

Annual Report 2025

Financial Intelligence Unit of Sweden

The Swedish Police Authority

March 2026



Contents

| | |
|--|-----------|
| Foreword | 3 |
| Objectives | 4 |
| FIU Sweden – an intelligence unit..... | 5 |
| Headline statistics | 6 |
| Reports to the FIU | 7 |
| Poor data quality poses challenges | 7 |
| More rejected transactions in 2025 | 8 |
| Increase of registered entities | 8 |
| Misuse of legal entities in focus..... | 8 |
| Key activities | 9 |
| Scaling impact through partnerships | 9 |
| Disseminating empowers others to act | 10 |
| Recovering proceeds of crime | 12 |
| Feedback to improve report quality | 14 |
| Statistical annex | 15 |

In 2025, several important steps were taken in the fight against money laundering and terrorist financing. The need to combat the criminal economy has increasingly become a focus of public debate, contributing to greater awareness of the risks associated with money laundering and terrorist financing. Many obliged entities have improved their routines and control systems, and FIU Sweden received suspicious activity reports from more entities than ever before.

Legislation continued to evolve, and in 2025, clearing houses became subject to supervision and reporting obligations. This was a welcome addition, as was the introduction of licensing requirements for currency exchange services during the year. Further tightening of rules will follow the entry into force of the Sixth Anti-Money Laundering Directive and the Anti-Money Laundering Regulation in 2027. Preparations are well underway to ensure compliance with the new EU framework, including adjusting the annual report to the requirements regarding feedback to reporting entities. In recent years, FIU Sweden has been given a broader mandate in the work against the criminal economy, going beyond its function as a financial intelligence unit. This includes efforts to recover criminal proceeds, an effective way to counter organized crime and deter reinvestment in criminal activities.

2025 also marked the launch year of the European Anti-Money Laundering Authority (AMLA), tasked with coordinating and strengthening anti-money laundering and counter-terrorist financing efforts at the EU level. FIU Sweden is represented on AMLA's board, and a staff member is based in Frankfurt, contributing to the development of the agency's operations.

As risk awareness increases and many obliged entities strengthen their AML control system, demand grows for enablers who can help criminal actors circumvent these systems. Another consequence of more effective controls may be that criminals turn to entirely illegal channels outside the regulated financial system. During the year, FIU Sweden placed particular focus on large-scale money laundering in companies as well as on professional enablers, including cryptocurrency exchange services that provide financial infrastructure for organized crime.

Criminal activity is complex and difficult to detect, making partnerships and information sharing powerful tools in addressing these challenges. FIU Sweden has therefore prioritized developing various forms of collaboration with both public authorities and private actors, both domestically and internationally. At the beginning of 2025, a financial intelligence center was launched to serve as a forum for enhanced cooperation between banks and authorities. FIU Sweden has played a key role in establishing this center and led a project that resulted in extensive seizures of criminal assets and the closure of a significant number of bank accounts due to suspected money laundering.

I am proud of what we and our partners have achieved in 2025, and I look forward to further strengthening partnerships and information sharing in the years ahead. Deeper collaboration, additional regulatory enhancements, and increased societal awareness of the criminal economy will provide us with even better conditions to combat money laundering and terrorist financing in the future.

Lena Palmklint

Head of FIU Sweden

Objectives

All EU member states are required to have a financial intelligence unit (FIU). FIU Sweden is part of the intelligence unit within the National Operations Department of the Swedish Police Authority. In 2025, approximately 60 people worked at FIU Sweden.

An FIU is tasked with preventing, detecting, and effectively combating money laundering and terrorist financing. An important part of this work is to receive reports on suspected money laundering or terrorist financing from businesses and other entities obligated to report under the Anti-Money Laundering Act.¹

FIU – Financial Intelligence Unit

According to EU directives, member states shall establish an FIU (Financial Intelligence Unit) to prevent, detect and effectively combat money laundering and terrorist financing. Each FIU must be operationally independent and autonomous, meaning that the FIU should have the mandate and capacity to freely carry out its tasks, including the ability to make independent decisions regarding the analysis, request and dissemination of specific information. FIU Sweden's activities are evaluated by the FATF (Financial Action Task Force), which may result in recommendations for action affecting the organization's strategic focus and priorities.²

The reporting obligations cover, among others, banks and payment service providers, as well as businesses outside the financial sector, such as gaming companies, auditors, and accounting consultants. Certain government agencies are also required to report to FIU Sweden if circumstances arise that may be linked to, or constitute, money laundering or terrorist financing.

