

Appendix D1: Higher risk countries and territories

FATF - strategic ML/TF deficiencies with agreed action plan in place	Serious Organised Crime Agency -UK Threat Assessment of Organised Crime (Drugs)	INCSR (US Department of State) – Major drug producing and transit countries	State sponsors of terrorism - US Secretary of State/ Terrorist safe heavens – US Department of State	Sanctions measures - Chief Minister	Transparency International – Corruptions Perception Index	Worldwide Governance Indicators project	Fund for Peace/ Foreign Policy magazine - Failed States Index (Alert level)	OECD – jurisdictions that have yet to implement agreed tax standards	Financial Stability Board – Table 2 and Table 3 jurisdictions
<i>Sources: 1</i>	<i>Source: 2</i>	<i>Source: 3</i>	<i>Source: 4</i>	<i>Source: 5</i>	<i>Source: 6</i>	<i>Source: 7</i>	<i>Source: 8</i>	<i>Source: 9</i>	<i>Source: 10</i>
	Afghanistan	Afghanistan	Afghanistan		Afghanistan	Afghanistan	Afghanistan		
Algeria						Algeria			
Angola					Angola	Angola			
Antigua and Barbuda									
Argentina			Argentina						Argentina
					Azerbaijan	Azerbaijan			
		Bahamas							Bahamas
Bangladesh					Bangladesh	Bangladesh	Bangladesh		
									Barbados
				Belarus		Belarus			
	Bolivia	Bolivia				Bolivia			
			Brazil						
Brunei Darussalam									
							Burkina Faso		
					Burundi	Burundi	Burundi		
Cambodia					Cambodia	Cambodia	Cambodia		
					Cameroon	Cameroon	Cameroon		
					Central African Republic	Central African Republic	Central African Republic		
					Chad	Chad	Chad		
									Chile
						China			China
	Colombia	Colombia							Colombia

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					Comoros	Comoros			
					Congo-Brazzaville				
						Cook Islands			
		Costa Rica							
				Cote d'Ivoire	Cote d'Ivoire	Cote d'Ivoire	Cote d'Ivoire		
			Cuba			Cuba			
	Northern Cyprus								
									Czech Republic
				Democratic People's Republic of Korea		Democratic People's Republic of Korea	Democratic People's Republic of Korea		
				Democratic Republic of the Congo	Democratic Republic of the Congo	Democratic Republic of the Congo	Democratic Republic of the Congo		
						Djibouti			
		Dominican Republic				Dominican Republic			
						Timor-Leste	East Timor		
Ecuador	Ecuador	Ecuador				Ecuador			
				Egypt		Egypt			
					Equatorial Guinea	Equatorial Guinea			
						Eritrea	Eritrea		
						Ethiopia	Ethiopia		
						Fiji			

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						Gabon			
						Gambia			
Ghana									Greece
		Guatemala				Guatemala		Guatemala	
				Guinea	Guinea	Guinea	Guinea		
					Guinea Bissau	Guinea Bissau	Guinea Bissau		
						Guyana			
		Haiti			Haiti	Haiti	Haiti		
Honduras		Honduras			Honduras	Honduras			
									Hungary
		India							India
Indonesia						Indonesia			Indonesia
	Iran		Iran	Iran	Iran	Iran	Iran		
			Iraq	Iraq	Iraq	Iraq	Iraq		
									Israel
		Jamaica							
						Kazakhstan			
					Kenya	Kenya	Kenya		
						Kosovo			
Kyrgyzstan					Kyrgyzstan	Kyrgyzstan	Kyrgyzstan		
		Laos			Laos	Laos			
			Lebanon	Lebanon		Lebanon			
				Liberia		Liberia	Liberia		

