

Case study 10: TBML through trade fraud by supplier

Company 'ABC' in Bangladesh availed an LC to import capital machinery from Switzerland for USD 50,000.00. LC was confirmed by a foreign bank in Bangladesh. Presenting documents beneficiary claimed payment from confirming bank (CB). CB honored the claim of beneficiary and placed claim to issuing bank in Bangladesh. Issuing bank paid by creating a Loan against Trust Receipt. After few days of payment importer lodged a claim to the issuing bank that goods received by them is not the desired goods, rather they are old spoiled machineries. Meanwhile, after receiving the money beneficiary closed their account in the Swiss bank. Applicant filed a case in the court in Bangladesh. An analysis showed that though it was regulatory obligation to obtain supplier's credit report, issuing bank as well as the confirming bank did not obtain it before opening and confirming LC. Applicant complained against the bank that the loss incurred due to banks' failure to obtain supplier's credit report before opening LC. As such they claimed that banks should bear the loss since they would not be able to repay the import loan.

TBML Alerts:

- 1) Supplier's credit report was not obtained.
- 2) Supplier's line of business was unknown.
- 3) Payment term was favorable to beneficiary with less protection to applicant.
- 4) Importer and exporter may be related parties with common interest

Case study 11: TBML by sending fund to importing country through hundi and repatriating as export proceeds while transferring original export proceeds to a third country

'ABC' is a pharmaceutical finished goods exporter of Bangladesh. This company mainly generates its revenue from domestic sale and hardly exports in countries like India, Pakistan and UAE. Most of its export is based on sales contract and mode of payment is 90 days deferred from shipment date. It uses multiple banks as nominated bank but the transaction volume is low. 3 different banks issued EXPs favoring this exporter for exporting finished products to India, Pakistan and UAE against different contracts. After shipment to 3 different countries, exporter submits export bill in 3 different EXP issuing banks. After ninety 90 days payment is received from Pakistan only but the other EXPs become overdue after 120 days from shipment. It is revealed afterwards that exporter contacts with Hundi businessmen to send money from Bangladesh to India. Indian Hundi counterpart deposits fund into banking channel using dishonest businessmen. Indian importer sends export proceeds from their banking channel to ABC co.'s exporting bank. Export proceeds are received through MT103 instead of MT202 message in the name of exporter without mentioning export bill reference. Exporter submits the request letter to realize the proceeds against the overdue export bill and thus EXP overdue becomes regular. This fund is also used to convert it as export proceeds for shipment to UAE. Goods shipped to India and UAE are sold to that local market and sales proceeds are transferred to an offshore hub.

TBML Alerts:

- 1) Export proceeds received through MT103 instead of MT202.
- 2) Swift message does not mention the underlying transaction reference number.
- 3) Payment received from third country.

Case study 12: TBML through import LC issuance and import payment

'ABC' is a very reputed and leading company in Bangladesh in computer and accessories. This company has multiple joint ventures in countries like Singapore, Malaysia, Hong Kong, China, China and India. They are also involved in providing financial services and have some trust operations in Cayman Island. This company (non EPZ in nature) is also dominant in Bangladesh with good reputation as conglomerate and their business slogan is 'Customer is first'. They are willing to pay higher fees if same day payment is guaranteed. The company imports different types of computers, parts and accessories from different countries of the world. They have both industrial and commercial IRCs. 'ABC' company requested their bank 'X' to issue one import LC favoring beneficiary in Singapore. PI indicates import LC value is \$1,000,000.00 consisting of import of computer monitor, keyboard and other accessories. They prefer 'X' bank as it makes payment very quickly after receiving import documents and customer always likes to pre accept the discrepancy. Customer also wants to avail UPAS benefit as this import is industrial in nature. Though customer opens LC under industrial IRC, their underlying purpose is to sell the imported items commercially. Conducting due diligence, bank issues import LC and receives import bill later on. While lodging import bill, bank official finds that some of the items are not available in PI but these are included in CI. When asked by bank, importer confirms that they import product on demand and schedule is very tight. In addition, computer technology is ever changing element. Hence during shipment they changed some of the items with change in unit price. When bank official wants to take more time for scrutiny, customer becomes unhappy about the service and threatens to move business to other banks. Customer also confirmed that their counter part in Singapore wants payment copy by the same day. Considering charges, commission and other incomes, the size of business and customer pressure, bank processes the bill and makes payment. Thus importing inferior quality goods and over invoicing leads to TBML.