In addition to receiving reports on suspicious transactions or activities, FIU Sweden also actively collects information from a variety of sources, including FIUs in other countries. Based on this aggregated information, financial crime investigators work in various ways towards the overarching goal of combating illicit financial flows. Key activities include:

- Collaboration with private sector actors and public authorities to jointly identify and counter money laundering and terrorist financing.
- Dissemination of analyses and intelligence to other stakeholders in society who can take action based on this information to prevent or combat crime.
- Confiscation of criminal proceeds by imposing restraint orders³ or otherwise identifying assets that may be subject to confiscation.
- Providing feedback to reporting entities to improve the quality of suspicious activity reports and increase the impact of reported information.

The work carried out in 2025 in line with the activities above is described in more detail in the section Key activities.

¹ Act (2017:630) on measures against money laundering and terrorist financing, called the Anti-Money Laundering Act

² Article 32.1 of Directive (EU) 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, and amending Regulation (EU) No 648/2012

³ Restraint orders involve temporarily freezing the funds in an account pending a decision from a prosecutor.

FIU Sweden is tasked with preventing, detecting, and effectively combating money laundering and terrorist financing.

FIU Sweden – an intelligence unit

It is difficult to directly measure the impact of the key activities, as FIU Sweden’s primary role is to provide information for others to act upon. A common misconception is that FIU Sweden conducts criminal investigations, which is not the case. However, being an intelligence unit, FIU Sweden can contribute with information that may lead to the initiation of a criminal investigation or provide valuable input to ongoing investigations.

FIU Sweden is often asked what a specific suspicious activity report has led to. This question can rarely be answered, as a single report usually constitutes only a small part of the information analysed within a broader context.

FIU Sweden’s vision
 The Swedish FIU is well-known and internationally recognised for its work on combating money laundering and terrorist financing. Using technical developments, innovative methods and close collaborations, we stop criminal flows of money.



Headline statistics



Reports to the FIU

One of FIU Sweden’s most important tasks is to receive reports on suspected activities or transactions. Businesses and professionals covered by anti-money laundering legislation are required to monitor their business relationships and transactions, and must report to the financial crime investigators if there are suspicions of money laundering or terrorist financing, or if property is suspected to originate from criminal activity. Certain authorities, including supervisory authorities in the field, are also obligated to notify FIU Sweden when suspicions arise.

Suspicious activity reporting has increased year on year, and in 2025, FIU Sweden received a total of 76,098 suspicious activity reports, which was 24 percent more than the previous year.

Reporting in 2025

66,341 (+26%)

Number of suspicious transaction reports (STR)

9,757 (+15%)

Number of suspicious activity reports (SAR)

2,869 (+35%)

Number of registered obliged entities

533 (+7%)

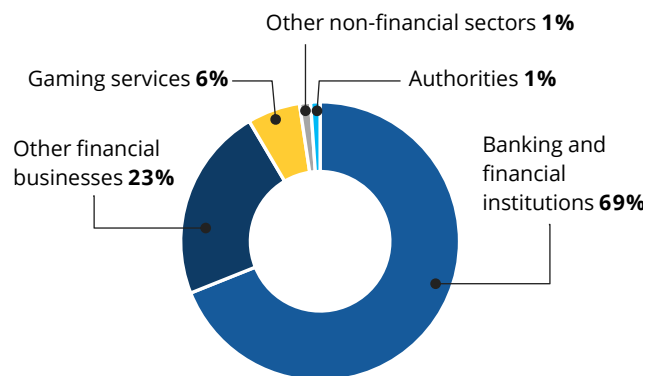
Number of obliged entities that submitted reports

(Percentage change compared to previous year)

One explanation for the rising trend may be that many businesses have improved their systems and monitoring routines, giving them better conditions to detect anomalies. Another contributing factor could be the increased awareness of money laundering and terrorist financing risks in society.

