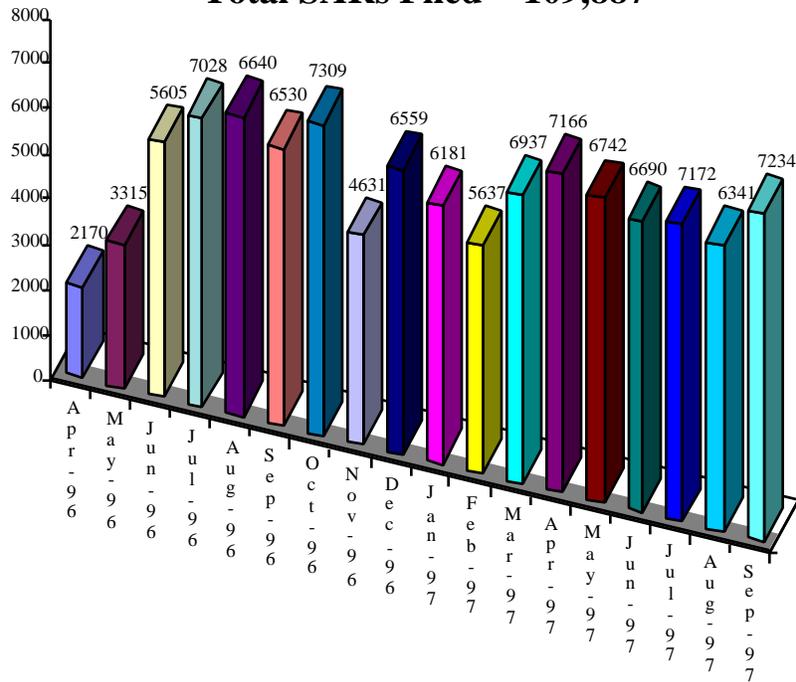


U.S. Department of
the Treasury



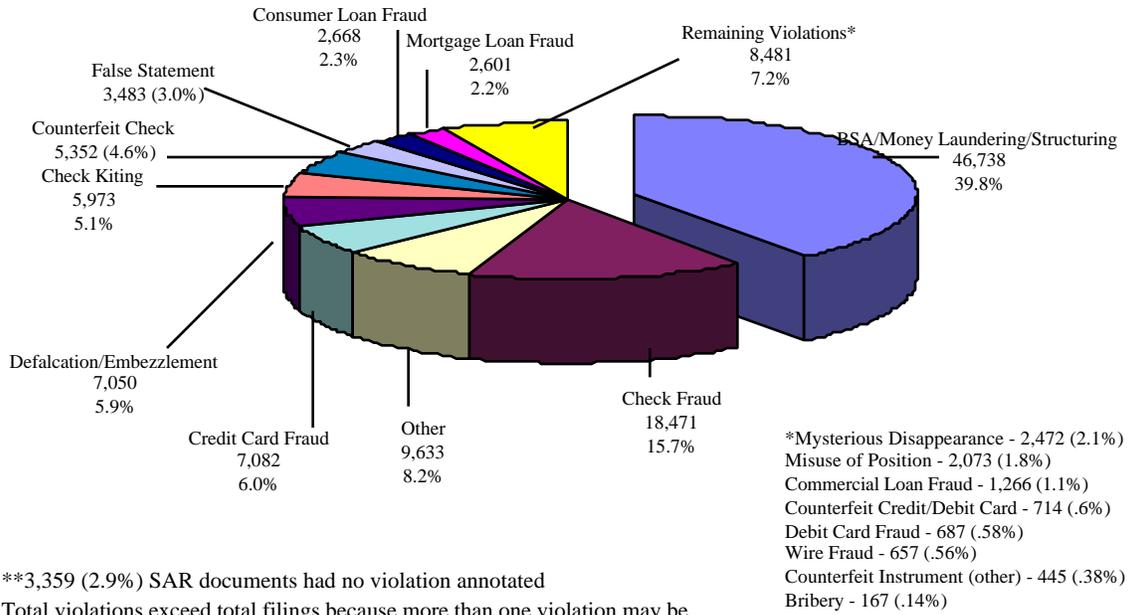
Suspicious Activity Reporting System (SARS)
An 18 Month Analysis
April 1996 - September 1997

SAR Filings by Month
April 1, 1996 through September 30, 1997
Total SARs Filed = 109,887



Reported Violations for April 1996 - September 1997

Total Violations = 117,532



**3,359 (2.9%) SAR documents had no violation annotated
 Total violations exceed total filings because more than one violation may be indicated on a single SAR form

STATES and TERRITORIES Ranked by Number of Filings April 1996 - September 1997

1) California	25,551	18) Colorado	1,674	35) Kentucky	559
2) New York	12,616	19) Oregon	1,446	36) Iowa	514
3) Florida	9,153	20) Virginia	1,407	37) Puerto Rico	487
4) Texas	7,335	21) Maryland	1,262	38) Kansas	454
5) Arizona	4,157	22) Missouri	1,240	39) Arkansas	446
6) Illinois	3,507	23) Tennessee	1,181	40) New Mexico	403
7) Pennsylvania	3,283	24) Indiana	1,139	41) Rhode Island	376
8) Michigan	2,399	25) Connecticut	975	42) Nebraska	363
9) Minnesota	2,340	26) Utah	971	43) Mississippi	351
10) Delaware	2,228	27) Louisiana	922	44) District of Columbia	328
11) North Carolina	2,139	28) Wisconsin	789	45) Maine	255
12) Ohio	2,138	29) Hawaii	787	46) Idaho	222
13) Washington	2,104	30) Oklahoma	772	47) West Virginia	211
14) Georgia	1,989	31) South Carolina	697	48) North Dakota	158
15) New Jersey	1,943	32) Alabama	683	49) Montana	142
16) Massachusetts	1,891	33) South Dakota	631	50) Vermont	116
17) Nevada	1,755	34) New Hampshire	623	51) Alaska	101
				52) Guam	85
				53) Wyoming	56

Total Filings = 109,887

* 533 filings were blank or unknown

STATES and TERRITORIES
Ranked by Number of BSA Violations
April 1996 - September 1997

1) California	12,189	18) Michigan	474	35) Kansas	119
2) New York	7,126	19) Oregon	460	36) Utah	114
3) Florida	5,744	20) Ohio	441	37) Arkansas	113
4) Texas	4,087	21) Connecticut	423	38) District of Columbia	105
5) Minnesota	1,417	22) Tennessee	383	39) Iowa	103
6) Pennsylvania	1,210	23) Virginia	378	40) Nebraska	103
7) Massachusetts	989	24) Puerto Rico	376	41) New Hampshire	100
8) Illinois	858	25) Indiana	371	42) North Dakota	80
9) Arizona	824	26) South Carolina	323	43) Mississippi	75
10) Nevada	792	27) Oklahoma	320	44) Maine	69
11) New Jersey	775	28) Louisiana	280	45) Alaska	63
12) North Carolina	773	29) Missouri	280	46) Delaware	50
13) Washington	772	30) Wisconsin	275	47) Montana	49
14) Colorado	664	31) Rhode Island	179	48) South Dakota	46
15) Georgia	611	32) Alabama	160	49) Vermont	44
16) Maryland	514	33) Kentucky	156	50) Idaho	42
17) Hawaii	490	34) New Mexico	144	51) West Virginia	32
				52) Wyoming	16
				53) Guam	11

Total BSA Violations = 46,738

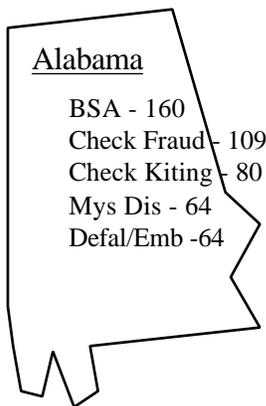
* 146 filings were blank or unknown

Bank Direct Referrals to Federal, State, and Local Law Enforcement

April 1996 - September 1997

<u>Agency</u>	<u>Number of Referrals</u>	<u>% of total filings</u>	<u>% of filings referred</u>
State and Local Law Enforcement	11,719	11	32
FBI	5,169	5	14
IRS	3,154	3	9
USSS	2,045	2	6
El Dorado Task Force	863	0.8	2
US Postal Service	775	0.7	2
State/District Attorney	574	0.5	1.5
US Attorney's Office	276	0.3	0.8
Regulators	178	0.2	0.5
FinCEN	173	0.2	0.5
USCS	106	0.1	0.3
State Banking Departments	96	0.1	0.3
US Treasury	87	0.1	0.2
Top 13 total filings	25,215		
Over all total of all filings	36,254		
Total SAR filings	109,887		

**Referrals include where multiple agencies are listed in a single SAR



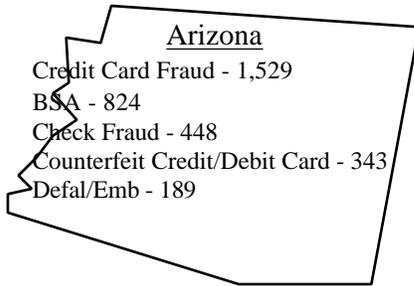
Population = 4,273,000
 Population in Metropolitan Areas = 60.4%
 Median Income = \$25,991
 FDIC Insured Commercial Banks = 183
 Total Insured Commercial Bank Assets = \$63.2 Billion
 Federally Insured Credit Unions = 197
 Total Credit Union Assets = \$5.589 Billion
 Total SARs Filed = 683
 Total Violations Reported = 754
 BSA Violations Reported = 160 (21%)

Alabama ranked 32nd in the nation for total number of SAR filings. The top reported violation in Alabama was BSA. Check fraud ranked second, followed by check kiting, mysterious disappearance, and defalcation/embezzlement. Alabama also ranked 32nd in the nation for BSA violations. The most common occupations reported for BSA violations include self-employed, convenience stores, retired and construction.