TBML Alerts:

- 1) Customer is very keen to waive discrepancy and make quick payment.
- 2) Customer is not concerned about charges.
- 3) Customer always expresses his acceptance on import documents before receiving import bill.
- 4) Avails UPAS benefit under industrial LC for commercial purpose.
- 5) Trust in Cayman Island may be owned by both importer and exporter.

Case study 13: Involvement of third party (unrelated party) for layering and integration via buying house commission

'X' is a very reputed and leading company in Bangladesh for garments manufacturing items and accessories. This non EPZ company has multiple joint ventures in countries like Singapore, Malaysia, Hong Kong, China, China and India. They are also involved in financial business and have some trust operations in British Virgin Islands. They conduct banking with couple of prominent banks in Bangladesh. Company 'X' imports different raw materials from different countries and exports finished goods to prominent market like US, EU etc. and enjoys bonded warehouse facility for import for industrial consumption. On one occasion 'X' imports cotton from Uzbekistan, Zimbabwe through Singapore for USD 75,000.00 keeping master export LC of USD 100,000.00 as lien. 3 months later, exporter submits export bill for USD 100,000.00 with the additional instruction to the negotiating bank that 40% export payment will be paid to the buying house/commission locally as commission which is transferrable from ERQ account. When asked about the excessive commission, exporter replies to the negotiating bank that the quality of goods is inferior.

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in nature and outdated. Convinced with the response, negotiating bank processes the export bill. Buying house receives the fund with legitimacy and thus underlying commission is used to perpetrate money laundering.

TBML Alerts:

- 1) Imports from landlocked countries which are risky for terrorism and sanctions.
- 2) Use of bonded warehouse facility for tax evasion.
- 3) Lack of verification and understanding of the quality of the goods.
- 4) Excessive commission.

Case study 14: TBML through over invoicing

M/s. 'R' Enterprise, a client of 'X' Bank branch, located in border area, deals in important export business. Besides, the client also deals with the cattle business from India to Bangladesh. The client usually imports onion from India. M/s. 'R' Enterprise approaches 'X' branch to avail an LC valued USD 60,000 for importing 100 Metric Ton onion from India favoring M/s. 'D' Enterprise. 'X' branch issues the LC in favor of M/s. 'D' Enterprise, India. M/s. 'R' Enterprise receives the goods and sells in the market duly and payment is made accordingly. But it is observed that it sells TK. 25000/- per Metric Ton in the open market while the total import cost per Metric Ton onion is of BDT. 50,000/-. Later M/s. 'D' Enterprise makes cross border smuggling of 30 cattle from India to Bangladesh. M/s. 'R' Enterprise receives the cattle, sells them in the market and gets illicit proceeds.

TBML Alerts:

- 1) Over invoicing.
- 2) Illegal cross border.

Case study 15: TBML by two brothers through different methods

Mr. 'X', an expatriate from Chapainawabganj District lives in Dubai, UAE with free visa. He operates a grocery shop in Dubai. His younger brother 'Y', credit client of branch 'A' deals in paddy, rice and cattle business and works as an agent of his elder brother. 'X' convinces the Bangladeshi expatriates visiting his shop to send their money to Bangladesh through him providing 1 or 2 percent higher rate than banking channel with the surety of making payment to him after confirmation of receiving money by their beneficiaries in Bangladesh either in account or in cash. When the expatriates agree, he directs his younger brother 'Y' to deliver money to the respective beneficiaries' bank accounts or in cash. Upon confirmation of receiving money by their beneficiaries, the expatriates pay money to 'X'. In the mean time, 'Y' gets bank's credit showing different purposes or earns money from illicit sources and with that money he pays to the beneficiaries in Bangladesh. 'X' with that money buys gold and diamond ornament, gold bar having great demand in Bangladesh for the belief of their purity. Usually he sends gold and diamond ornament through the agent under Bangladesh Customs baggage rules. 'Y' receives such gold and diamond ornament, gold bar and sells them in the open market. With that money, he adjusts bank dues against credit and buys real estate in his own and his brother's name.

TBML Alerts:

- 1) The remittance is coming from UAE through Alternative Remittance System and the perpetrator takes credit from a local bank to disburse the money to the local beneficiary.
- 2) The colluder partners engaged in a valid trade cycle under Customs baggage rules.