As in previous years, the majority of suspicious activity reports came from businesses within the financial sector (see figure 1). The share of reports from banking and financial institutions decreased slightly in 2025, primarily due to a significant increase in reporting from payment service providers and crypto-asset service providers (see the statistical annex). The proportion of reports from non-financial sectors remained unchanged compared to the previous year.

Figure 1. Number of reports in 2025 by industry



Poor data quality poses challenges

The number of reports alone does not reflect the value of the information received by FIU Sweden. Some individual suspicious activity reports contain in-depth analyses involving a large number of individuals or companies, while others are considerably more concise.

Another factor affecting the information’s value is the data quality of the reports. Missing information or data that has been incorrectly submitted reduces the possibility to make use of the report’s content and, in the worst case, can render it unusable.

One of the challenges regarding data quality is the lack of information on account holders. The majority of the

accounts reported in suspicious activity reports during 2025 lacked sufficient information to identify the account holder. For 41 percent of the reported accounts, information about the account holder was entirely missing. Such deficiencies reduce the ability to uncover money laundering structures and detect connections between individuals or companies.

Missing account information in 2025

73% (72%)
of reported accounts lacked sufficient information to reliably identify the account holder

41% (40%)
of reported accounts had no information about the account holder at all

2% (2%)
of reported accounts were missing account numbers

Numbers in parentheses show the change compared to the previous year.

Increase of registered entities

Both FIU Sweden and supervisory authorities have on various occasions emphasized the importance of registering in the goAML reporting system. Registration enables access to information distributed by FIU Sweden and is a prerequisite for complying with the requirement to report suspicions promptly to FIU Sweden. The requirement for promptness also applies when FIU Sweden sends questions to obliged entities.

During 2025, there was a clear increase the number of registered entities in sectors outside the financial sector. In particular, law firms stand out, where the number of registrations increased more than seven times during the year. At the end of 2025, there were 171 registered law firms, compared to 23 the previous year. Independent legal practitioners, accounting services, and tax advisory firms are other sectors where the number of registrations increased significantly.

During 2025, there was a clear increase the number of registered reporting entities in sectors outside the financial sector.

More rejected transactions in 2025

FIU Sweden devotes significant effort to various forms of crime prevention. A key part of this work involves identifying and communicating risks and red flags, so that businesses and other reporting entities can prevent and deter criminal activity.

In 2025, 11,632 of the reported transactions had been rejected by the reporting entity.

Businesses are required to report to FIU Sweden even in cases where transactions have already been halted due to suspicions of money laundering or terrorist financing by the reporting entity, an increase of nearly 300 percent compared to the previous year. The trend is encouraging, although the number is still only a small fraction of all suspicious transactions.

Misuse of legal entities in focus

In recent years, FIU Sweden has prioritised efforts to combat large-scale money laundering through companies, which was also the focus of several partnership initiatives in 2025. This emphasis on companies as tools for criminal activity is partly reflected in the reporting. FIU Sweden’s analysis shows that around 15 percent of the reports submitted in 2025 involved suspicions regarding companies. This percentage was unchanged from 2024, but represents an increase of 3 percentage points compared to the 2023 level.

Around 15 percent of the reports submitted in 2025 involved suspicions regarding companies.

FIU Sweden has long highlighted the risks of money laundering through corporate accounts and assesses that there is still a significant level of underreporting regarding such setups.

Key activities

Scaling impact through partnerships

One of the key activities in combating money laundering and terrorist financing is collaboration with other stakeholders. During 2025, FIU Sweden placed significant emphasis on developing various forms of partnerships, both nationally and internationally, with public authorities as well as private sector entities. Financial crime and money laundering are often characterized by high complexity, cross-border structures, and rapid transaction flows. Information is frequently fragmented, and no single actor holds a complete picture of financial flows or criminal setups. Collaboration with relevant partners and countries reduces the risk of information silos and provides means for effectively detecting, preventing, and deterring money laundering and terrorist financing. Through partnerships, both the operational and strategic capacity to combat crime is strengthened.