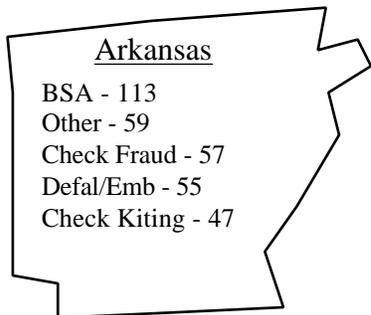
Population = 607,000
 Population in Metropolitan Areas = 67.5%
 Median Income = \$47,954
 FDIC Insured Commercial Banks = 8
 Total Insured Commercial Bank Assets = \$5.8 Billion
 Federally Insured Credit Unions = 14
 Total Credit Union Assets = \$2.358 Billion
 Total SARs Filed = 101
 Total Violations Reported = 114
 BSA Violations Reported = 63 (55%)

Alaska ranked 51st in the nation for total number of SAR filings. The top reported violation in Alaska was BSA, followed by check fraud, check kiting, mysterious disappearance, and other. Alaska ranked 45th in the nation for BSA violations. The top reported occupations for BSA violations include self-employed and restaurant.



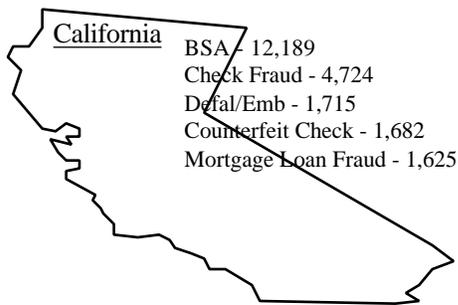
Population = 4,428,000
 Population in Metropolitan Areas = 87.5 %
 Median Income = \$30,863
 FDIC Insured Commercial Banks = 3
 Total Insured Commercial Bank Assets = \$48.1 Billion
 Federally Insured Credit Unions = 71
 Total Credit Union Assets = \$4.446 Billion
 Total SARs Filed = 4,157
 Total Violations Reported = 4,117
 BSA Violations Reported = 824 (20%)

Arizona ranked 5th in the total number of filings nation wide. The top reported violation was credit card fraud, followed by BSA, check fraud, counterfeit credit/debit card, and defalcation/embezzlement. Arizona ranked 9th in the nation for BSA violations. The top reported occupation for BSA related violations includes retired, restaurant and self-employed. Arizona's large retirement population provides adequate explanation for this being the top occupation for BSA related violations. Self-employed includes a variety of small retail and service shops. These shops, which include currency exchange, grocery and customer service, are all heavily influence by Arizona's border with Mexico.



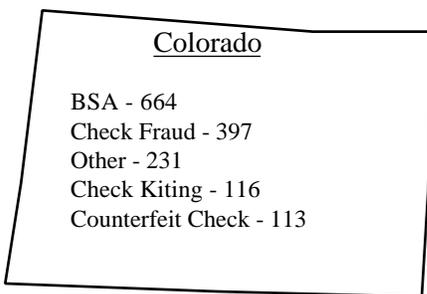
Population = 2,510,000
 Population in Metropolitan Areas = 53.5%
 Median Income = \$25,814
 FDIC Insured Commercial Banks = 234
 Total Insured Commercial Bank Assets = \$30.7 Billion
 Federally Insured Credit Unions = 88
 Total Credit Union Assets = \$.912 Billion
 Total SARs Filed = 446
 Total Violations Reported = 533
 BSA Violations Reported = 113 (21%)

Arkansas ranked 39th in the nation for total number of SAR filings. The top reported violation in Arkansas was BSA followed by other, check fraud, defalcation/embezzlement, and check kiting. Arkansas ranked 37th in the nation for BSA violations. The most common occupations for BSA related violations were retired, self-employed and construction.



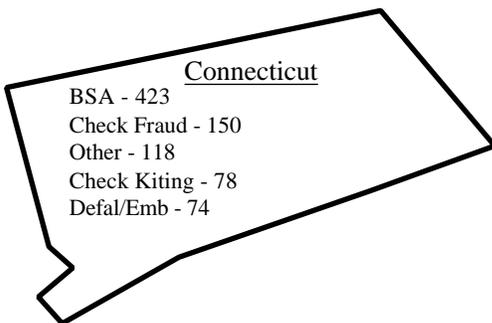
Population = 31,878,000
 Population in Metropolitan Areas = 92.6%
 Median Income = \$37,009
 FDIC Insured Commercial Banks = 360
 Total Insured Commercial Bank Assets = \$417.2 Billion
 Federally Insured Credit Unions = 724
 Total Credit Union Assets = \$45.834 Billion
 Total SARs Filed = 25,551
 Total Violations Reported = 26,770
 BSA Violations Reported = 12,189 (46%)

California had the highest number of SAR filings in the nation. The top reported violation in California was BSA followed by check fraud, defalcation/embezzlement, counterfeit check, and mortgage loan fraud. California also ranks first in the nation for number of BSA violations. The most frequent occupations for BSA violations include grocery, travel, housewife, retail/wholesale and restaurant.



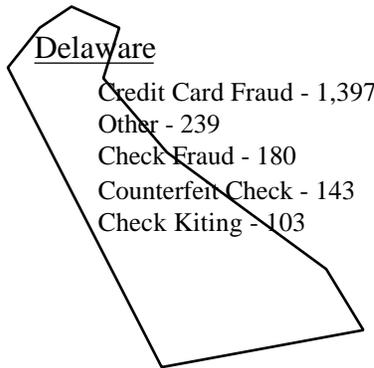
Population = 3,823,000
 Population in Metropolitan Areas = 82.4%
 Median Income = \$40,706
 FDIC Insured Commercial Banks = 223
 Total Insured Commercial Bank Assets = \$41 Billion
 Federally Insured Credit Unions = 189
 Total Credit Union Assets = \$6.195 Billion
 Total SARs Filed = 1,674
 Total Violations Reported = 1,912
 BSA Violations Reported = 664 (35%)

Colorado ranked 18th in total number of filings nation wide. BSA violations were the top reported violations. Check fraud was the second highest reported violation, followed by other, check kiting, and counterfeit check. Colorado ranked 14th in the nation for BSA violations. The most common occupations identified for BSA violations include retail/wholesale, liquor, restaurant, and construction.



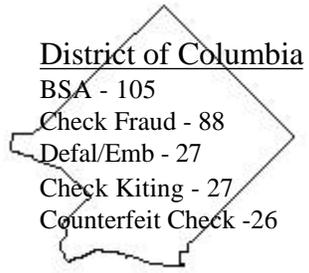
Population = 3,274,000
 Population in Metropolitan Areas = 79.1%
 Median Income = \$40,243
 FDIC Insured Commercial Banks = 28
 Total Insured Commercial Bank Assets = \$10.9 Billion
 Federally Insured Credit Unions = 227
 Total Credit Union Assets = \$3.845 Billion
 Total SARs Filed = 975
 Total Violations Reported = 1,027
 BSA Violations Reported = 423 (41%)

Connecticut ranked 25th in the nation for total number of SAR filings. The top reported violation in Connecticut was BSA followed by check fraud, other, check kiting, and defalcation/embezzlement. Connecticut ranked 21st in the nation for number of BSA violations. The top reported occupation for BSA violations include construction, retail/wholesale, and self employed.



