



BANK SECRECY ACT (BSA) METRICS FY25

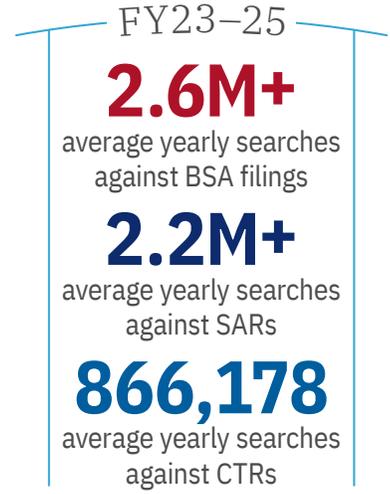
BSA data is a critical component for IRS Criminal Investigation (IRS-CI) to identify and investigate evolving and increasingly complex financial crimes. Documented metrics demonstrate the value of BSA information through enhancement and acceleration of IRS-CI investigations.

BSA Data Enhances IRS-CI Priorities and Investigations

BSA FILINGS SEARCHED MORE THAN 3.9M TIMES IN FY25



IRS-CI cases searched against BSA data in FY25.



1.0M searches against CTRs¹ in FY25

2.2M searches against SARs² in FY25

¹ Currency Transaction Reports (CTRs) ² Suspicious Activity Reports (SARs)

BSA Investigative Impact

INVESTIGATION TYPE

46.7%
NON-TAX

53.3%
TAX

Investigations opened by IRS-CI in FY25 that had one or more BSA filings associated with the primary subject.



BSA Filings Associated with Primary Subjects



BSA-Initiated Investigations



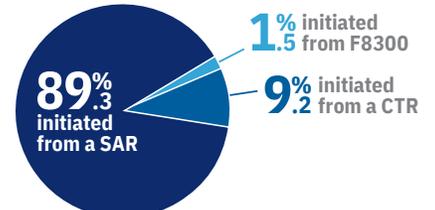
of all investigations opened by IRS-CI during FY25 originated from a BSA filing.

INVESTIGATION TYPE

33.7%
NON-TAX

66.3%
TAX

Types of Criminal Activity³



³ Some investigations may include multiple criminal activity types

BSA: Currency Transaction Reporting

>\$10,000/day
 CTRs are BSA filings that capture single or multiple cash transactions that exceed \$10,000 in one business day.

66%⁸

of investigations opened in FY25 had at least one CTR associated with a primary subject.

\$12,000 MEDIAN CASH IN

\$12,543 MEDIAN CASH OUT



of FY25 investigations with an associated CTR had at least one aggregated CTR⁴ on a primary subject.

FY25

67% of investigations based solely on a CTR filing had a primary subject associated with one or more aggregated CTRs below \$20,000.

FY23–25

74% of investigations based solely on a CTR filing had a primary subject associated with one or more aggregated CTRs below \$20,000.

⁴ Aggregated CTR: A CTR filed when a financial institution combines multiple cash transactions totaling over \$10,000 in a single business day, made by or on behalf of the same customer, even if the transactions occur at different times, locations, or accounts.

<\$20,000/day
 Investigative impact of CTR threshold at \$20,000.

46%⁰

of investigations opened in FY25 had a primary subject associated with a CTR **below \$20,000**.

Of 1,710 investigations in FY25:

CASH IN



CASH OUT



BSA Impact on Combating Crime (FY23–25)



average number of investigations recommended for prosecution that had one or more BSA filings associated with the primary subject.

98% CONVICTION RATE
 AVERAGE SENTENCE **42^M MO S.**

\$799M in asset seizures

\$454M in asset forfeitures

\$498M in restitution



of investigations involving a seizure had one or more BSA filings associated with the primary subject.

FRAUD, WASTE AND ABUSE⁵

1,394

investigations opened

\$2.9B

in alleged fraudulent claims

99% had one or more BSA filings associated with the primary subject.

⁵ Refund fraud, employee retention credit and other false claims.

EMPLOYMENT TAX

1,006

investigations opened

\$1.4B

in alleged employment tax evasion

63% had one or more BSA filings associated with the primary subject.