

ANNEXES - SARS ANNUAL REPORT

United Kingdom Financial
Intelligence Unit

Suspicious
Activity Reports

2022



UKFIU
UK Financial Intelligence Unit



NCA
National Crime Agency

Annex A: Total SARs by industry sector (2020-2021)

SARs are attributed to the industry or profession the reporter identifies itself as belonging to.

Source Type	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	2020-2021
Accountants	226	256	334	415	295	346	485	432	437	245	579	537	4,587
Anonymous	3	3	14	2	12	6	3	3	3	1	2	1	53
Asset management	65	73	99	88	84	70	147	93	105	81	129	155	1,189
Auction house	3	1	1	3	3	3	3	3	2	1	6	4	33
Banks	36,493	33,932	41,567	41,664	36,325	45,555	44,302	47,420	46,572	48,726	54,902	73,557	551,015
Barristers	1	1	0	0	0	2	0	2	3	0	0	0	9
Bookmaker	188	193	177	181	249	303	280	360	285	272	310	369	3,167
Building societies	3,652	2,413	2,787	2,238	1,965	1,909	2,050	2,871	2,167	2,164	2,401	3,221	29,838
Bureau de change	339	330	290	349	312	451	442	369	346	290	356	754	4,628
Capital markets	9	12	8	26	14	14	20	14	8	10	5	7	147
Charity	1	3	2	4	1	3	2	2	3	1	3	5	30
Cheque cashers	9	5	37	18	71	24	56	23	42	41	43	44	413
Clearing house	1	0	0	4	0	0	0	0	2	1	1	0	9
Consumer credit	21	19	16	16	17	22	31	24	23	27	22	21	259
Credit card	440	322	372	351	228	226	268	373	318	251	335	325	3,809
Credit union	3	13	41	29	21	47	43	30	16	26	50	50	369
Education	3	2	3	1	2	10	16	4	5	7	6	28	87
Electronic payment	6,987	9,656	8,799	7,515	6,051	5,624	6,135	4,541	7,080	4,365	5,073	8,431	80,257
Estate agents	24	23	41	67	56	62	74	67	68	43	71	84	680
Finance company	212	336	656	429	429	621	530	475	464	520	567	560	5,799
Friendly society	0	0	0	1	0	0	1	0	0	0	0	1	3
Gaming	398	454	485	573	507	595	546	488	560	469	539	510	6,124
Government	55	63	56	69	102	66	86	89	89	47	92	111	925
High value dealers	0	1	4	4	2	4	11	4	5	17	0	5	57
Independent financial advisers	0	0	0	0	0	0	0	0	0	0	0	0	0

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Annex A Continued

Source Type	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	2020-2021
Insurance	42	42	42	49	47	38	32	34	36	24	36	38	460
Investment exchange	6	2	3	8	4	8	14	13	7	2	4	7	78
IT	1	2	4	3	2	0	1	7	9	1	0	16	46
Legal other	12	10	16	23	39	35	26	86	50	12	89	44	442
Leisure	0	0	0	0	0	1	0	0	1	1	1	3	7
Licensed conveyancers	1	3	2	7	3	14	3	6	6	3	3	7	58
Local authorities	3	1	2	5	2	3	4	5	3	1	3	3	35
Manufacturer	0	1	0	1	0	0	2	1	2	0	0	0	7
Markets and exchanges	0	1	1	0	0	1	0	0	0	0	0	0	3
Money transmission	990	824	1,254	1,536	1,276	1,222	1,412	1,829	2,312	1,393	2,222	2,875	19,145
Mortgage provider	0	0	0	0	0	0	0	0	0	0	0	0	0
Motor organisation	3	20	27	26	19	24	33	29	22	14	8	15	240
Other	962	292	392	726	583	417	436	556	742	598	826	682	7,212
Other entities regulated by FCA	1,345	976	1,848	1,569	937	1,304	1,341	2,167	1,306	792	1,240	1,479	16,304
Pension provider	3	0	0	1	0	3	2	0	1	0	1	6	17
Private individual	2	5	3	5	5	4	6	1	2	8	6	5	52
Regulators	11	32	24	16	82	39	72	68	50	25	34	45	498
Retail intermediary	9	10	13	27	10	34	34	34	33	23	105	39	371
Security	0	0	0	0	1	2	4	7	11	6	19	17	67
Solicitors	85	92	110	162	144	132	163	167	147	85	205	223	1,715
Specialist financial services	13	14	7	53	39	295	158	120	87	21	50	57	914
Spread betting	7	9	32	44	47	39	32	48	45	26	79	48	456
Stockbrokers	41	32	29	26	33	36	68	33	52	17	34	58	459
Tax advisers	7	6	6	8	5	3	4	3	28	4	6	6	86
Trust or company service providers	2	6	7	11	1	3	1	6	8	5	30	11	91
Unknown	3	0	4	8	9	5	5	11	5	5	8	4	67
Totals	52,681	50,491	59,615	58,361	50,034	59,625	59,384	62,918	63,568	60,671	70,501	94,468	742,317