Both operational and strategic impact

Collaboration has enhanced FIU Sweden's ability to identify, analyze, and respond to suspected financial crime, contributing to both operational and strategic effect. When information from businesses, authorities, and international partners is combined, it enables faster action. It also generates a more accurate understanding of risks and threats—such as sectors exploited for criminal purposes or emerging modus operandi. This, in turn, increases the ability to identify vulnerabilities in the financial system and can serve as a foundation for developing both strategic and operational work, including national risk assessments, proposals for regulatory changes, or the selection and prioritization of operational cases.

Strategic collaboration with banks within Samlit Financial Crime Prevention aims to understand, prevent, and counter money laundering and terrorist financing by jointly mapping different phenomena and

criminal methods. During the year, the working group conducted four thematic analyses focused on companies as tools for crime. One analysis aimed to strengthen the ability to identify, at the earliest possible stage, patterns indicating that a corporate account is being or could be used to funnel proceeds from criminal activity—a practice carried out systematically in certain criminal environments.

During the year, FIU Sweden led several collaborative projects with both supervisory authorities and credit institutions, in accordance with the provisions set out in Chapter 4a of the Anti-Money Laundering Act. Examples include the Swedish Inspectorate of Auditors and the County Administrative Boards. The cooperation has, among other things, focused on suspected enablers of large-scale money laundering within sectors under these authorities' supervision. Thanks to this collaboration, the supervisory authorities have been able to focus their activities and take concrete actions, such as issuing sanctions or revoking authorizations.

FIU Sweden collaborated with both supervisory authorities and credit institutions in 2025.

FIU Sweden also led a larger collaborative case involving multiple credit institutions, targeting criminal networks that systematically use companies, corporate accounts, and fraudulent identities as tools for large-scale money laundering. Companies with established bank accounts and credit rating are suspected of being acquired solely for criminal purposes. Funds have subsequently been layered through numerous companies across multiple tiers and transferred abroad. As a result of the collaboration, credit institutions have closed bank accounts and terminated customer relationships.

Criminal proceeds are moved quickly across borders
Money laundering is adaptive and cross-border, with criminal proceeds rapidly transferred between different

jurisdictions. Cooperation with other countries improves operational opportunities to trace international transaction flows, identify foreign criminal actors, and enables parallel actions in multiple countries.

At the strategic level, international engagement has continued. Within the framework of public-private partnerships, FIU Sweden participated in the European Financial Intelligence Private Public Partnership (EFIPPP) together with European private financial actors and law enforcement agencies. One collaboration theme in 2025 was the development of technology to address future threats.

Several countries have expressed interest in learning from Sweden’s partnership model under Chapter 4a of the Anti-Money Laundering Act, introduced in 2023, where Sweden is considered a frontrunner. Within the Egmont Group Platform, financial intelligence units (FIUs) around the world share information and experiences. During the year, Swedish representatives participated in discussions to align understanding of the framework for the Sixth Anti-Money Laundering Directive.

In 2025, FIU Sweden also collaborated with financial intelligence units and investigative authorities in other countries—including Norway, Denmark, Ireland, and the Netherlands—on networks active in the Nordic region within so-called underground banking. These networks have offered their services to violent criminal actors involved in large-scale drug trafficking, both within and outside Europe. The work focused, among other things, on money couriers transporting cash and other valuables from the Nordic region to final destinations outside Europe. The collaboration has contributed to a clearer understanding of the networks’ structures and methods, and has also led to the arrest of key individuals within these networks.

Money laundering linked to sanctions violations is another area where FIU Sweden initiated new collaboration during the year. The cooperation involves both banks and other authorities and aims to counter money laundering related to transactions suspected of breaching EU or UN sanctions regulations.

