requests from FIU counterparts or Internet transactions.

3.5.2. Residence abroad

The table below presents the breakdown for the 275 files reported to the judicial authorities in 2015 in which the main individual involved resided abroad.

Country of residence	from 1 January until 31 December 2015	%
Côte d'Ivoire	59	21,45
France	39	14,18
Nigeria	25	9,09
Netherlands	19	6,91
Ghana	12	4,36
United Kingdom	9	3,27
Benin	8	2,91
Burkina Faso	8	2,91
Tunisia	7	2,55
Mali	6	2,18
Hungary	5	1,82
Morocco	5	1,82
Romania	5	1,82
Germany	4	1,45
Luxembourg	4	1,45
Malaysia	4	1,45
Russia	4	1,45
Spain	4	1,45
India	3	1,09
Turkey	3	1,09
United Arab Emirates	3	1,09
United States	3	1,09
Other	36	13,12
Total	275	100

4. INTERNATIONAL COOPERATION

As the statistics below indicate, in 2015, CTIF-CFI also regularly sent requests abroad and also received numerous from foreign FIUs.

The operational cooperation with foreign FIUs is usually based on written agreements between different FIUs (MOU or Memorandum of Understanding). Sometimes requests for information are sent to FIUs with which no MOU has been signed when this is useful for operational purposes and when the exchanged information is protected by strict confidentiality. It should nevertheless be stressed that information is always exchanged in a secure way. The exchanged information may never be used without prior consent of the FIU providing the information and permission may only be granted on the basis of reciprocity.

The figures below on the number of requests received from and sent to foreign FIUs not only refer to normal requests but also to spontaneous requests for information exchange. Spontaneous information exchange takes place when CTIF-CFI informs foreign FIUs that a file was reported and links were identified with the country of this foreign FIU, even if CTIF-CFI did not query the FIU beforehand. Conversely, CTIF-CFI received information from foreign FIUs on individuals with an address in Belgium who fell prey to fraud in the country of that FIU or with warnings⁵ for specific fraud schemes. CTIF-CFI also considers this exchange of information to be spontaneous information exchange.

In 2015, CTIF received and processed 1.007 requests for assistance from counterpart FIUs.

	Date MOU	Number
United States	8/07/1994	403
Luxembourg	22/04/1999	202
Netherlands	29/06/1995	102
France	01/02/1994	75
United Kingdom	24/05/1996	26
Jersey	14/07/2000	19
Singapore	07/09/2001	15
Germany	19/12/2000	9
Hungary	18/01/2000	8
Guernsey	27/09/2000	7
Italy	15/05/1998	7
Portugal	05/03/1999	7
Bulgaria	02/03/1999	6
Canada	02/01/2003	5
Turkey	01/05/2012	5
Switzerland	16/07/1999	5
Cyprus	09/10/1998	4
Guatemala	03/02/2003	4
Ireland	17/10/2000	4
Lithuania	18/10/1999	4

⁵ Warnings or information on money laundering techniques are published on CTIF-CFI's website or its annual report.

Malta	23/01/2003	4
Romania	27/11/2000	4
Albania	-	3
Anguilla	-	3
Gibraltar	17/10/2000	3
Morocco	26/08/2010	3
Moldova	07/12/2007	3
New-Zealand	-	3
Norway	07/06/1995	3
Ukraine	19/09/2003	3
Russia	12/12/2002	3
Seychelles	-	3
Spain	16/12/1996	3
Austria	17/10/2000	2
Croatia	25/01/1999	2
Denmark	30/03/1998	2
Estonia	20/11/2000	2
Finland	29/10/1998	2
Latvia	27/07/1999	2
Mauritania	-	2
Peru	07/10/2005	2
Philippines	02/02/2012	2
Poland	20/03/2002	2
Czech Republic	17/11/1997	2
Aruba	14/06/2004	1
Bahamas	30/11/2001	1
Democratic Republic of the Congo	27/09/2011	1
Isle of Man	-	1
Ghana	08/09/2015	1
Greece	08/10/1999	1
India	-	1
Israel	28/06/2002	1
Côte d'Ivoire	-	1
Cayman Islands	-	1
Liechtenstein	15/03/2002	1
Madagascar	02/10/2012	1
Malawi	-	1
Mexico	27/01/2000	1
Monaco	02/10/2000	1

Mongolia	-	1
San Marino	06/04/2010	1
Senegal	21/11/2005	1
Serbia	20/02/2004	1
Slovakia	06/06/2000	1
Slovenia	23/06/1997	1
Taiwan	-	1
Tunisia	05/05/2011	1
United Arab Emirates	26/05/2009	1
Belarus	-	1
South Africa	29/07/2003	1
Sweden	22/03/1996	1
Total		1.007

These requests for information refer to facts related to terrorist financing (24 %), fraud (18 %), serious and organised fiscal fraud (13 %), illicit trafficking in narcotics (13 %), organised crime (13 %), corruption (5%), breach of trust (4 %), fraudulent bankruptcy (4 %), trafficking in illegal labour (3 %), illicit trafficking in goods and merchandise (1 %) and exploitation of prostitution (1 %).