Case study 16: TBML through Offshore Banking Unit

A Singapore based fund-raising and investment company named 'A' approaches a reputed bank in Bangladesh named 'X' seeking loan of USD 20.00 million. The company 'A' is registered in Singapore to conduct its operations as a financial organization. But the license is cancelled, thereby turning the fake company fully invalid.

'A' submits an ordinary application to borrow fund from 'X' Bank in Bangladesh in collusion with Bank's high officials and Board members. 'A' does not submit any Articles of Association, Business Profile, Registration Certificate and Memorandum of Article of Association along with its application. Mr. 'B', a Canadian citizen, is a director of company 'A' and signs the loan application on behalf of 'A'.

The 'X' Bank signs the deal with 'A' to invest USD 20 million on condition that 'A' would give return of 8% interest on the loan. 'A' also promises of investing USD 80 million with the Bank within 95 days of getting loan USD 20 million.

'A' creates a subsidiary company named 'C' in Dubai to act as Special Purpose Vehicle (SPV) to transfer the borrowed fund. To work as SPV, it is obligatory to be a financial institution or an investment company but 'C' is a trading company. 'C' opens an account in UAE based 'Y' Bank. The account with 'Y' Bank is supposed to be jointly controlled by 'A' and 'X' Bank as per loan agreement. But actually this does not happen.

Later, it is found that the Chairman of 'X' Bank is the nominee of Bank's fund e.g., USD 20 million and a joint signatory of the account maintained with 'Y' bank in Dubai.

'X' Bank finally remits the USD 20 million funds to 'Y' Bank. Later on fund cannot be traced. It is noted that since 'X' Bank does not have foreign currency, it buys USD with BDT from interbank money market in Dhaka with higher price. Just after remitting the fund 'C' withdraws the total fund and closes the account maintained with 'Y' Bank.

TBML Alerts:

1. Investment abroad manipulating OBU loans and ultimately leading to money laundering.
2. Failure of OBU to take legal advice from both local and foreign law firm before investing abroad.
3. Failure to comply with regulatory rules in OBU fund management

Case study 17: TBML through fake documents

Mr 'X', proprietor of 'A Food Products' opened 3 current accounts in 3 branches of 3 different banks. The account opening form used the official address in Banani, Dhaka and factory address in Salna, Gazipur. The customer was willing to export turmeric, pepper powder spices but no proof regarding the export capacity or previous business experience of the customer was preserved.

A foreign buyer located in Dubai named 'M/s. B Trading LLC', Dubai, remitted USD15,98,545.00 favoring the account of 'A Food Products' through an exchange house named 'Y Exchange Center LLC', Dubai, UAE using 26 Advanced FTTs. Out of this 26 Advanced FTTs, 10 FTTs amounting USD 6,08,035.00 were shown as export proceeds of turmeric, pepper powder spices. 20% cash incentive was claimed by the exporter and bank authorities reclaiming the same amount from Bangladesh Bank credited BDT 98,15, 689.00 to the party account. Rest of the 16 FTTs had no export documents preserved in the branches. These remittances were not reported to Bangladesh Bank by the AD branches. The entire amount was encashed through the current accounts of the customer. During inspection it was found that all the export documents were fake. Forged bills of lading were prepared using the letter head pad of a foreign shipping company and seal and signature of its local shipping agent. All these were used to prepare forged export documents and claim cash incentive by the customer. The inspection team communicated with the local agent of the bill of lading issuer. The shipping agent by a letter informed the Bangladesh Bank as well as the commercial banks that the exported goods against which cash incentive was claimed were not shipped by them, rather the exporter used fake seal and name of the shipping agent. Upon receiving such letter from the said shipping agent, Bangladesh Bank directed the banks to realize the said cash incentive amount from the customer.

TBML Alerts:

- 1) The customer engages in transactions that are inconsistent with his business strategy or profile.
- 2) Amount of foreign currency transacted through exchange house is abnormal and doesn't match with the reality.
- 3) Essential documents not presented/obtained and verified properly.