Disseminating empowers others to act

A central part of an FIU is the dissemination of information. Analysis results and intelligence reports are shared with other parts of the Swedish Police Authority and other law enforcement agencies, enabling them to take action to combat or prevent crime. During the year, FIU Sweden strengthened its international efforts by automating parts of the process for sharing information from the money laundering registry with financial intelligence units (FIUs) in other countries. This has significantly increased international dissemination. FIU Sweden has also initiated several projects, in collaboration with other parts of the Swedish Police Authority, to improve system support with a view to enhance the efficiency of information sharing with domestic recipients.

Dissemination in 2025

4,419

Dissemination to other domestic intelligence units

3,233

Dissemination to other countries

272

Dissemination following requests from authorities*

163

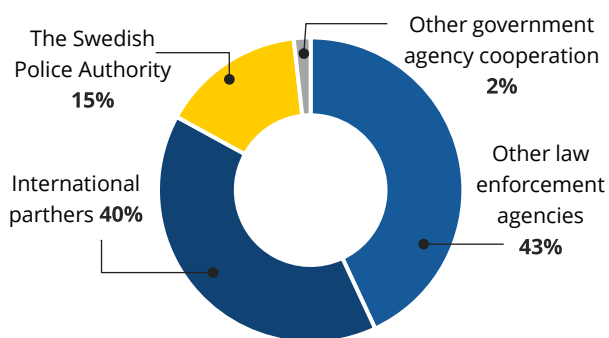
Dissemination to ongoing criminal investigations

* Authorised government agencies may request access to information held by FIU Sweden, according to Section 3 of the Act (2022:613) on Financial Information in Crime Prevention

A dissemination is typically based on multiple reports, which is why the number of dissemination instances is lower than the number of suspicious activity report submitted to FIU Sweden. The statistics capture only dissemination that is formally sent in writing to a specific recipient.

FIU Sweden does not investigate crimes, but it can provide intelligence that may lead to the initiation of a preliminary investigation or support ongoing cases with valuable information. During the year, FIU Sweden also filed 92 crime reports.

Figure 2. Dissemination recipients in 2025



Dissemination to a broader audience

To reach a wider audience, FIU Sweden also shares information in formats beyond individual intelligence reports directed to specific recipients. This may include published reports and presentations of analyses in various forums. During the year, for example, FIU Sweden published an analysis on underground banking⁴ in Sweden and presented the findings at the Swedish Anti Money Laundering Institute (SIMPT).

FIU Sweden also published an assessment on the topic of terrorist financing.⁵ The assessment is based on reporting to FIU Sweden and other available information within the Swedish Police Authority. It highlights, among other things, key methods used and cross-border challenges. It also contains descriptions of actor types who facilitate transactions, for example through companies or non-profit organizations, with the purpose of financing terrorism.

Information sharing with other countries increased dramatically by automating parts of the dissemination process.

Dissemination may also involve sharing intelligence or situational assessments to enable other collaboration partners to act proactively or operationally against organized crime. Examples include information shared with the Police National Operational Centre (NDC) or in cooperation with supervisory authorities.

Strategic collaboration within Samlit Financial Crime Prevention also results in various forms of dissemination. FIU Sweden presents threat assessments and publishes reports that can be shared both nationally and internationally (see illustration on the next page).



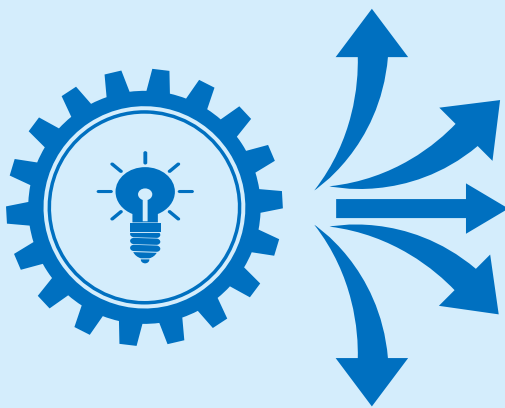
⁴ Finanspolisen informerar – Underground banking i Sverige, August 2025

⁵ Finanspolisen informerar – Finansiering av terrorism, March 2025

Examples of information-sharing in the context of strategic collaboration

Problem assessment – open version

FIU Sweden analyses the issue that the project aims to counter, such as a specific modus operandi. The assessment is based, among other things, on information from the money laundering reporting database. The findings from the analysis are presented to the other participants in the collaboration.