Annex B: Total SARs by industry sector (2021-2022)

SARs are attributed to the industry or profession the reporter identifies itself as belonging to.

Source Type	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	2021-2022
Accountants	505	480	432	488	394	446	453	638	459	372	576	553	5,796
Anonymous	1	13	4	1	3	2	4	8	8	2	10	6	62
Asset management	98	95	103	81	109	80	66	162	84	68	62	64	1,072
Auction house	5	2	4	4	4	3	8	4	6	2	6	4	52
Banks	42,301	37,642	43,517	80,354	48,464	63,090	39,533	86,582	71,632	41,595	39,474	43,592	637,776
Barristers	0	1	0	0	0	0	0	1	0	1	0	1	4
Bookmaker	401	352	421	342	359	427	670	572	572	441	401	441	5,399
Building societies	3,925	2,532	5,364	6,008	6,567	9,790	3,802	3,185	3,401	4,373	3,463	4,521	56,931
Bureau de change	445	536	610	622	469	445	457	487	416	496	478	480	5,941
Capital markets	5	8	13	7	13	13	9	27	20	3	15	22	155
Charity	1	4	4	3	3	5	4	3	1	4	8	5	45
Cheque cashers	12	30	44	21	3	12	19	5	36	7	30	17	236
Clearing house	1	0	0	0	0	0	0	0	0	1	0	1	3
Consumer credit	20	26	33	44	30	26	72	44	69	134	27	112	637
Credit card	295	276	337	313	308	379	376	426	339	452	422	468	4,391
Credit union	30	54	45	28	38	30	49	43	33	39	52	40	481
Education	13	22	19	30	72	30	26	33	49	33	38	74	439
Electronic payment	8,285	6,823	7,799	8,701	7,499	6,383	7,139	6,742	8,662	7,015	8,282	8,615	91,945
Estate agents	74	56	62	61	55	69	88	66	58	37	74	80	780
Finance company	475	533	541	402	663	481	609	904	694	989	1,066	1,247	8,604
Friendly society	1	1	0	0	1	0	0	2	0	0	1	0	6
Gaming	489	478	492	658	623	627	595	509	401	438	490	537	6,337
Government	88	114	170	88	80	78	88	100	79	126	128	198	1,337
High value dealers	12	2	4	12	0	21	0	3	3	2	27	7	93
Independent financial advisers	0	0	0	0	0	0	0	0	0	0	0	0	0

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Annex B Continued

Source Type	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	2021-2022
Insurance	50	50	39	53	49	56	38	69	30	48	36	46	564
Investment exchange	4	8	22	19	3	1	5	9	10	17	6	15	119
IT	8	2	4	3	5	3	4	6	4	8	2	9	58
Legal other	37	37	68	54	49	70	63	56	78	59	71	82	724
Leisure	0	0	3	4	0	2	1	3	2	0	0	0	15
Licensed conveyancers	7	8	5	8	10	6	7	4	2	3	12	11	83
Local authorities	8	1	8	5	2	1	5	1	6	2	6	3	48
Manufacturer	0	1	1	0	0	0	2	1	1	0	2	1	9
Markets & exchanges	4	1	2	1	0	0	0	4	1	7	1	0	21
Money transmission	1,818	1,674	1,809	1,430	1,431	1,980	1,834	1,663	2,125	1,619	1,638	2,199	21,220
Mortgage provider	0	0	0	0	0	0	0	0	0	0	0	0	0
Motor organisation	10	22	22	12	16	15	20	18	7	5	9	3	159
Other	1,508	3,103	2,936	1,672	1,954	1,975	1,619	1,567	2,336	2,537	2,834	2,457	26,498
Other entities regulated by FCA	1,124	1,225	1,158	1,503	1,339	1,220	917	1,370	850	1,973	3,199	1,665	17,543
Pension provider	1	3	3	4	2	3	0	2	4	1	2	40	65
Private individual	1	5	3	7	2	9	53	123	68	33	13	7	324
Regulators	40	34	52	51	29	30	35	55	25	37	35	20	443
Retail intermediary	33	44	46	77	40	34	41	47	19	61	50	56	548
Security	20	7	18	29	23	9	20	10	15	17	14	15	197
Solicitors	183	157	139	148	139	141	195	188	182	178	179	223	2,052
Specialist financial services	162	51	32	43	42	53	35	177	48	29	38	45	755
Spread betting	34	32	39	24	55	25	40	64	42	26	33	43	457
Stockbrokers	39	42	36	41	28	23	32	60	72	22	21	34	450
Tax advisers	5	6	8	4	5	4	5	7	4	4	9	6	67
Trust or company service providers	4	18	10	16	20	21	12	13	10	3	4	9	140
Unknown	6	8	34	57	10	11	14	12	7	3	7	5	174
Totals	62,588	56,619	66,515	103,533	71,010	88,129	59,064	106,075	92,970	63,322	63,351	68,079	901,255