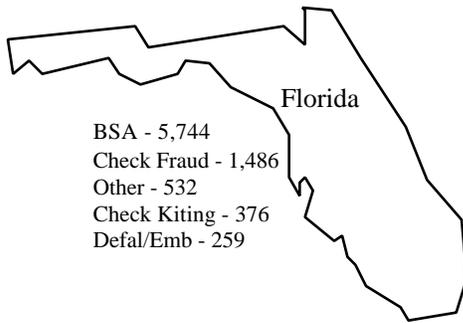
Population = 725,000
 Population in Metropolitan Areas = 73%
 Median Income = \$34,928
 FDIC Insured Commercial Banks = 39
 Total Insured Commercial Bank Assets = \$115.2 Billion
 Federally Insured Credit Unions = 48
 Total Credit Union Assets = \$.769 Billion
 Total SARs Filed = 2,228
 Total Violations Reported = 2,217
 BSA Violations Reported = 50 (2%)

Delaware ranked 10th in the nation for total number of SAR filings. The top reported violation in Delaware was credit card fraud with 1,397 followed by other, check fraud, counterfeit check, and check kiting. BSA violations were the sixth most reported violations. Delaware ranked 46th in the nation for BSA violations. The top reported occupation for BSA violations was self-employed. It is interesting to note that BSA violations are not reported as the top violation in Delaware. In fact, BSA was not in the top three violations reported. Delaware ranked 46th in the nation for BSA violations. Further analysis to explain why BSA violations are so infrequently reported in Delaware is required.



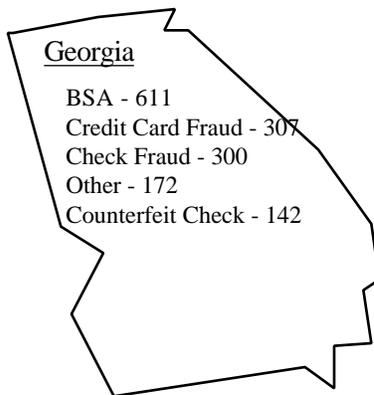
Population = 543,000
 Population in Metropolitan Areas = 100%
 Median Income = \$30,748
 FDIC Insured Commercial Banks = 8
 Total Insured Commercial Bank Assets = \$3.4 Billion
 Federally Insured Credit Unions = 81
 Total Credit Union Assets = \$2.638 Billion
 Total SARs Filed = 328
 Total Violations Reported = 351
 BSA Violations Reported = 105 (30%)

The District of Columbia ranked 44th in the nation for total number of SAR filings. The top reported violation in the District of Columbia was BSA followed by check fraud, defalcation/embezzlement, check kiting, and counterfeit check. The District ranked 38th in the nation for BSA violations. The top reported occupations for BSA violations were real estate and attorney.



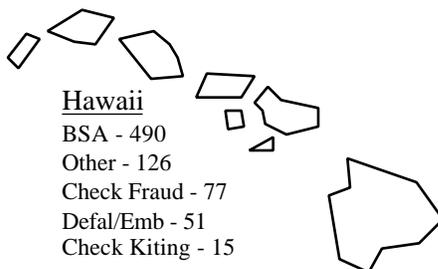
Population = 14,400,000
 Population in Metropolitan Areas = 84.8%
 Median Income = \$29,745
 FDIC Insured Commercial Banks = 289
 Total Insured Commercial Bank Assets = \$160.7 Billion
 Federally Insured Credit Unions = 273
 Total Credit Union Assets = \$15.936 Billion
 Total SARs Filed = 9,153
 Total Violations Reported = 9,443
 BSA Violations Reported = 5,744 (61%)

Florida ranked 3rd in the nation for total number of SAR filings. The top reported violation in Florida was BSA followed by check fraud, other, check kiting, and defalcation/embezzlement. Florida also ranked third in the nation for BSA violations. The top reported occupations for BSA violations were retired, self-employed/owner, insurance, convenience store, and restaurant.



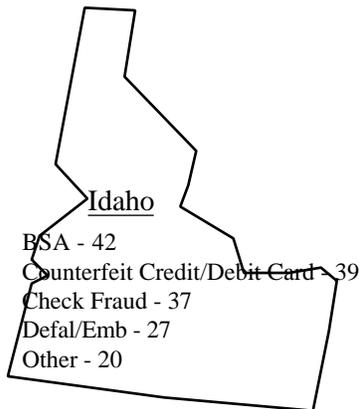
Population = 7,363,000
 Population in Metropolitan Areas = 63.2%
 Median Income = \$34,099
 FDIC Insured Commercial Banks = 354
 Total Insured Commercial Bank Assets = \$147.1 Billion
 Federally Insured Credit Unions = 246
 Total Credit Union Assets = \$6.999 Billion
 Total SARs Filed = 1,989
 Total Violations Reported = 2,210
 BSA Violations Reported = 611 (28%)

Georgia ranked 14th in the nation for total number of SAR filings. The top reported violation in Georgia was BSA followed by credit card fraud, check fraud, other, and counterfeit check. Georgia ranked 15th in the nation for BSA violations. The top reported occupations for BSA violations were auto, self-employed/owner, convenience store, and restaurant.



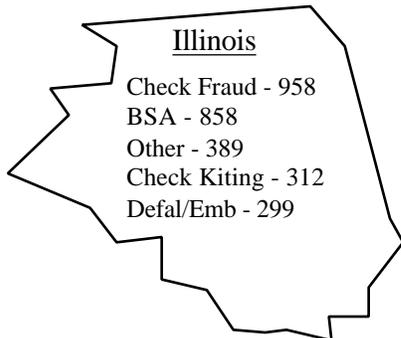
Population = 1,184,000
 Population in Metropolitan Areas = 89%
 Median Income = \$42,851
 FDIC Insured Commercial Banks = 14
 Total Insured Commercial Bank Assets = \$22.1 Billion
 Federally Insured Credit Unions = 113
 Total Credit Union Assets = \$3.475 Billion
 Total SARs Filed = 787
 Total Violations Reported = 828
 BSA Violations Reported = 490

Hawaii ranked 29th in the nation for total number of SAR filings. The top reported violation in Hawaii was BSA followed by other, check fraud, defalcation/embezzlement, and check kiting. Hawaii ranked 17th in the nation for BSA violations. The top reported occupations for BSA violations were self-employed, restaurant, and automobiles.



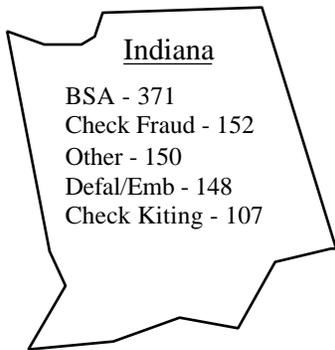
Population = 1,189,000
 Population in Metropolitan Areas = 57.4%
 Median Income = \$32,676
 FDIC Insured Commercial Banks = 15
 Total Insured Commercial Bank Assets = \$8.2 Billion
 Federally Insured Credit Unions = 62
 Total Credit Union Assets = \$1.089 Billion
 Total SARs Filed = 222
 Total Violations Reported = 231
 BSA Violations Reported = 42 (18%)

Idaho ranked 46th in the total number of SAR filings nation wide. BSA was the top reported violation followed by counterfeit credit/debit card, check fraud, defalcation/embezzlement, and other. Idaho ranked 50th in the nation for BSA violations. The most frequently reported occupations for BSA violations include self-employed and housewife.



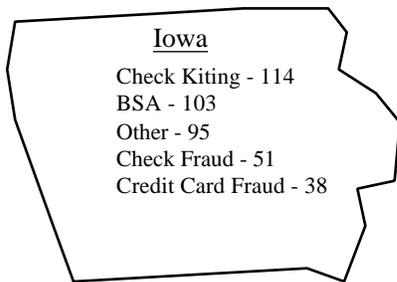
Population = 11,847,000
 Population in Metropolitan Areas = 84.6%
 Median Income = \$38,071
 FDIC Insured Commercial Banks = 833
 Total Insured Commercial Bank Assets = \$247 Billion
 Federally Insured Credit Unions = 638
 Total Credit Union Assets = \$10.939 Billion
 Total SARs Filed = 3,507
 Total Violations Reported = 3,851
 BSA Violations Reported = 858 (22%)

Illinois ranked 6th in the nation for total number of SAR filings. The top reported violation in Illinois was check fraud with 958 followed by BSA, other, check kiting, and defalcation/embezzlement. Illinois ranked 8th in the nation for BSA violations. The top reported occupations for BSA violations include restaurant/bar, grocery, convenience store, automobiles, and liquor.



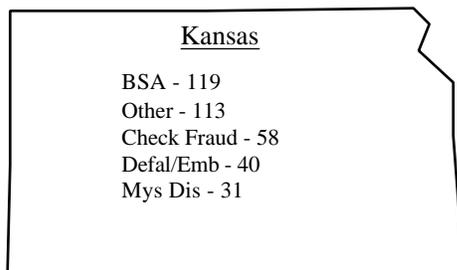
Population = 5,841,000
 Population in Metropolitan Areas = 64.9%
 Median Income = \$33,385
 FDIC Insured Commercial Banks = 204
 Total Insured Commercial Bank Assets = \$66.5 Billion
 Federally Insured Credit Unions = 267
 Total Credit Union Assets = \$7.589 Billion
 Total SARs Filed = 1,139
 Total Violations Reported = 1,222
 BSA Violations Reported = 371 (30%)

Indiana ranked 24th in the nation for total number of SAR filings. The top reported violation in Indiana was BSA followed by check fraud, other, defalcation/embezzlement, and check kiting. Indiana ranked 25th in the nation for BSA violations. The top reported occupations for BSA violations were liquor, restaurant, retired and self employed.