Problem assessment – intelligence report

A more detailed version of the problem assessment, including concrete operational examples, is shared with other intelligence functions.

Web seminar

The joint analysis work within the project generates new insights, such as which vulnerabilities in the financial system are being exploited to carry out these criminal setups. The findings are shared more broadly with businesses and authorities through a web seminar.

Strategic report

The conclusions of the analysis may also be disseminated in writing, for example in the form of a strategic report or an information brief.

Cross-border dissemination

Some of FIU Sweden's reports are translated into English to enable dissemination to recipients outside Sweden, such as financial intelligence units (FIUs) in other countries.

Recovering proceeds of crime

Restraint orders – freezing assets in time

During the year, FIU Sweden has continued to use restraint orders as a key tool in the fight against money laundering and terrorist financing. In combating criminal finance, time is often a decisive factor. Money can be transferred across borders instantly and disappear into complex transaction flows just as quickly. Restraint orders therefore provide critical means to temporarily freeze assets and prevent criminal proceeds from being laundered, hidden, or moved. This is especially important in cases with international connections or involving complex corporate structures.

The objective of FIU Sweden's use of restraint orders is not measured by the number of orders or the total value restrained, but by ensuring that orders are directed at the right targets and criminal relevant actors to achieve the greatest possible impact. During the year, FIU Sweden imposed a total of 133 restraint orders, involving assets amounting to approximately 200 million SEK. FIU Sweden has also continuously provided intelligence on potential asset seizures to ongoing preliminary investigations.

During the year, FIU Sweden has used restraint orders as a key tool in the fight against money laundering and terrorist financing.

First full year of using independent forfeiture

For the first time, independent forfeiture has been applied throughout an entire operational year.⁶ The possibility to seize assets without having to link them to a specific crime or a criminal conviction has fundamentally changed the conditions for asset recovery work. FIU Sweden has played an active role in this development and strengthened its operational capacity.

Independent forfeiture is particularly effective against organized crime, where assets and ownership are often dispersed across corporate structures deliberately designed to obscure the origins and control of property. Through intelligence work and financial analysis, FIU Sweden has identified assets whose origins are suspected to be unexplained or inconsistent with legitimate income.

In total, FIU Sweden has submitted intelligence supporting independent forfeiture involving assets worth a total of 47 million SEK. Intelligence has primarily concerned assets in the form of real estate and vehicles.

Independent forfeiture is particularly effective against organized crime.

Operations to disrupt criminal financial flows

FIU Sweden has participated in a number of operations during the year, all with the shared objective of reducing the possibility to benefit from illicit proceeds. The work has ranged from individual intelligence reports to broader, coordinated operations focusing on patterns, networks, and financial flows. Particular attention has been directed toward currency exchange services and fraud-related criminal actors.

Through these efforts, FIU Sweden has helped to map how money moves between individuals, accounts, companies, and countries. In several cases, the operations have led to the securing of assets and enabled investigative units within relevant authorities to act more quickly and with greater precision. The work has

also strengthened the overall awareness of how criminal economies evolve and adapt.

A nationwide effort

The criminal economy knows no local or regional boundaries, and efforts to combat it cannot be conducted in silos. During the year, FIU Sweden has therefore focused on method development and collaboration with other authorities, police regions, and prosecution offices across the country.

Through strategic collaboration, joint operations, and support, FIU Sweden has worked to increase the understanding of financial measures and confiscation processes. At the same time, working methods and analytical techniques have been further developed to address emerging crime methods and financial setups. The result is a more cohesive and effective approach, where financial tracing is increasingly used to target the core of criminal activity — the money.



⁶ Chapter 36 of the Swedish Criminal Code

Feedback to improve report quality

FIU Sweden is required to provide feedback to reporting entities, including obligated businesses and clearing institutions. The purpose of this feedback is twofold: to increase knowledge and awareness of money laundering and terrorist financing, and to ensure the quality of suspicious activity reports so that the information can be processed as effectively as possible.