Annex C: DAML SARs by industry sector (2020-2021)

SARs are attributed to the industry or profession the reporter identifies itself as belonging to.

Source Type	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	2020-2021
Accountants	15	15	21	28	24	27	25	28	20	13	20	30	266
Anonymous	0	0	0	0	0	0	0	0	1	0	0	1	2
Asset management	48	52	76	68	64	49	127	77	80	65	99	122	927
Auction house	3	0	0	1	0	1	2	0	1	1	4	4	17
Banks	2,484	3,464	3,298	2,933	2,996	3,077	2,936	3,160	3,041	2,668	3,364	3,755	37,176
Barristers	0	0	0	0	0	0	0	2	0	0	0	0	2
Bookmaker	56	51	60	57	81	82	87	111	113	85	99	99	981
Building societies	54	55	71	94	100	104	87	79	95	69	98	91	997
Bureau de change	8	4	8	5	8	11	13	7	6	16	11	11	108
Capital markets	0	1	2	4	3	1	1	0	0	1	1	0	14
Charity	1	1	1	1	0	0	1	2	1	1	1	0	10
Cheque cashers	0	0	0	0	0	0	0	0	0	0	0	0	0
Clearing house	0	0	0	0	0	0	0	0	2	0	0	0	2
Consumer credit	2	4	5	5	4	4	12	10	12	14	6	3	81
Credit card	35	17	18	43	22	28	36	17	19	23	9	13	280
Credit union	0	1	0	2	0	3	3	1	1	1	2	2	16
Education	2	1	2	1	2	2	9	2	2	4	3	27	57
Electronic payment	3,792	6,378	4,461	3,984	3,886	3,289	3,103	2,496	3,343	1,732	2,488	3,960	42,912
Estate agents	11	13	18	27	28	25	32	18	32	13	30	21	268
Finance company	111	222	466	274	307	454	336	316	276	369	326	267	3,724
Friendly society	0	0	0	0	0	0	1	0	0	0	0	1	2
Gaming	74	72	111	104	95	114	109	113	103	131	115	123	1,264
Government	0	1	0	1	0	1	0	6	0	2	1	2	14
High value dealers	0	1	3	2	1	1	1	3	0	0	0	0	12
Independent financial advisers	0	0	0	0	0	0	0	0	0	0	0	0	0