Population = 2,852,000
 Population in Metropolitan Areas = 60.6%
 Median Income = \$33,385
 FDIC Insured Commercial Banks = 467
 Total Insured Commercial Bank Assets = \$42.5 Billion
 Federally Insured Credit Unions = 215
 Total Credit Union Assets = \$2.717 Billion
 Total SARs Filed = 514
 Total Violations Reported = 577
 BSA Violations Reported = 103 (18%)

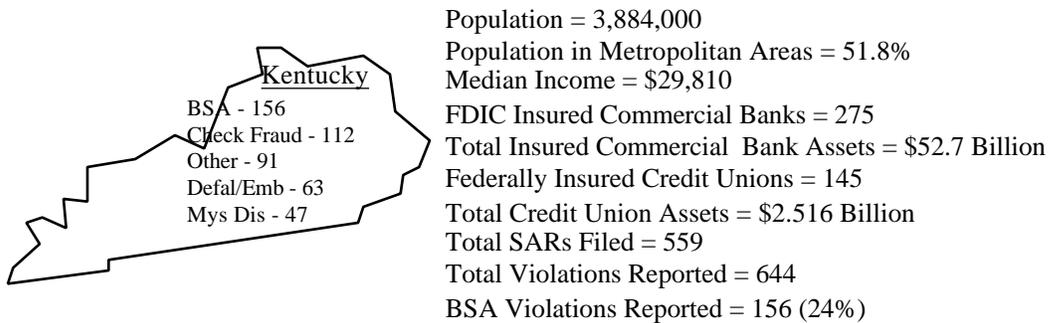
Iowa ranked 36th in the nation for total number of SAR filings. The top reported violation in Iowa was check kiting with 114 followed by BSA, other, check fraud, and credit card fraud. Iowa ranked 39th in the nation for BSA violations. The top reported occupations for BSA violations include restaurant/bar, self-employed, student, auto, and trucking.



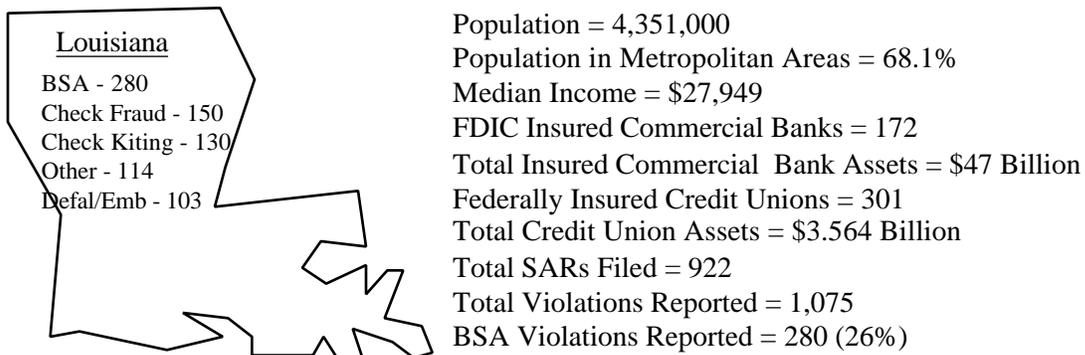
Population = 2,572,000
 Population in Metropolitan Areas = 69.1%
 Median Income = \$30,341
 FDIC Insured Commercial Banks = 416
 Total Insured Commercial Bank Assets = \$28.6 Billion
 Federally Insured Credit Unions = 149
 Total Credit Union Assets = \$19.995 Billion
 Total SARs Filed = 454
 Total Violations Reported = 518
 BSA Violations Reported = 119 (23%)

Kansas ranked 38th in the nation for total number of SAR filings. The top reported violation in Kansas was BSA followed by other, check fraud, defalcation/embezzlement, and mysterious disappearance. Kansas was

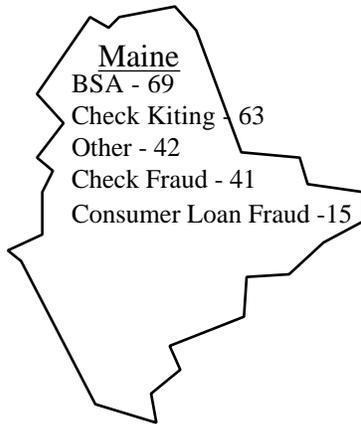
ranked 35th in the nation for BSA violations. The top reported occupations for BSA violations were retired and followed by self employed/owner.



Kentucky ranked 35th in the nation for total number of SAR filings. The top reported violation in Kentucky was BSA followed by check fraud, other, defalcation/embezzlement, and mysterious disappearance. Kentucky ranked 33rd in the nation for BSA violations. The most frequently reported occupations for BSA violations include retired, grocery, and self-employed.

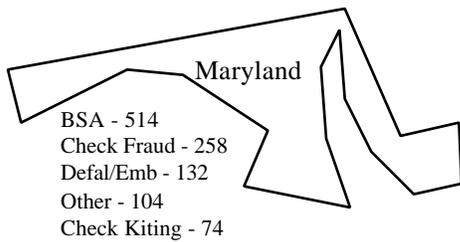


Louisiana ranked 27th in the nation for total number of SAR filings. The top reported violation in Louisiana was BSA followed by check fraud, check kiting, other, and defalcation/embezzlement. Louisiana ranked 28th in the nation for BSA violations. The top reported occupation for BSA related violations was grocery, followed by retail, attorney and insurance.



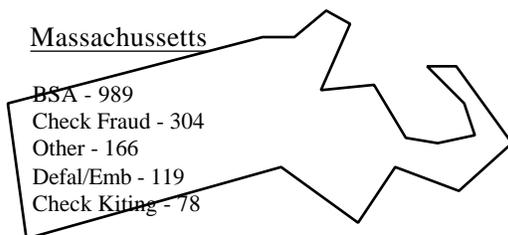
Population = 1,243,000
 Population in Metropolitan Areas = 44.6%
 Median Income = \$33,858
 FDIC Insured Commercial Banks = 20
 Total Insured Commercial Bank Assets = \$9 Billion
 Federally Insured Credit Unions = 92
 Total Credit Union Assets = \$2.154 Billion
 Total SARs Filed = 255
 Total Violations Reported = 295
 BSA Violations Reported = 69 (23%)

Maine ranked 45th in the nation for total number of SAR filings. The top reported violation in Maine was BSA followed by check kiting, other, check fraud, and consumer loan fraud. Maine ranked 44th in the nation for BSA violations. The top reported occupations for BSA violations were self employed and lumber.



Population = 5,072,000
 Population in Metropolitan Areas = 81.3%
 Median Income = \$41,041
 FDIC Insured Commercial Banks = 90
 Total Insured Commercial Bank Assets = \$38.9 Billion
 Federally Insured Credit Unions = 138
 Total Credit Union Assets = \$7.006 Billion
 Total SARs Filed = 1,262
 Total Violations Reported = 1,390
 BSA Violations Reported = 514 (37%)

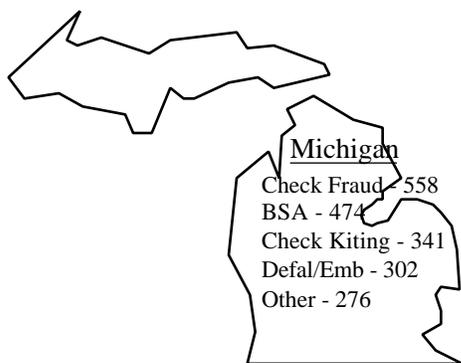
Maryland ranked 21st in the nation for total number of SAR filings. The top reported violation in Maryland was BSA followed by check fraud, defalcation/embezzlement, other, and other. Maryland ranked 16th in the nation for BSA violations. The top reported occupations for BSA violations include automobiles, restaurant, convenience store, and liquor.



Population = 6,092,000
 Population in Metropolitan Areas = 84.3%
 Median Income = \$38,574
 FDIC Insured Commercial Banks = 50
 Total Insured Commercial Bank Assets = \$154 Billion
 Federally Insured Credit Unions = 319
 Total Credit Union Assets = \$10.665 Billion
 Total SARs Filed = 1,891
 Total Violations Reported = 1,978
 BSA Violations Reported = 989 (50%)

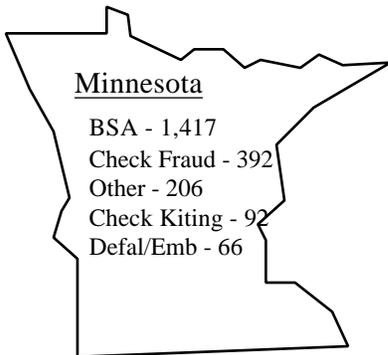
Massachusetts ranked 16th in the nation for total number of SAR filings. The top reported violation in Massachusetts was BSA followed by check fraud,

other, Defalcation/embezzlement, and check kiting. Massachusetts ranks 7th for BSA violations reported. The top reported occupations for BSA violations were restaurant, self-employed/owner, retired and retail.