During 2025, FIU Sweden conducted eight targeted feedback initiatives focused on suspicious activity reporting. These initiatives were directed at specific sectors as well as at individual, larger reporting entities.

Some of the key areas for improvement in reporting by obligated entities, in general, include:

- **Missing basic counterparty information** in many of the reported transactions. Information may even be missing for counterparties that are customers of the reporting entity. Details such as account numbers, names, personal identity numbers, or organisation numbers are crucial for making effective use of the reported information.
- **Long response times** hinders the work of FIU Sweden and risk allowing criminal proceeds, potentially recoverable, to be moved before action can be taken. Reporting entities are required to provide requested information without delay.
- **Incomplete description of suspicions** may result in valuable information being overlooked and links to other suspicious reports remaining undetected. In some cases, the description is missing altogether. At a minimum, the report should clearly state what gave rise to the suspicion and who or what entities are the subject of it.

During 2025, FIU Sweden conducted eight targeted feedback initiatives focused on suspicious activity reporting.

Increased automation

High-quality reporting is essential for FIU Sweden's operations, in terms of both data structure and content. The volume of reports is too large to be reviewed manually, which means that information must be accurate and well-structured in order to be searchable and linkable to other intelligence.

To improve reporting quality, parts of the review process and feedback have been automated and are now provided directly at the time of submission. This means that, in certain cases, the reporting entity receives immediate feedback on incorrect or incomplete information.

One example is the reporting of account balances, a data point that has become particularly important following the introduction of new legislation enabling independent forfeiture. During 2025, reporting account balances became mandatory in certain types of submissions to FIU Sweden.

Clearing institutions subject to reporting obligations

Under new legislation introduced in 2025, clearing institutions are required to monitor transactions and report suspicions of money laundering or terrorist financing.⁷ During the year, FIU Sweden supported these entities in their preparatory work ahead of the commencement of reporting.

Incomplete description of suspicions may result in valuable information being overlooked and links to other suspicious reports remaining undetected.

⁷ Act (2017:630) on measures against money laundering and terrorist financing

Statistical annex

Table 1. Number of reports by industry sector, 2021–2025

| Industry sector | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---------------|---------------|---------------|---------------|---------------|
| Accounting or auditing services (excluding approved accountants or authorised public accountants and registered accounting firms) | 9 | 33 | 67 | 140 | 139 |
| Art dealers | 0 | 0 | 2 | 12 | 12 |
| Auditors (approved or authorised public accountant or registered accounting firm) | 20 | 28 | 32 | 84 | 82 |
| Banking and financial institutions including credit market companies | 27,801 | 33,665 | 39,246 | 45,477 | 52,468 |
| Company founders, trustees etc. | 0 | 1 | 3 | 13 | 15 |
| Consumer credit businesses | 138 | 224 | 340 | 389 | 519 |
| Crowd funding services | 0 | 0 | 0 | 1 | 1 |
| Crypto-asset service providers ¹ | 325 | 1,275 | 5,306 | 4,729 | 8,621 |
| Currency exchange and deposit businesses | | | | | 89 |
| Electronic money institutions (including reports from agents) | 4 | 41 | 301 | 560 | 550 |
| Financial businesses with an obligation to report | 383 | 454 | 434 | 660 | 1,068 |
| Gambling service providers | 1,444 | 3,897 | 4,995 | 3,715 | 4,652 |
| Insurance intermediaries | 1 | 0 | 1 | 1 | 0 |
| Investment funds ² | 2 | 5 | 5 | 2 | 11 |
| Investment funds - alternative investment funds | | 1 | 3 | 7 | 1 |
| Lawyers or associates at a law firm | 1 | 1 | 1 | 2 | 7 |
| Lawyers - other independent lawyers | 3 | 5 | 8 | 6 | 7 |
| Life insurance businesses | 33 | 27 | 51 | 68 | 112 |
| Mortgage credit businesses | 8 | 30 | 19 | 8 | 23 |
| Pawn shops | 17 | 21 | 23 | 37 | 48 |
| Payment services – payment service providers ³ | 6,743 | 5 | 0 | 9 | 33 |
| Payment services – payment institutions | | 4,943 | 4,723 | 4,428 | 6,604 |
| Professional trade in goods | 116 | 118 | 154 | 69 | 60 |
| Real estate agents and real estate agencies | 6 | 41 | 38 | 92 | 88 |
| Securities businesses | 4 | 4 | 18 | 22 | 55 |
| Tax advisors | 0 | 2 | 0 | 4 | 0 |
| Supervisory authorities | 7 | 2 | 0 | 9 | 26 |
| Other authorities ⁴ | 463 | 290 | 366 | 796 | 807 |
| TOTAL | 37,528 | 45,113 | 56,136 | 61,340 | 76,098 |