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Annex C: Continued

Source Type	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	2020-2021
Insurance	3	11	12	17	13	10	5	12	12	9	10	7	121
Investment exchange	0	0	0	1	0	0	0	1	2	0	1	1	6
IT	1	0	0	1	1	0	0	2	1	0	0	1	7
Legal other	7	3	9	7	4	7	8	6	9	2	6	6	74
Leisure	0	0	0	0	0	0	0	0	0	0	0	0	0
Licensed conveyancers	1	0	2	5	2	11	2	2	2	3	2	4	36
Local authorities	1	0	2	0	2	2	2	4	2	1	3	1	20
Manufacturer	0	1	0	1	0	0	1	1	2	0	0	0	6
Markets & exchanges	0	0	0	0	0	1	0	0	0	0	0	0	1
Money transmission	302	251	298	433	371	387	558	511	570	311	508	434	4,934
Mortgage provider	0	0	0	0	0	0	0	0	0	0	0	0	0
Motor organisation	0	0	1	0	2	2	0	0	1	0	0	1	7
Other	136	101	115	223	150	112	102	112	150	103	231	244	1,779
Other entities regulated by FCA	469	359	633	612	433	327	522	1,303	814	332	499	772	7,075
Pension provider	0	0	0	0	0	0	1	0	1	0	1	3	6
Private individual	1	1	2	1	1	0	0	0	0	1	1	0	8
Regulators	0	0	0	0	0	0	0	0	0	0	0	2	2
Retail intermediary	0	1	0	4	1	1	0	3	3	0	0	1	14
Security	0	0	0	0	0	2	1	0	0	0	0	0	3
Solicitors	56	66	74	103	97	88	110	103	102	58	141	162	1,160
Specialist financial services	1	1	0	0	1	0	1	0	1	2	6	12	25
Spread betting	6	6	14	32	42	36	24	42	43	23	76	34	378
Stockbrokers	30	25	11	16	25	29	52	17	33	11	21	25	295
Tax advisers	0	0	1	0	0	0	0	0	0	1	0	0	2
Trust or company service providers	0	0	0	1	0	1	0	1	0	0	1	1	5
Unknown	2	0	0	0	0	0	0	4	1	1	0	3	11
Totals	7,712	11,179	9,795	9,091	8,766	8,289	8,310	8,572	8,897	6,066	8,184	10,246	105,107

Annex D: DAML SARs by industry sector (2021-2022)

SARs are attributed to the industry or profession the reporter identifies itself as belonging to.

Source Type	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	2021 - 2022
Accountants	30	25	27	32	21	34	58	42	19	17	23	36	364
Anonymous	0	0	1	1	0	0	0	0	0	0	0	0	2
Asset management	80	78	77	53	64	56	45	134	60	39	41	39	766
Auction house	3	2	3	3	3	2	2	3	6	2	5	4	38
Banks	2,268	2,046	2,297	2,229	2,343	2,686	2,432	2,401	2,425	2,302	2,373	2,811	28,613
Barristers	0	0	0	0	0	0	0	0	0	0	0	0	0
Bookmaker	77	84	72	69	71	101	97	96	79	70	75	110	1,001
Building societies	108	62	84	117	79	95	85	124	97	83	99	122	1,155
Bureau de change	4	3	4	0	3	1	8	6	4	4	2	18	57
Capital markets	4	1	3	2	3	5	2	6	3	0	3	0	32
Charity	1	2	2	0	0	2	2	2	1	1	3	2	18
Cheque cashers	0	0	0	0	0	0	0	0	0	0	0	0	0
Clearing house	1	0	0	0	0	0	0	0	0	0	0	0	1
Consumer credit	7	7	9	3	4	5	12	17	8	22	11	16	121
Credit card	8	13	17	4	18	18	11	36	8	10	16	11	170
Credit union	2	2	0	2	3	1	0	1	0	0	2	0	13
Education	11	21	19	29	71	30	24	32	43	24	33	45	382
Electronic payment	3,766	2,867	3,135	2,663	2,057	1,409	1,284	936	1,312	1,104	1,412	1,150	23,095
Estate agents	33	23	31	25	15	26	25	27	23	8	38	40	314
Finance company	182	171	125	184	197	147	253	312	208	346	406	536	3,067
Friendly society	0	0	0	0	1	0	0	1	0	0	0	0	2
Gaming	89	104	114	162	141	106	155	104	83	111	108	125	1,402
Government	2	0	0	0	3	0	2	0	1	2	3	4	17
High value dealers	1	0	1	0	0	0	0	1	0	0	1	0	4
Independent financial advisers	0	0	0	0	0	0	0	0	0	0	0	0	0