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				Libya	Libya	Libya			Libya
						Madagascar			
							Malawi		
									Malaysia
					Maldives				
						Mali			
					Mauritania	Mauritania			
									Mauritius
		Mexico							
						Moldova			
Mongolia									
Morocco									
		Myanmar		Myanmar	Myanmar	Myanmar	Myanmar		
Namibia									
								Nauru	
Nepal					Nepal	Nepal	Nepal		
						New Caledonia			
Nicaragua		Nicaragua				Nicaragua			
						Niger	Niger		
					Nigeria	Nigeria	Nigeria		
								Niue	
Pakistan	Pakistan	Pakistan	Pakistan		Pakistan	Pakistan	Pakistan		
		Panama							
					Papua New Guinea	Papua New Guinea			

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Paraguay			Paraguay		Paraguay	Paraguay			
	Peru	Peru							
Philippines			Philippines		Philippines	Philippines			
									Poland
						Republic of the Congo	Republic of the Congo		
					Russia	Russia			Russia
				Rwanda			Rwanda		
						Sao Tome & Principe			
									Saudi Arabia
						Senegal			
					Sierra Leone	Sierra Leone	Sierra Leone		
						Solomon Islands			
			Somalia	Somalia	Somalia	Somalia	Somalia		
							Sri Lanka		
Sudan			Sudan	Sudan	Sudan	Sudan	Sudan		
						Swaziland			
			Syria	Syria		Syria			
Tajikistan					Tajikistan	Tajikistan	Tajikistan		
Tanzania									
Thailand									
					Togo	Togo	Togo		
Trinidad and Tobago									
				Tunisia					

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	Turkey								Turkey
Turkmenistan					Turkmenistan	Turkmenistan			
						Uganda	Uganda		
					Ukraine	Ukraine			
	United Arab Emirates								
								Uruguay	
					Uzbekistan	Uzbekistan	Uzbekistan		
Venezuela	Venezuela	Venezuela	Venezuela		Venezuela	Venezuela			Venezuela
Vietnam						Vietnam			
						West Bank Gaza			
Yemen			Yemen		Yemen	Yemen	Yemen		
						Zambia			
Zimbabwe				Zimbabwe	Zimbabwe	Zimbabwe	Zimbabwe		
			Trans-Sahara						
			The Sulu/ Sulawesi Seas Littoral						

Key:
Country or territory listed by four or more separate sources for different risk factors
Country or territory listed by three or more separate sources for different risk factors

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Sources:

- 1 Financial Action Task Force: ongoing process (28 October 2011) – Countries listed in group 3 in Appendix D. Countries listed in group 1 in Appendix D (Iran and North Korea) are not included above - as enhanced customer due diligence measures must always be applied to a business relationship with, or one-off transaction carried out with, a person connected to a group 1 country. Countries listed in group 2 in Appendix D (Bolivia, Cuba, Ethiopia, Kenya, Myanmar, Nigeria, São Tomé & Príncipe, Sri Lanka, Syria and Turkey) are not included above - as country risk must always be assessed as higher in the case of a business relationship with, or one-off transaction carried out with, a person connected to a group 2 country.
- 2 UK Serious Crime Agency – UK Threat Assessment (2009/10)
- 3 United States Department of State: International Narcotics Strategy Report (March 2011)
- 4 United States Department of the Treasury: Terrorist Assets Report (2010) and United States Department of the Treasury: Country Reports on Terrorism 2010
- 5 Jersey Financial Services Commission – list of sanctions by regime (3 November 2011)
- 6 Transparency International: corruption perceptions index (2010) - score of 2.4 and less
- 7 Worldwide Governance Indicators project (1996-2010) – those scoring an average of 40 per cent or less – across all areas assessed (voice and accountability, political stability (no violence), government effectiveness, regulatory quality, rule of law, and control of corruption)
- 8 United States think-tank: Fund for Peace/ Foreign Policy magazine: Failed States Index (2011) - bottom 40 countries
- 9 OECD: progress report on the jurisdictions surveyed by the OECD Global Forum in implementing the internationally agreed tax standard (2 November 2011)
- 10 Financial Stability Board - Promoting global adherence to regulatory and supervisory standards on international cooperation and information exchange (2 November 2011)