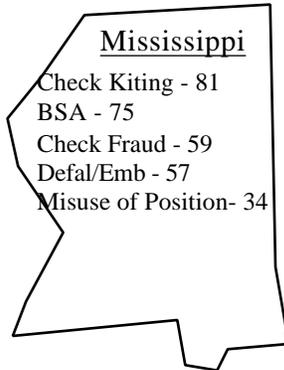
Population = 9,594,000
 Population in Metropolitan Areas = 70.5%
 Median Income = \$36,426
 FDIC Insured Commercial Banks = 176
 Total Insured Commercial Bank Assets = \$112.2 Billion
 Federally Insured Credit Unions = 511
 Total Credit Union Assets = \$16.682 Billion
 Total SARs Filed = 2,399
 Total Violations Reported = 2,741
 BSA Violations Reported = 474 (17%)

Michigan ranked 8th in the nation for total number of SAR filings. The top reported violation in Michigan was check fraud with 558 followed by BSA, check kiting, defalcation/embezzlement and other. Michigan ranked 18th in the nation for BSA violations reported. The top reported occupations for BSA violations include self-employed, retired, and restaurant.



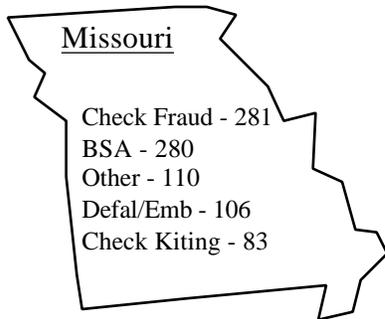
Population = 4,658,000
 Population in Metropolitan Areas = 69.9%
 Median Income = \$37,933
 FDIC Insured Commercial Banks = 519
 Total Insured Commercial Bank Assets = \$72.1 Billion
 Federally Insured Credit Unions = 207
 Total Credit Union Assets = \$5.675 Billion
 Total SARs Filed = 2,340
 Total Violations Reported = 2,464
 BSA Violations Reported = 1,417 (58%)

Minnesota ranked 9th in the nation for total number of SAR filings. The top reported violation in Minnesota was BSA followed by check fraud, other, check kiting, and defalcation/embezzlement. Minnesota ranked 5th in the nation for BSA violations. The most frequent occupations reported for BSA violations included tobacco, retail, restaurant and grocery. Tobacco appears as a top occupation because SARs were repeatedly filed on two companies.



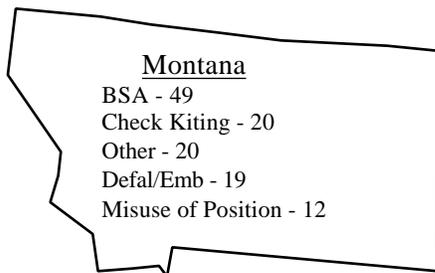
Population = 2,716,000
 Population in Metropolitan Areas = 47.1%
 Median Income = \$26,538
 FDIC Insured Commercial Banks = 111
 Total Insured Commercial Bank Assets = \$28.5 Billion
 Federally Insured Credit Unions = 138
 Total Credit Union Assets = \$1.401 Billion
 Total SARs Filed = 351
 Total Violations Reported = 418
 BSA Violations Reported = 75 (18%)

Mississippi ranked 43rd in the nation for total number of SAR filings. The top reported violation in Mississippi was check kiting with 81 followed by BSA, check fraud, defalcation/embezzlement, and misuse of position/self dealing. Mississippi also ranks 43rd in the nation for BSA violations. The top reported occupations for BSA related violations were self-employed/owner, retired, and grocery/convenience store.



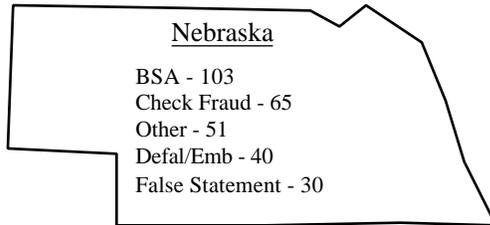
Population = 5,359,000
 Population in Metropolitan Areas = 68.7%
 Median Income = \$34,825
 FDIC Insured Commercial Banks = 430
 Total Insured Commercial Bank Assets = \$88.3 Billion
 Federally Insured Credit Unions = 208
 Total Credit Union Assets = \$4.363 Billion
 Total SARs Filed = 1,240
 Total Violations Reported = 1,358
 BSA Violations Reported = 280 (21%)

Missouri ranked 22nd in the nation for total number of SAR filings. The top reported violation in Missouri was check fraud with 281 followed by BSA, other, defalcation/embezzlement, and check kiting. Missouri ranked 29th in the nation for BSA violations. The top reported occupations for BSA violations include owner, automobile, construction, and retired.



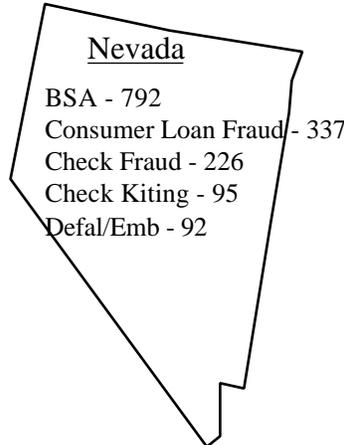
Population = 879,000
 Population in Metropolitan Areas = 23.8%
 Median Income = \$27,757
 FDIC Insured Commercial Banks = 100
 Total Insured Commercial Bank Assets = \$8.7 Billion
 Federally Insured Credit Unions = 86
 Total Credit Union Assets = \$1.210 Billion
 Total SARs Filed = 142
 Total Violations Reported = 170
 BSA Violations Reported = 49 (29%)

Montana ranked 49th in total number of filings nation wide. BSA was the top reported violation in Montana followed by check kiting, other, defalcation/embezzlement, and misuse of position. Montana ranked 47th in the nation for BSA violations. The top reported occupations for BSA related filings were retired, agriculture/farming, and self-employed.



Population = 1,652,000
 Population in Metropolitan Areas = 66.1%
 Median Income = \$32,929
 FDIC Insured Commercial Banks = 329
 Total Insured Commercial Bank Assets = \$27.8 Billion
 Federally Insured Credit Unions = 96
 Total Credit Union Assets = \$1.486 Billion
 Total SARs Filed = 363
 Total Violations Reported = 413
 BSA Violations Reported = 103 (25%)

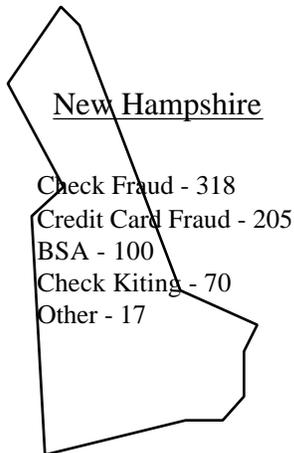
Nebraska ranked 42nd in the nation for total number of SAR filings. The top reported violation in Nebraska was BSA followed by check fraud, other, defalcation/embezzlement, and false statement. Nebraska ranked 40th in the nation for BSA violations reported. The top reported occupations for BSA violations were construction and restaurant.



Population = 1,603,000
 Population in Metropolitan Areas = 88.3%
 Median Income = \$36,084
 FDIC Insured Commercial Banks = 26
 Total Insured Commercial Bank Assets = \$32.4 Billion
 Federally Insured Credit Unions = 25
 Total Credit Union Assets = \$1.408 Billion
 Total SARs Filed = 1,755
 Total Violations Reported = 1,825
 BSA Violations Reported = 792 (47%)

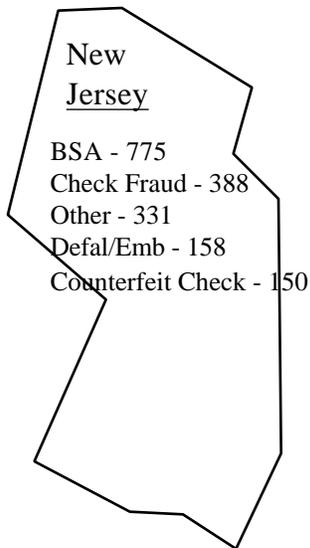
Nevada ranked 17th in total number of SAR filings nationwide. This is unusual for a state with such a small number of insured commercial banks. However, the volume of cash produced by the casinos may explain the relatively high number of filings. Nevada ranked 10th in the nation for BSA violations. The top reported violation in Nevada was BSA followed by consumer loan fraud, check fraud, check kiting, and defalcation/embezzlement. The top reported occupations for BSA violations include retired, self-employed/owner, automobile, and restaurant. A plausible reason for retired being a top occupation for BSA violations, is the fact that Nevada has no state income tax which may attract retired individuals from surrounding states such as California.

