BANK SECRECY ACT (BSA) METRICS FY25

IRS-CI

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

94.0% IRS-CI cases searched against BSA data in FY25.

1.0M searches against CTRs[1] in FY25

2.2M searches against SARs[1] in FY25

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

FY23–25

2.6M+ average yearly searches against BSA filings

2.2M+ average yearly searches against SARs

866,178 average yearly searches against CTRs

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. **88.6%**

BSA Filings Associated with Primary Subjects

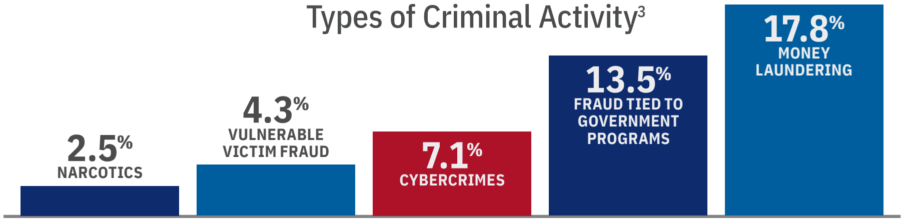
BSA-Initiated Investigations

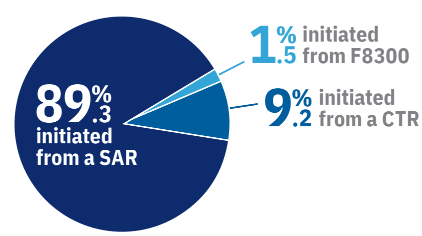
11.7% of all investigations opened by IRS-CI during FY25 originated from a BSA filing.

INVESTIGATION TYPE

33.7% NON-TAX	66.3% TAX

Types of Criminal Activity[3]





[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

89.1% of FY25 investigations with an associated CTR had at least one aggregated CTR[4] on a primary subject.

<$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
68.8%	96.1%

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.*

BSA Impact on Combating Crime (FY23–25)

88.6% 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 MOS.

$799M in asset seizures

$454M in asset forfeitures

$498M in restitution

95.9% of investigations involving a seizure had one or more BSA filings associated with the primary subject.

FRAUD, WASTE AND ABUSE[5]

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.