Case study 18: TBML through back-to-back LC

A UK based buyer, 'XYZ Ltd'. placed export order through sales contract by two local garment buying houses named 'A' and 'B' Apparels Ltd. The foreign buyer lured the Bangladeshi exporters invoicing higher price per unit of export goods. In exchange the buyer put conditions to procure high priced raw materials from its nominated suppliers based in China. Receiving the sales contract, Bangladeshi exporters opened back to back letter of credit (BTB LC) in order to procure raw materials. After the shipment of several consignments these exporters came to know that the foreign buyer 'XYZ Ltd'. did not receive the exported garments. The exported goods were left unattended in the Manchester port and exporters were bearing higher rental cost for the containers. At that time Bangladeshi garment exporters could understand that they had fallen victim to fraudulence. In the name of BTB LC money was siphoned off from the country, but export proceeds could not be repatriated. During BB inspection it was observed that banks did not take ratings and information of the credit reports of the foreign buyer and supplier into consideration. It was also revealed that one director of 'XYZ Ltd.' was Chinese. This director may have linkage with or may be one of the suppliers in China. Banks also did not justify the market price of raw materials though unit price of raw materials was very high. In the meantime, the Chinese suppliers started knocking Bangladesh Bank for settlement of BTB LCs. Some banks already paid and some held the documents as discrepancy

TBML Alerts:

- 1) Buyer nominated supplier.
- 2) Credit Report of buyer and the supplier was not taken, and in some cases report was taken but was not analysed properly.
- 3) The price is unusual.

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4) Probable collusion between buyer and supplier of raw materials.

Case study 19: TBML through fraud

During an inspection by Bangladesh Bank on a private commercial bank branch, it was observed that the bank branch was intentionally hiding the overdue export bill as well as overdue EXPs. As a result the customer could continue to avail the facilities like cash incentive, EDF loan, BIDA approved low cost foreign loan. It is challenging to find out those hidden overdue export bills among thousands of EXPs. But during inspection it was found that five customers were given cash incentive even though they had overdue export bills. The amount of cash incentive disbursed through this malpractice was more than BDT 300 million. The bank was instructed to immediately return the cash incentive amount disbursed violating Bangladesh Bank regulations and take necessary action against the responsible officials.

TBML Alerts:

- 1) Wilful non-reporting of overdue export bills.
- 2) Cash incentives allowed to customer not eligible as per regulations.
- 3) Advanced cash incentives allowed.

Case study 20: TBML through purchase of foreign documentary bills

During inspection by Bangladesh Bank on a commercial bank branch it was observed that several customers were exporting leather goods to foreign countries. The largest portion of the loan portfolio of the bank branch was composed of Foreign Documentary Bill Purchase (FDBP). Most of the export bills of leather goods were of 90 days deferred LC term. But the branch was found to provide 120 days tenor to hide the number of overdue export bill. The branch not only exaggerated the tenor of the export bill but also purchased those bills without receiving the acceptance from the LC issuing bank. The branch was already exposed to greater risks by purchasing export bills without acceptance. Moreover, it continued purchasing the bills of the customer who already had overdue export bill. During further analysis it was found that four of the export companies had the same owner. The motive was to simplify the process of purchasing more bills on account of a customer if others fall overdue.

TBML Alerts:

1. Wilful non-reporting of overdue export bills.
2. Allowing longer term trade financing.
3. Purchasing bills without acceptance from the LC issuing bank.
4. Purchasing bills of the customer who already had overdue export bill.

1. Sample Trade Transaction Profile (TTP)

General Information:

Customer Name & Address:	
IRC number:	
ERC number:	
BEPZA/EZ permission no:	
BIN No.:	
Vat reg. No.:	
TIN No.:	
Particulars of Business	Details
Type of Business (Commercial/Industrial/Others)	
Nature of Business (RMG/Textile/ Pharmaceuticals/Trading/Agro etc.)	
Import items [including service/performance]	
Export items [including service/performance]	
Types of Trade Loan from bank and other FIs	
Types of Guarantee/Standby LC	
Importing Countries	
Exporting Countries	

Transaction Information:

Details of Transactions	Monthly Average Volume of Transactions		Monthly Average Value of transactions in Million USD	
	Minimum	Maximum	Minimum	Maximum
Details				
Import LC Issuance				
Import through Collection/Contract				
Import payments				
Export LC/Contract				
Export Proceeds realization				
Other invisible receipt (inward remittances)				
Other invisible payment (outward remittance)				
Guarantee/Standby LC				