In 2015, CTIF-CFI sent 898 requests for information to counterpart FIUs.

	Date MOU	Number
France	01/02/1994	149
Netherlands	29/06/1995	145
Germany	19/12/2000	61
United Kingdom	24/05/1996	49
Luxembourg	22/04/1999	39
Spain	16/12/1996	29
Switzerland	16/07/1999	23
Turkey	04/05/2012	23
Hong Kong	21/12/1998	22
Italy	15/05/1998	22
Russia	12/12/2002	21
United States	08/07/1994	20
Morocco	26/08/2010	19
Cyprus	09/10/1998	16
United Arab Emirates	26/05/2009	14
Poland	20/03/2002	12
British Virgin Islands	02/02/2001	11
Portugal	05/03/1999	11
Romania	27/11/2000	11
Israel	28/06/2002	10

Bulgaria	02/03/1999	9
Malta	23/01/2003	9
China	05/11/2008	8
Ukraine	19/09/2003	8
Greece	08/10/1999	7
India	-	6
Indonesia	01/02/2005	6
Monaco	02/10/2000	6
Singapore	07/09/2001	6
Norway	07/06/1995	5
Austria	17/10/2000	5
Panama	03/05/2001	5
Serbia	20/02/2004	5
Canada	02/01/2003	4
Estonia	20/11/2000	4
Hungary	18/01/2000	4
Latvia	27/07/1999	4
Liechtenstein	15/03/2002	4
Mauritius	14/11/2005	4
Thailand	24/04/2002	4
Albania	-	3
Argentina	24/06/2004	3
Australia	23/06/1997	3
Croatia	25/01/1999	3
Lebanon	10/09/2002	3
South Africa	29/07/2003	3
Aruba	14/06/2004	2
Andorra	10/07/2002	2
Armenia	-	2
Brazil	23/07/1999	2
Cabo Verde	19/05/2014	2
Cameroon	-	2
Democratic Republic of the Congo	27/09/2011	2
Costa Rica	-	2
Finland	29/10/1998	2
Gibraltar	17/10/2000	2
Guernsey	27/09/2000	2
Ireland	17/10/2000	2
Kazakhstan	-	2
Madagascar	02/10/2012	2

Mexico	27/01/2000	2
Czech Republic	17/11/1997	2
Slovakia	06/06/2000	2
Sweden	22/03/1996	2
Algeria	27/04/2010	1
Azerbaijan	-	1
Bahamas	30/11/2001	1
Belize	-	1
Curacao	07/06/2002	1
Denmark	30/03/1998	1
Dominica	-	1
Egypt	-	1
Philippines	02/02/2012	1
Japan	27/06/2003	1
Jersey	14/07/2000	1
Jordan	15/06/2014	1
Kyrgyzstan	-	1
Lithuania	18/10/1999	1
Marshall Islands	-	1
New Zealand	-	1
Nigeria	-	1
Saudi Arabia	-	1
Sri Lanka	16/06/2010	1
Taiwan	-	1
Togo	12/08/2010	1
Tunisia	05/05/2011	1
Belarus	-	1
South Korea	11/02/2002	1
TOTAL		898

The international fight against money laundering and terrorist financing benefits from a strong and effective joint European approach. Therefore, close cooperation between EU FIUs is very important. At present, EU FIUs, including CTIF-CFI, use the FIU.NET as a tool for exchanging operational data.

5. JUDICIAL FOLLOW-UP

5.1. Breakdown by Public Prosecutor's Office of files reported to the Public Prosecutor between 1 December 2011 and 31 December 2015 and follow-up action by the judicial authorities⁶