Since the government and casinos are Nevada's two largest employers, it is unusual that neither occupation is considered among the top four occupations.



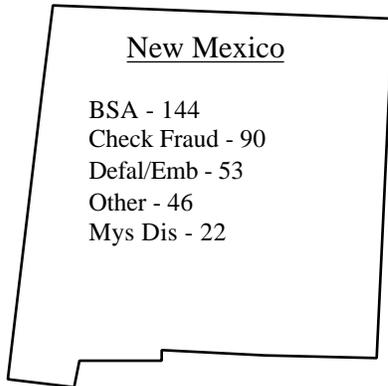
Population = 1,162,000
 Population in Metropolitan Areas = 51%
 Median Income = \$39,171
 FDIC Insured Commercial Banks = 20
 Total Insured Commercial Bank Assets = \$9 Billion
 Federally Insured Credit Unions = 35
 Total Credit Union Assets = \$1.553 Billion
 Total SARs Filed = 623
 Total Violations Reported = 754
 BSA Violations Reported = 100 (13%)

New Hampshire ranked 34th in the nation for total number of SAR filings. The top reported violation in New Hampshire was check fraud with 318 followed by credit card fraud, BSA, check kiting, and other. New Hampshire ranked 41st in the nation for BSA violations reported. The top reported occupations for BSA violations were travel, self-employed/owner, and retired.



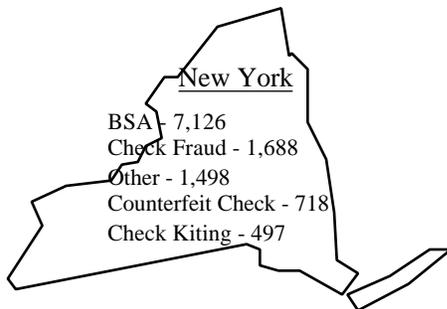
Population = 7,988,000
 Population in Metropolitan Areas = 89.4%
 Median Income = \$43,924
 FDIC Insured Commercial Banks = 66
 Total Insured Commercial Bank Assets = \$70 Billion
 Federally Insured Credit Unions = 326
 Total Credit Union Assets = \$5.379 Billion
 Total SARs Filed = 1,943
 Total Violations Reported = 2,186
 BSA Violations Reported = 775 (35%)

New Jersey ranked 15th in the nation for total number of SAR filings. The top reported violation in New Jersey was BSA followed by check fraud, other, defalcation/embezzlement, and counterfeit check. New Jersey ranked 11th in the nation for BSA violations. The most common occupations reported for BSA violations include gas station, restaurant, retail/wholesale, and self-employed.



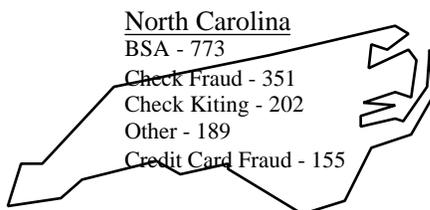
Population = 1,713,000
 Population in Metropolitan Areas = 73%
 Median Income = \$25,991
 FDIC Insured Commercial Banks = 69
 Total Insured Commercial Bank Assets = \$15.5 Billion
 Credit Unions = 59
 Total Credit Union Assets = \$2.279 Billion
 Total SARs Filed = 403
 Total Violations Reported = 434
 BSA Violations Reported = 144 (33%)

New Mexico ranked 40th in the nation for total number of SAR filings. BSA violations were the top reported violation followed by check fraud, other, defalcation/embezzlement, and mysterious disappearance. New Mexico ranked 34th in the nation for BSA violations. The top reported occupations for BSA related violations include pawn shop, construction, and self-employed.



Population = 18,185,000
 Population in Metropolitan Areas = 84.3%
 Median Income = \$33,028
 FDIC Insured Commercial Banks = 159
 Total Insured Commercial Bank Assets = \$1,032.2 Billion
 Federally Insured Credit Unions = 702
 Total Credit Union Assets = \$17.605 Billion
 Total SARs Filed = 12,616
 Total Violations Reported = 13,658
 BSA Violations Reported = 7,126 (52%)

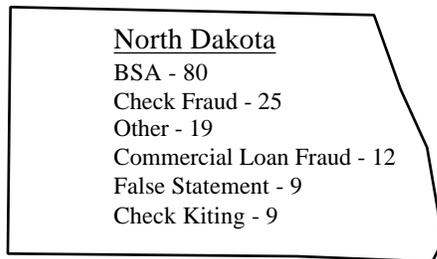
New York ranked second in the nation for total number of SAR filings. The top reported violation in New York was BSA followed by check fraud, other, counterfeit check, check kiting. New York also ranked 2nd in the nation for BSA violations. The top reported occupations for BSA violations include restaurant, retail, retired, and self-employed/owner.



Population = 7,323,000
 Population in Metropolitan Areas = 50.4%
 Median Income = \$31,979
 FDIC Insured Commercial Banks = 56
 Total Insured Commercial Bank Assets = \$191.4 Billion
 Federally Insured Credit Unions = 195
 Total Credit Union Assets = \$8.889 Billion
 Total SARs Filed = 2,139
 Total Violations Reported = 2,341
 BSA Violations Reported = 773 (33%)

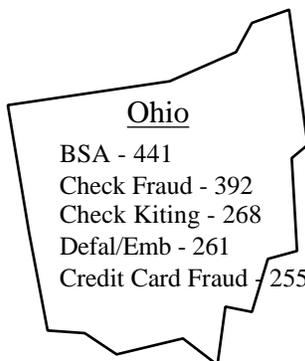
North Carolina ranked 11th in the nation for total number of SAR filings. The top reported violation in North Carolina was BSA followed by check fraud, check

kiting, other, and credit card fraud. North Carolina ranked 12th in the nation for BSA violations. The top reported occupations for BSA violations include restaurant, retired, self-employed/owner, construction, and meat packing.



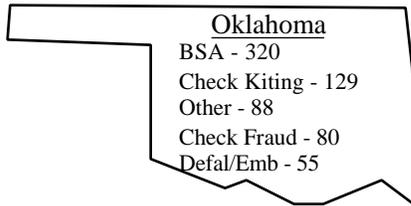
Population = 644,000
 Population in Metropolitan Areas = 53.3%
 Median Income = \$29,089
 FDIC Insured Commercial Banks = 123
 Total Insured Commercial Bank Assets = \$8.5 Billion
 Federally Insured Credit Unions = 69
 Total Credit Union Assets = \$.792 Billion
 Total SARs Filed = 158
 Total Violations Reported = 174
 BSA Violations Reported = 80 (50%)

North Dakota ranked 48th in the nation for total number of SAR filings. The top reported violation in North Dakota was BSA followed by check fraud, other, and commercial loan fraud. The fifth most reported violation was false statement and check kiting with nine reports each. North Dakota ranked 42nd in the nation for BSA violations. The top reported occupations for BSA violations were convenience store and restaurant.



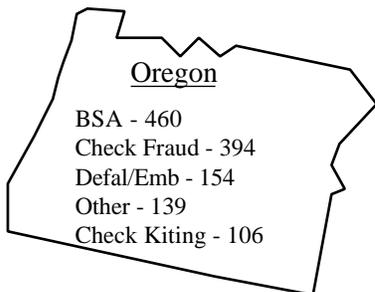
Population = 11,173,000
 Population in Metropolitan Areas = 74.1%
 Median Income = \$34,941
 FDIC Insured Commercial Banks = 257
 Total Insured Commercial Bank Assets = \$172.7 Billion
 Federally Insured Credit Unions = 560
 Total Credit Union Assets = \$8.648 Billion
 Total SARs Filed = 2,138
 Total Violations Reported = 2,300
 BSA Violations Reported = 441 (21%)

Ohio ranked 12th in the nation for total number of SAR filings. The top reported violation in Ohio was BSA followed by check fraud, check kiting, defalcation/embezzlement, and credit card fraud. Ohio ranked 20th in the nation for BSA violations. The top reported occupations for BSA violations include manager, restaurant, self-employed/owner, and grocery.



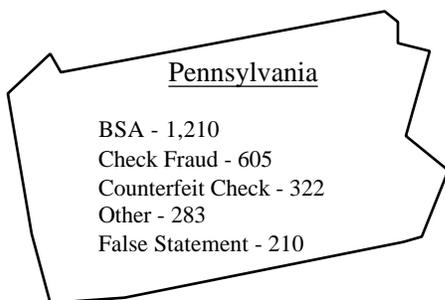
Population = 3,301,000
 Population in Metropolitan Areas = 67.7%
 Median Income = \$26,311
 FDIC Insured Commercial Banks = 332
 Total Insured Commercial Bank Assets = \$36.1 Billion
 Federally Insured Credit Unions = 104
 Total Credit Union Assets = \$3.817 Billion
 Total SARs Filed = 772
 Total Violations Reported = 858
 BSA Violations Reported = 320 (43%)

Oklahoma ranked 30th in the nation for total number of SAR filings. The top reported violation in Oklahoma was BSA followed by check kiting, other, check fraud, and defalcation/embezzlement. Oklahoma ranked 27th in the nation for BSA violations. The most common occupations reported for BSA violations include automobiles, self-employed, and restaurant.