Import Loan (EDF/UPAS/LATR /MPI/MIB/Bai Muazzal/ etc)				
Details of Transactions	Monthly Average Volume of Transactions		Monthly Average Value of transactions in Million USD	
	Minimum	Maximum	Minimum	Maximum
Import Under Aid/Barter/or any other special arrangements				
Import payment through FC account				
Term Loan for Machinery Import				
Export Loan foreign (Discounting/ Purchase/Bai As sarf/)				
Local Export Loan (Discounting/ Purchase/Musharaka Documentary Bills etc.)				
Others				

I/We the undersigned hereby confirm that the anticipated transaction amount and frequency are my/company's normal transactions. I/We further confirm that if necessary, I/we will revise our transaction profile from time to time.

Signature:

Signature:

Name:

Name:

Designation:

Designation:

Date:

Date:

For Bank's Use Only

The Trade Transaction Profile (TTP) of the client has been reviewed in accordance with the instructions of Bangladesh Financial Intelligence Unit (BFIU).

Designated bank official's name (with seal), signature and date

2. List of Landlocked Countries:

• 1) Afghanistan	25) •	27) Mali
• 2) Angora	26) •	28) Moldova
• 3) Armenia	•	29) Mongolia Artsakh
• 4) Austria	•	30) Nepal
• 5) Azerbaijan	•	31) Niger
• 6) Belarus	•	32) Paraguay
• 7) Bhutan	•	33) Rwanda
• 8) Bolivia	•	34) San Marino
• 9) Botswana	•	35) Serbia
• 10) Burkina Faso	•	36) Slovakia
• 11) Burundi	•	37) South Ossetia
• 12) Central African Republic	•	38) South Sudan
• 13) Chad	•	39) Swaziland
• 14) Czech Republic	•	40) Switzerland
• 15) Ethiopia	•	Tajikistan
• 16) Hungary	•	Turkmenistan
• 17) Kazakhstan	•	41) Uganda
• 18) Kosovo	•	42) Uzbekistan
• 19) Kyrgyzstan	•	43) Vatican City
• 20) Laos	•	44) West Bank
• 21) Liechtenstein	•	45) Zambia
• 22) Luxemburg	•	46) Zimbabwe
• 23) Macedonia		
• 24) Malawi		

4. Example of Few Sanctioned Vessels/Shipping Lines that changed names

Vessels:

- Abila - IMO 9213399 * Alvan - IMO 9165798 * Amina - IMO 9305192 ▪ Arezoo - IMO 9165786 *
- Artin - IMO 9305221 * Aysan - IMO 9165803
- Baseej-1 - IMO 8746301 * Basht - IMO 9346536 * Behnavaz - IMO 9346548
- Behta - IMO 9349590 * Dadgar - IMO 9357729 * Deniz - IMO 9569700
- Dew Drop - IMO 9569695 * Dusk - IMO 9569712 * Genco - IMO 9387798
- Golsan - IMO 9165815 * Iran Noor - IMO 9079066 * Klos C - IMO 8918710
- Lotus - IMO 9165827 * Manlai - IMO 9465851 * Orang - IMO 9051650
- Oura - IMO 9387815 * Pendar - IMO 9209324 * Perarin - IMO 9209350
- Rosemary - IMO 9209336 * Sana - IMO 9209336 * Sarvin - IMO 9209348

- Shabdis - IMO 9349588 * Shahraz - IMO 9349576 * Touska - IMO 9328900
- Zardis - IMO 9349679 * Ka Rim Chon - IMO 8314811 * Sadaf Poshtiban - IMO 8422084

Shipping Lines:

- | | |
|--------------------------------|---|
| ▪ Aran Asman | * Arash Mehr International Transport Co |
| ▪ Caribbean Navigation Company | * Hafez Darya Arya Shipping Line |
| ▪ IRISL | * Payam Marand Tarabar |
| ▪ RAHVAND | * SOUTH SHIPPING LINE IRAN |
| ▪ SEIBOW LOGISTICS LIMITED | * NITC |

The lists and examples mentioned above are not exhaustive. These are indicatives only.