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Annex D: Continued

Source Type	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	2021 - 2022
Insurance	10	9	9	15	7	20	16	13	7	6	6	12	130
Investment exchange	1	0	0	5	0	0	1	1	2	10	6	9	35
IT	4	1	2	1	5	1	1	2	2	7	2	2	30
Legal other	8	6	8	10	5	8	8	11	10	9	6	8	97
Leisure	0	0	0	1	0	1	0	1	0	0	0	0	3
Licensed conveyancers	5	8	5	6	8	3	6	1	0	1	9	9	61
Local authorities	2	1	5	2	2	0	3	0	4	2	4	3	28
Manufacturer	0	0	0	0	0	0	2	0	0	0	2	0	4
Markets & exchanges	0	0	0	0	0	0	0	0	0	1	0	0	1
Money transmission	311	339	349	289	316	414	356	353	429	468	400	578	4,602
Mortgage provider	0	0	0	0	0	0	0	0	0	0	0	0	0
Motor organisation	0	0	0	0	1	0	2	0	3	2	5	1	14
Other	537	1,511	1,588	642	744	790	470	394	445	424	445	598	8,588
Other entities regulated by FCA	546	620	540	347	384	318	155	396	213	1,168	2,069	288	7,044
Pension provider	1	2	2	0	1	0	0	2	0	0	0	9	17
Private individual	0	0	1	1	1	1	0	0	0	14	0	4	22
Regulators	1	0	0	1	0	0	0	0	0	0	1	0	3
Retail intermediary	1	2	1	0	1	0	0	2	2	0	0	3	12
Security	2	0	1	0	8	0	0	0	1	0	1	1	14
Solicitors	127	107	86	100	96	91	130	147	125	114	118	143	1,384
Specialist financial services	3	3	2	4	6	3	1	4	2	2	1	4	35
Spread betting	26	25	34	16	34	19	20	42	34	19	12	33	314
Stockbrokers	19	24	24	25	17	14	5	36	23	1	4	8	200
Tax advisers	0	1	0	0	0	0	0	1	0	0	0	2	4
Trust or company service providers	0	0	0	0	0	1	0	2	1	0	0	0	4
Unknown	0	0	0	6	1	3	3	2	2	0	1	2	20
Totals	8,281	8,170	8,678	7,049	6,734	6,411	5,676	5,691	5,685	6,393	7,746	6,786	83,300

Annex E: Terrorist Finance SARs by Industry Sector

1,651 SARs disseminated to the Counter Terrorist Policing network from April 2020 to the end of March 2021 by source.

Source type	Number of SARs disseminated by the UKFIU from 1 April 2020 to 31 March 2021	As a percentage of all terrorist finance SARs in this period
Accountant/accountancy service provider	13	0.79%
Anonymous	5	0.30%
Asset management	2	0.12%
Auction house	4	0.24%
Bank	790	47.85%
Bookmaker	4	0.24%
Building society	119	7.21%
Bureau de change	46	2.79%
Charity	2	0.12%
Credit card	41	2.48%
Electronic payment	157	9.51%
Estate agent	7	0.42%
Finance company	9	0.55%
Gaming/leisure	23	1.39%
Total	1,222	74.01%

Source type	Number of SARs disseminated by the UKFIU from 1 April 2020 to 31 March 2021	As a percentage of all terrorist finance SARs in this period
Government	4	0.24%
Insurance	7	0.42%
IT	1	0.06%
Legal other	6	0.36%
Local authority	1	0.06%
Money transmission	235	14.23%
Other	26	1.57%
Other entities regulated by the FCA	99	6.00%
Private individual	5	0.30%
Regulator	23	1.39%
Retail Intermediary	1	0.06%
Solicitor	18	1.09%
Specialist financial service	2	0.12%
Stockbroker	1	0.06%
Total	429	25.96%

Annex F: Terrorist Finance SARs by Industry Sector

1,644 SARs disseminated to the Counter Terrorist Policing network from April 2021 to the end of March 2022 by source.

Source type	Number of SARs disseminated by the UKFIU from 1 April 2021 to 31 March 2022	As a percentage of all terrorist finance SARs in this period
Accountants	8	0.49%
Anonymous	6	0.36%
Asset management	8	0.49%
Auction house	1	0.06%
Banks	988	60.10%
Bookmaker	12	0.73%
Building society	64	3.89%
Bureau de change	2	0.12%
Capital markets	2	0.12%
Charities	3	0.18%
Consumer credit	2	0.12%
Credit card	42	2.55%
Electronic payment	35	2.13%
Estate agent	13	0.79%
Finance company	20	1.22%
Total	1,206	73.35%

Source type	Number of SARs disseminated by the UKFIU from 1 April 2021 to 31 March 2022	As a percentage of all terrorist finance SARs in this period
Gaming/leisure	29	1.76%
Government	2	0.12%
Insurance	17	1.03%
Legal other	2	0.12%
Local authority	2	0.12%
Money transmission	251	15.27%
Other	26	1.58%
Other entities regulated by the FCA	77	4.68%
Private individual	3	0.18%
Regulator	3	0.18%
Retail intermediary	1	0.06%
Solicitor	20	1.22%
Specialist financial services	1	0.06%
Stockbroker	4	0.24%
Total	438	26.62%