¹ Currency exchange and deposit businesses included Crypto-asset service providers (CASPs) up to and including 2024.

² Investment funds included the category Alternative investment funds up to and including 2021.

³ As of 2022, Payment service providers and Payment institutions are reported separately.

⁴ Cash declarations from Swedish Customs have been excluded from 2022 onwards. The 2025 cash declarations are shown in figure 4 on the following page.

Figure 3. Breakdown by suspicious transaction report (STR) and suspicious activity report (SAR)

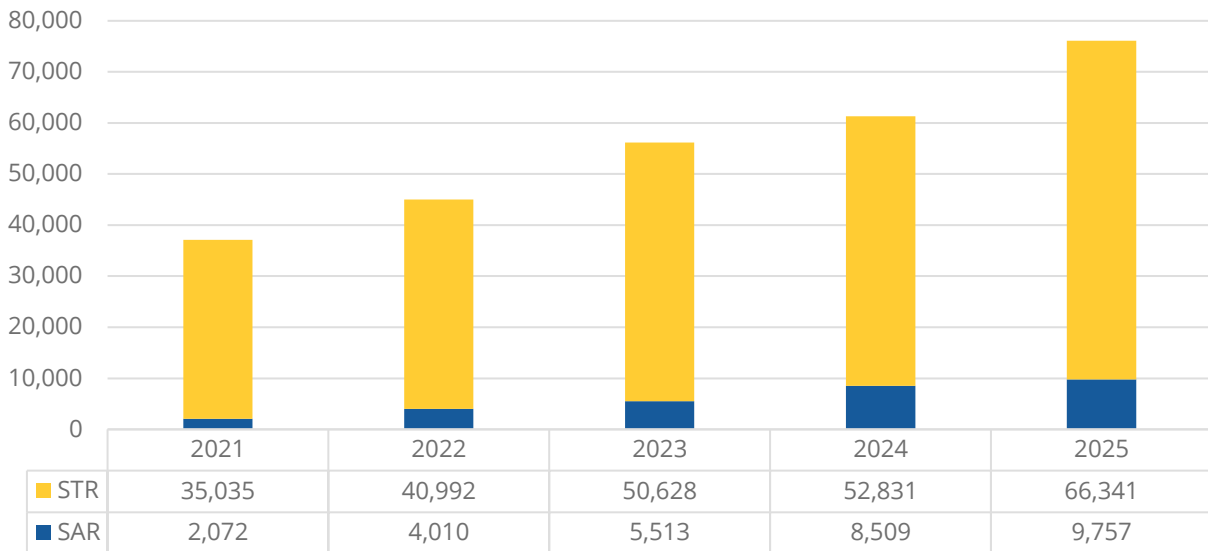


Figure 4a. Declared cash exports from Sweden by receiving country. Total amount 26 million euros.

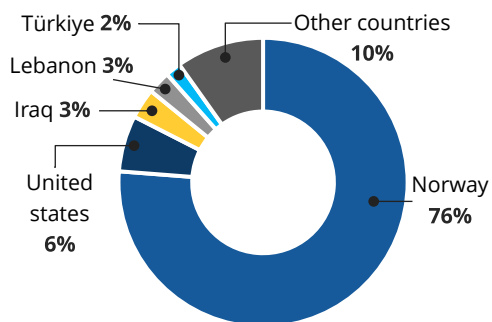


Figure 4b. Declared cash imports into Sweden by originating country. Total amount 3.6 million euros.