Some of the factors derived from analysis of export data of several years:

- a) Higher percentage of cash incentive contributes to boosting certain export goods. These goods are vulnerable to be over invoiced as more proceeds ensure more cash incentive to the exporters.
- b) To ensure a stable forex reserve, exporter is not barred by the regulators to export even for failure to repatriate export proceeds in time (within 4 months). Some exporters have been seen to take advantage of this and continue exporting to same country/beneficiary for a few years even though most of the proceeds were not realized. Non-repatriation or even long delay in repatriation may increase vulnerability to TBML.
- c) Sometimes it has been seen that during the same period and within the same market products with same features and quality have significant differences in price.
- d) Use and import of old machineries by the exporters to produce export goods triggers TBML alert.
- e) Irregular products or commodities prices of which are not easily available are vulnerable to TBML.



PUBLIC EDITION

Global ranking in 2021



Only jurisdictions with sufficient data to calculate a reliable ML/TF risk score and have been evaluated using the FAFT 4th-round methodology are included in the Public Edition of the Basel AML Index. See the [methodology](#) for more information. The [Expert Edition](#) contains a detailed overview of 203 jurisdictions and their risk scores based on available data.

0 = low risk to 10 = high risk

Income

Region

Search for jurisdiction

RANK JURISDICTION OVERALL SCORE 

1

Andorra

2.73

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RANK	JURISDICTION	OVERALL SCORE
4	Slovenia	3.30
5	Norway	3.35
6	Sweden	3.36
7	San Marino	3.42
8	Denmark	3.46
9	Lithuania	3.51
10	New Zealand	3.53
11	Spain	3.59
12	Greece	3.67
13	Australia	3.75
14	Israel	3.83
15	Portugal	3.85
16	Belgium	3.94
17	Uruguay	3.98

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RANK	JURISDICTION	OVERALL SCORE
20	Czech Republic	4.28
21	Slovakia	4.37
22	Taiwan	4.39
23	Austria	4.42
24	Ireland	4.45
25	Bahrain	4.50
26	Peru	4.50
27	Italy	4.57
28	United States	4.60
29	Latvia	4.61
30	Korea, South	4.63
31	Armenia	4.63
32	Colombia	4.64
33	Singapore	4.65

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RANK	JURISDICTION	OVERALL SCORE
36	Dominican Republic	4.72
37	Costa Rica	4.74
38	Bermuda	4.75
39	Georgia	4.82
40	Trinidad and Tobago	4.85
41	Botswana	4.87
42	Ghana	4.88
43	Switzerland	4.89
44	Cyprus	4.95
45	Antigua and Barbuda	4.95
46	Moldova	4.98
47	Japan	4.99
48	Hungary	5.04
49	Belarus	5.04

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RANK	JURISDICTION	OVERALL SCORE
52	Guatemala	5.12
53	Egypt	5.19
54	Hong Kong SAR, China	5.20
55	Tunisia	5.20
56	Ukraine	5.21
57	Saint Lucia	5.21
58	Seychelles	5.29
59	Morocco	5.32
60	Samoa	5.32
61	Mauritius	5.32
62	Vanuatu	5.33
63	Turks and Caicos Islands	5.35
64	Malta	5.45
65	Serbia	5.47

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RANK	JURISDICTION	OVERALL SCORE
68	Honduras	5.52
69	Fiji	5.56
70	Jordan	5.60
71	Turkey	5.70
72	Albania	5.72
73	Cuba	5.75
74	Philippines	5.76
75	Jamaica	5.77
76	Malawi	5.78
77	Barbados	5.82
78	Bangladesh	5.84
79	United Arab Emirates	5.91
80	Macao SAR, China	5.93
81	Tajikistan	5.97

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RANK	JURISDICTION	OVERALL SCORE
84	Zambia	6.03
85	Kyrgyzstan	6.09
86	Mongolia	6.09
87	Thailand	6.15
88	Palau	6.17
89	Tanzania	6.22
90	Bhutan	6.24
91	Bahamas	6.46
92	Cape Verde	6.49
93	Sri Lanka	6.51
94	China	6.70
95	Solomon Islands	6.74
96	Nicaragua	6.75
97	Ethiopia	6.77

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RANK	JURISDICTION	OVERALL SCORE
100	Cambodia	7.13
101	Uganda	7.18
102	Senegal	7.25
103	Mali	7.37
104	Madagascar	7.40
105	Cayman Islands	7.66
106	Mozambique	7.71
107	Myanmar	7.83
108	Mauritania	8.13
109	The Democratic Republic Of The Congo	8.35
110	Haiti	8.49

Income and region categories by [World Bank](#).

110 jurisdictions listed



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