Population = 3,204,000
 Population in Metropolitan Areas = 70.5%
 Median Income = \$36,374
 FDIC Insured Commercial Banks = 43
 Total Insured Commercial Bank Assets = \$22.2 Billion
 Federally Insured Credit Unions = 127
 Total Credit Union Assets = \$5.226 Billion
 Total SARs Filed = 1,446
 Total Violations Reported = 1,559
 BSA Violations Reported = 460 (33%)

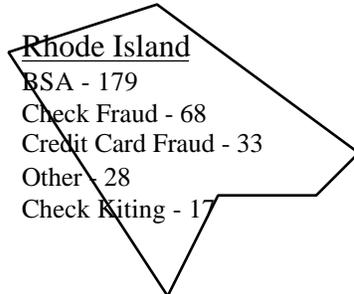
Oregon ranked 19th in the nation for SAR filings. The top reported violation was BSA followed by check, counterfeit check, defalcation/embezzlement, check kiting, and other. Oregon also ranked 19th for BSA violations. The top reported occupations in Oregon for BSA violations were restaurant, self-employed/owner, and auto/truck.



Population = 12,056,000
 Population in Metropolitan Areas = 68.9%
 Median Income = \$34,524
 FDIC Insured Commercial Banks = 217
 Total Insured Commercial Bank Assets = \$243.7 Billion
 Federally Insured Credit Unions = 881
 Total Credit Union Assets = \$12.515 Billion
 Total SARs Filed = 3,283
 Total Violations Reported = 3,666
 BSA Violations Reported = 1,210 (33%)

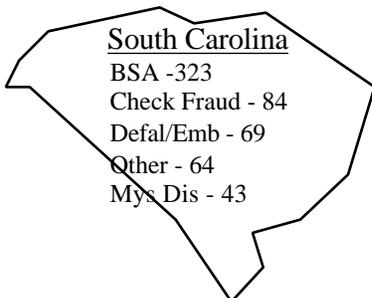
Pennsylvania ranked 7th in the nation for total number of SAR filings. The top reported violation in Pennsylvania was BSA followed by check fraud, counterfeit check, other, and false statement. Pennsylvania ranked 6th in the nation for

BSA violations. The top reported occupations for BSA violations include “Men’s Club,” restaurant, auto, self-employed/owner, retired, and retail.



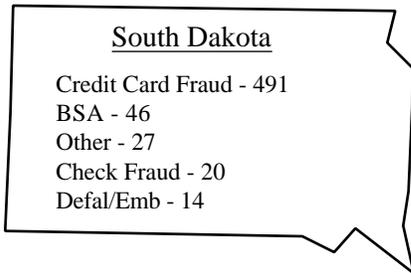
Population = 990,000
Population in Metropolitan Areas = 86%
Median Income = \$35,359
FDIC Insured Commercial Banks = 8
Total Insured Commercial Bank Assets = \$6.5 Billion
Federally Insured Credit Unions = 42
Total Credit Union Assets = \$1.640 Billion
Total SARs Filed = 376
Total Violations Reported = 395
BSA Violations Reported = 179 (45%)

Rhode Island ranked 41st in the nation for total number of SAR filings. The top reported violation in Rhode Island was BSA followed by check fraud, credit card fraud, other, and check kiting. Rhode Island ranked 31st in the nation for BSA violations. The top reported occupations for BSA violations were convenience store, restaurant, retired and retail.



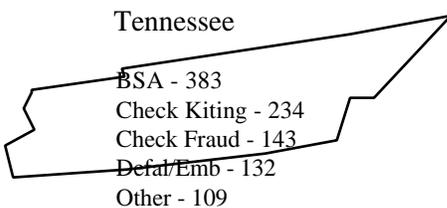
Population = 3,699,000
Population in Metropolitan Areas = 54.6%
Median Income = \$29,071
FDIC Insured Commercial Banks = 79
Total Insured Commercial Bank Assets = \$26.4 Billion
Federally Insured Credit Unions = 106
Total Credit Union Assets = \$3.308 Billion
Total SARs Filed = 697
Total Violations Reported = 749
BSA Violations Reported = 323 (47%)

South Carolina ranked 31st in the nation for total number of SAR filings. The top reported violation in South Carolina was BSA followed by check fraud, defalcation/embezzlement, other, and mysterious disappearance. South Carolina ranked 26th in the nation for BSA violations. The top reported occupations for BSA violations were self-employed/owner, real estate, convenience store and retail.



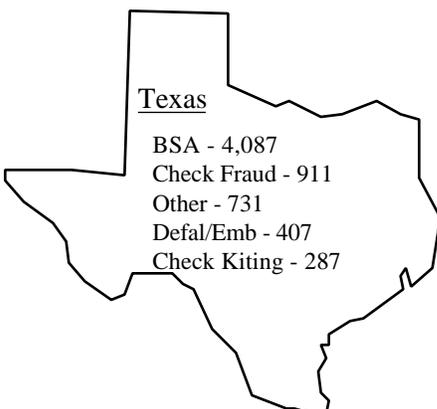
Population = 732,000
 Population in Metropolitan Areas = 50%
 Median Income = \$29,578
 FDIC Insured Commercial Banks = 117
 Total Insured Commercial Bank Assets = \$29.3 Billion
 Federally Insured Credit Unions = 64
 Total Credit Union Assets = \$.678 Billion
 Total SARs Filed = 631
 Total Violations Reported = 666
 BSA Violations Reported = 46 (7%)

South Dakota ranked 33rd in the nation for total number of SAR filings. The top reported violation in South Dakota was credit card fraud with 491 followed by BSA, other, check fraud, and defalcation/embezzlement. South Dakota's state laws are favorable for credit card issuers and therefore, likely to be conducive for credit card fraud. South Dakota ranked 48th in the nation for BSA violations. The top reported occupations for BSA violations were owner and restaurant.



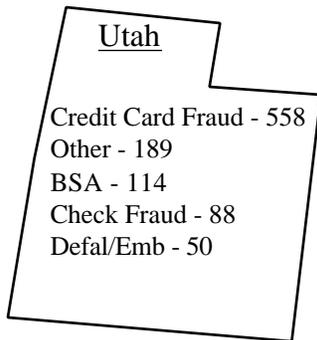
Population = 5,320,000
 Population in Metropolitan Areas = 60.9%
 Median Income = \$29,015
 FDIC Insured Commercial Banks = 238
 Total Insured Commercial Bank Assets = \$75.9 Billion
 Federally Insured Credit Unions = 272
 Total Credit Union Assets = \$6.114 Billion
 Total SARs Filed = 1,181
 Total Violations Reported = 1,262
 BSA Violations Reported = 383 (34%)

Tennessee ranked 23rd in the nation for total number of SAR filings. The top reported violation in Tennessee was BSA followed by check kiting, check fraud, defalcation/embezzlement, and other. Tennessee ranked 22nd in the nation for BSA violations. The top reported occupations for BSA violations were construction, retired, restaurant and self-employed/owner.



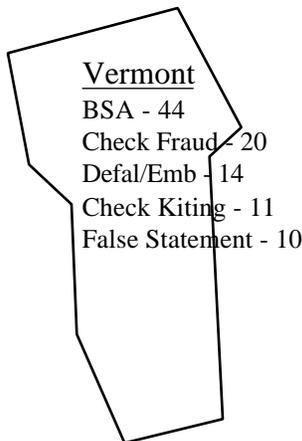
Population = 19,128,000
 Population in Metropolitan Areas = 80.3%
 Median Income = \$32,039
 FDIC Insured Commercial Banks = 875
 Total Insured Commercial Bank Assets = \$205 Billion
 Federally Insured Credit Unions = 799
 Total Credit Union Assets = \$24.558 Billion
 Total SARs Filed = 7,335
 Total Violations Reported = 7,764
 BSA Violations Reported = 4,087 (57%)

Texas ranked 4th in the nation for total number of SAR filings. BSA was the top reported violation followed by check fraud, other, defalcation/embezzlement, and check kiting. Texas also ranked 4th in the nation for BSA violations. The top reported occupations for BSA violations were grocery/convenience store, student, money exchange, and restaurant.