	Total	%	Conv. ⁽¹⁾	Ref.	Inv.	Dis.	FJA	Clos	Enq.	Total
Brussels	2.070	33,55	19	0	11	51	1	20	1095	873
Antwerpen	1.016	16,51	14	1	9	27	1	1	373	590
Antwerpen	780	12,67	12	0	5	22	1	0	296	444
Mechelen	97	1,58	1	1	0	2	0	0	3	90
Turnhout	139	2,26	1	0	4	3	0	1	74	56
Oost-Vlaanderen	591	9,6	4	0	6	12	0	1	199	369
Dendermonde	208	3,38	1	0	2	6	0	0	43	156
Gent	325	5,28	3	0	4	5	0	1	136	176
Oudenaarde	58	0,94	0	0	0	1	0	0	20	37
Hainaut	592	9,61	5	0	3	13	0	5	66	500
Charleroi	266	4,32	2	0	0	3	0	2	20	239
Mons	194	3,15	0	0	0	7	0	0	25	162
Tournai	132	2,14	3	0	3	3	0	3	21	99
West-Vlaanderen	363	5,9	7	0	10	13	0	4	102	227
Brugge	182	2,96	1	0	8	7	0	0	38	128
Ieper	23	0,37	3	0	1	0	0	0	2	17
Kortrijk	126	2,05	2	0	0	4	0	3	55	62
Veurne	32	0,52	1	0	1	2	0	1	7	20
Liège	368	5,97	5	0	1	21	0	2	125	214
Huy	28	0,45	1	0	0	1	0	0	8	18
Liège	286	4,64	4	0	1	18	0	2	96	165
Verviers	54	0,88	0	0	0	2	0	0	21	31
Limburg	306	4,97	6	0	4	10	0	0	113	173
Hasselt	171	2,78	5	0	2	3	0	0	84	77
Tongeren	135	2,19	1	0	2	7	0	0	29	96
Federal Public Prosecutor's Office	240	3,90	10	0	2	6	0	2	40	180
Namur	152	2,46	1	1	1	9	0	0	23	117
Dinant	31	0,50	0	0	0	4	0	0	8	19
Namur	121	1,96	1	1	1	5	0	0	15	98
Brabant Wallon	131	2,13	0	0	0	1	0	0	16	114
Leuven	127	2,06	2	0	1	2	0	0	14	108
Luxembourg	92	1,49	1	0	1	5	0	1	12	72
Arlon	50	0,81	0	0	0	0	0	1	8	41
Marche-en-Famenne	22	0,36	0	0	1	5	0	0	0	16
Neufchâteau	20	0,32	1	0	0	0	0	0	4	15
Halle-Vilvoorde	81	1,32	1	0	0	0	0	0	23	57
Eupen	29	0,47	0	0	1	0	0	5	6	17
Total	6.158	100	75	2	50	170	2	41	2.207	3.611

Key:

Conv.	:	conviction
Ref.	:	referred to the Criminal Court
Inv.	:	judicial investigation in progress
Dis.	:	court dismissal
FJA	:	case handed over by the Belgian judicial authorities to foreign judicial authorities
Clos.	:	case closed by the Public Prosecutor's Office
Enq.	:	police enquiry in progress

⁶ This table was drawn up based on the information and the copies of judgments held by CTIF-CFI on 15 January 2016 and that were spontaneously sent to CTIF-CFI in accordance with Article 33 § 6.

5.2. Judicial follow-up – fines and confiscations

The table⁷ below shows the amount of fines and confiscations imposed by courts and tribunals, broken down by Public Prosecutor's Office in files reported to the judicial authorities in the past five years (2011 to 2015) and of which CTIF-CFI was informed. When examining these figures it should be noted that for a large number of files securing evidence may take longer than five years. This is the case for files related to economic and financial crime, which account for more than 50% of the reported files. Moreover, for some decisions an appeal was lodged.

	Fines 2011 to 2015	Confiscations 2011 to 2015	Total
Brussels	3.353.837	59.215.844	62.569.681
Antwerpen	744.483	44.221.698	44.966.181
Antwerpen	628.283	32.088.969	32.717.252
Turnhout	87.875	12.132.729	12.220.604
Mechelen	28.325		28.325
Hainaut	335.052	32.056.046	32.391.098
Mons	149.702	30.577.463,00	30.727.165
Tournai	112.750	1.264.870,00	1.377.620
Charleroi	72.600	213.713,00	286.313
Oost-Vlaanderen	804.931	14.530.502	15.335.433
Gent	725.681	12.257.117	12.982.798
Dendermonde	79.250	2.265.735	2.344.985
Oudenaarde	-	7.650	7.650
West-Vlaanderen	122.750	10.926.383	11.049.133
Brugge	117.250	10.396.964	10.514.214
Veurne	5.500	529.419	534.919
Limburg	482.245	6.573.774	7.056.019
Hasselt	195.250	3.853.644	4.048.894
Tongeren	286.995	2.720.130	3.007.125
Liège	37.700	1.410.983	1.448.683
Liège	28.650	1.410.983	1.439.633
Huy	8.500	-	8.500
Verviers	550	-	550
Namur	25.300	787.635	812.935
Namur	8.250	742.927	751.177
Dinant	17.050	44.708	61.758
Brabant Wallon	59.882	551.991	611.873
Leuven	189.750	191.995	381.745

⁷ This table was drawn up based on the information and the copies of judgments held by CTIF-CFI on 15 January 2016 and that were spontaneously sent to CTIF-CFI in accordance with Article 33 § 6.

Luxembourg	22.000	-	22.000
Marche-en-Famenne	22.000	-	22.000
Total	6.177.930	170.466.851	176.644.781

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