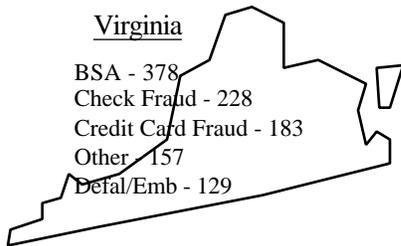
Population = 2,000,000
 Population in Metropolitan Areas = 87%
 Median Income = \$36,480
 FDIC Insured Commercial Banks = 48
 Total Insured Commercial Bank Assets = \$36 Billion
 Federally Insured Credit Unions = 145
 Total Credit Union Assets = \$4.200 Billion
 Total SARs Filed = 971
 Total Violations Reported = 1,165
 BSA Violations Reported = 114 (12%)

Utah ranked 26th in total number of filings nation wide. Credit card fraud was the top reported violation with 282 followed by BSA, check fraud, defalcation/embezzlement, and check kiting. Utah's state laws are favorable to credit card issuance which may explain the high number of filings for credit card fraud. Utah ranked 36th in the nation for BSA violations. The most common occupations reported for BSA violations include trucking and retail.



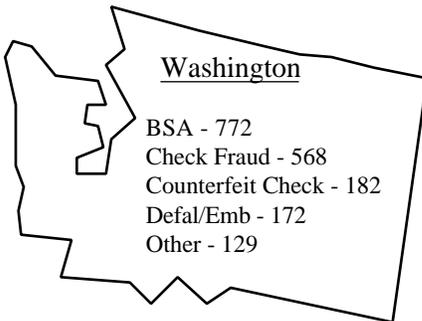
Population = 589,000
 Population in Metropolitan Areas = 32.2%
 Median Income = \$33,824
 FDIC Insured Commercial Banks = 22
 Total Insured Commercial Bank Assets = \$6.2 Billion
 Federally Insured Credit Unions = 47
 Total Credit Union Assets = \$.705 Billion
 Total SARs Filed = 116
 Total Violations Reported = 140
 BSA Violations Reported = 44 (31%)

Vermont ranked 50th in the nation for total number of SAR filings. The top reported violation in Vermont was BSA followed by check fraud, defalcation/embezzlement, check kiting, and false statement. Vermont ranked 49th in the nation for BSA violations. The top reported occupations for BSA violations were retired, self-employed, and restaurant.



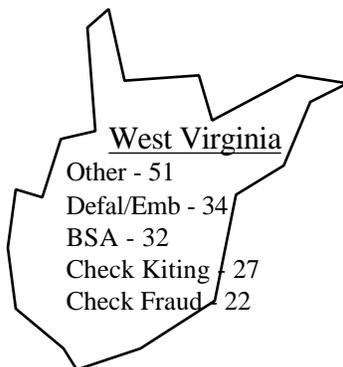
Population = 6,675,000
 Population in Metropolitan Areas = 69.4%
 Median Income = \$36,222
 FDIC Insured Commercial Banks = 154
 Total Insured Commercial Bank Assets = \$89.9 Billion
 Federally Insured Credit Unions = 272
 Total Credit Union Assets = \$18.989 Billion
 Total SARs Filed = 1,407
 Total Violations Reported = 1,581
 BSA Violations Reported = 378 (24%)

Virginia ranked 20th in the nation for total number of SAR filings. The top reported violation in Virginia was BSA followed by check fraud, credit card fraud, defalcation/embezzlement, and check kiting. Virginia ranked 23rd in the nation for BSA violations. The top reported occupations for BSA violations were restaurant, self-employed/owner, and grocery.



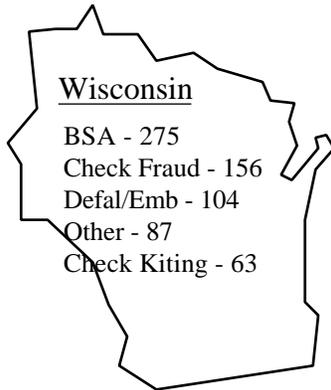
Population = 5,533,000
 Population in Metropolitan Areas = 76.4%
 Median Income = \$35,568
 FDIC Insured Commercial Banks = 84
 Total Insured Commercial Bank Assets = \$44.7 Billion
 Federally Insured Credit Unions = 136
 Total Credit Union Assets = \$9.258 Billion
 Total SARs Filed = 2,104
 Total Violations Reported = 2,248
 BSA Violations Reported = 772 (34%)

Washington ranked 13th in the nation for total filings. BSA was the top reported violation in the state followed by check fraud, counterfeit check, defalcation/embezzlement, and other. Washington also ranked 13th in the nation for BSA violations. The top reported occupations in Washington for BSA violations were restaurant, automobiles, self-employed/owner, and grocery.



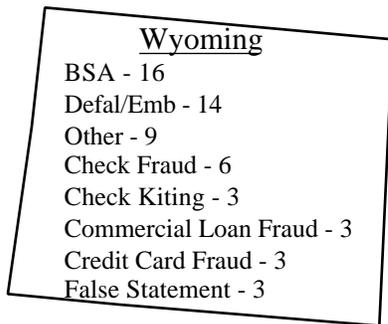
Population = 1,826,000
 Population in Metropolitan Areas = 36.1%
 Median Income = \$24,880
 FDIC Insured Commercial Banks = 113
 Total Insured Commercial Bank Assets = \$22.3 Billion
 Federally Insured Credit Unions = 138
 Total Credit Union Assets = \$1.358 Billion
 Total SARs Filed = 211
 Total Violations Reported = 248
 BSA Violations Reported = 32 (13%)

West Virginia ranked 47th in the nation for total number of SAR filings. The top reported violation in West Virginia was other followed by defalcation/embezzlement, BSA, check kiting, and check fraud. West Virginia ranked 51st in the nation for BSA violations. The top reported occupations for BSA violations were construction, painting, and cleaning service.



Population = 5,160,000
 Population in Metropolitan Areas = 65.7%
 Median Income = \$40,955
 FDIC Insured Commercial Banks = 365
 Total Insured Commercial Bank Assets = \$65.7 Billion
 Federally Insured Credit Unions = 379
 Total Credit Union Assets = \$6.925 Billion
 Total SARs Filed = 789
 Total Violations Reported = 890
 BSA Violations Reported = 275 (31%)

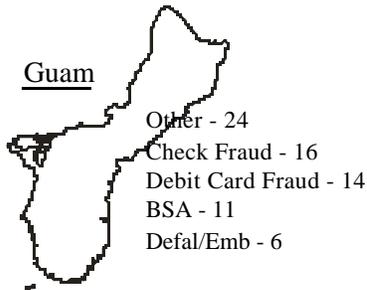
Wisconsin ranked 28th in the nation for total number of SAR filings. The top reported violation in Wisconsin was BSA followed by check fraud, defalcation/embezzlement, other, and check kiting. Wisconsin ranked 30th in the nation for BSA violations. The top reported occupations for BSA violations include corporate, restaurant, grocery, and retired.



Population = 481,000
 Population in Metropolitan Areas = 65%
 Median Income = \$31,529
 FDIC Insured Commercial Banks = 54
 Total Insured Commercial Bank Assets = \$8.2 Billion
 Federally Insured Credit Unions = 39
 Total Credit Union Assets = \$.545 Billion
 Total SARs Filed = 56
 Total Violations Reported = 61
 BSA Violations Reported = 16 (26%)

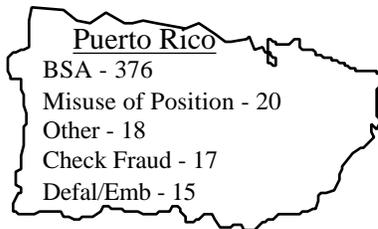
Wyoming ranked last in total number of filings nation wide. The top violation filing for the state was BSA followed by defalcation/embezzlement, other, and check fraud. Check kiting, commercial loan fraud, credit card fraud, and false statement were each reported three times. Wyoming ranked 52nd in the nation for BSA violations. The most frequent occupations listed for BSA violations were government and owner/manager.

US TERRITORIES



Population = 160,595*
FDIC Insured Commercial Banks = 2
Total Insured Commercial Bank Assets = \$.7 Billion
Federally Insured Credit Unions = 2
Total Credit Union Assets = \$.123 Billion
Total SARs Filed = 85
Total Violations Reported = 90
BSA Violations Reported = 11 (12%)

Guam ranked 52 in the nation for the total number of SAR filings. The top reported violation in Guam was other followed by check fraud, debit card fraud, BSA, and credit card fraud. Guam ranked 53rd in the nation for BSA violations reported. The most frequent occupations reported for BSA violations include wholesale/retail and self-employed.



Population = 3,782,862*
FDIC Insured Commercial Banks = 14
Total Insured Commercial Bank Assets = \$29.9 Billion
Federally Insured Credit Unions = 20
Total Credit Union Assets = \$.296 Billion
Total SARs Filed = 487
Total Violations Reported = 537
BSA Violations Reported = 376 (70%)

Puerto Rico ranked 37th in the nation for the total number of SAR filings. The top reported violation in Puerto Rico was BSA followed by other, false statement, and defalcation/embezzlement. Check fraud and misuse of position/self dealing ranked fifth with 11 reported violations each. Puerto Rico ranked 24th in the nation for BSA violations reported. The most common occupations reported for BSA violations were record shop owner and retail.