







#	Source	KYC/AML/CFT/Sanțiuni Financiare Cele mai importante evenimente ale perioadei 22.07.2024 - 26.07.2024	Autor : Ion Radu, lector AS Financial Markets, SIBIU https://cursuribursa.ro/educational/lector/10
1	1		Tendințe, probleme și riscuri emergente, rapoarte mediatice pentru sectorul financiar-bancar
2	1	US BIS	<p>[24/July/2024] Iran FDP Media Advisory</p> <p>Department of Commerce's Bureau of Industry and Security (BIS) is implementing an expansion of controls on the export, reexport, or transfer (in-country) of certain foreign-produced items located in or destined to Iran, to address ongoing concerns regarding Iran's potential use of U.S. technology in weapons systems. This rule implements the requirements of the No Technology for Terror Act, which was passed in April as part of emergency supplemental appropriations for the current fiscal year. As required by the Act, the BIS rule expands the scope of the Export Administration Regulations' Iran Foreign Direct Product rule (FDPR). The expansion, effective July 23, 2024, is designed to further impede Iran's ability to procure technology and components critical for military systems, including advanced drones that pose threats to U.S. forces and allies.</p> <p>https://www.bis.gov/press-release/iran-fdp-media-advisory</p>
3	1	OFAC	<p>[23/July/2024] New reporting requirement issued pursuant to the Rebuilding Economic Prosperity and Opportunity (REPO) for Ukrainians Act.</p> <p>The Department of the Treasury's Office of Foreign Assets Control (OFAC) has published a notice in the Federal Register regarding the new reporting requirement issued pursuant to the Rebuilding Economic Prosperity and Opportunity (REPO) for Ukrainians Act. The provision requires financial institutions that maintain correspondent or payable-through accounts for foreign financial institutions to exercise reasonable due diligence to report any Russian sovereign assets held in such accounts.</p> <p>https://ofac.treasury.gov/media/933066/download?inline</p>
4	1	UK	<p>[22/July/2024] The 'shadow fleet': a call to action</p> <p>Russia's 'shadow fleet' are used for sanctions circumvention, many ships in this 'shadow fleet' are uninsured and poorly maintained. This initiatives address the risks that the 'shadow fleet' poses to the environment, maritime safety and security in Europe and beyond, the integrity of international seaborne trade, and respect for international maritime law. The 'shadow fleet' comprises ships engaged in illegal operations for the purposes of circumventing sanctions, evading compliance with safety or environmental regulations, avoiding insurance costs or engaging in other illegal activities.</p> <p>https://www.gov.uk/government/publications/the-shadow-fleet-a-call-to-action</p>


5	1	 <p>US FinCEN</p>	<p>[22/July/2024] US Interagency Statement on the Issuance of the AML/CFT Program Notices of Proposed Rulemaking</p> <p>FinCEN joined the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency (together, the “Agencies”) in issued a joint statement on the notices of proposed rulemakings that would strengthen and modernize financial institutions’ anti-money laundering and countering the financing of terrorism programs (AML/CFT Program NPRMs). The proposed amendments are based on changes to the Bank Secrecy Act as enacted by the Anti-Money Laundering Act of 2020 (the “AML Act”) and are a key component of Treasury’s objective of building a more effective and risk-based AML/CFT regulatory and supervisory regime. With the AML/CFT Program NPRMs and this joint statement, FinCEN and the Agencies are communicating their commitment to the multi-step, multi-year implementation of the AML Act in order to achieve the AML Act’s purposes of modernizing the AML/CFT regime, encouraging innovation to more effectively counter money laundering and the financing of terrorism, improving law enforcement and national security objectives, and further safeguarding the financial system from illicit activity.</p> <p>https://www.fincen.gov/sites/default/files/shared/Interagency-Statement-on-the-Issuance-of-the-AML-CFT-Program-Notices-of-Proposed-Rulemaking-FINAL.pdf</p>
6	2		<p>Avertizări și rapoarte, analize tematice ale autorităților naționale și internaționale</p>
7	2	<p>UK</p>	<p>[26/July/2024] Ground breaking public private partnership launched to identify criminality using banking data</p> <p>The National Crime Agency and seven UK banks have launched a major project to identify and take action against organised crime. The participating banks are providing the NCA with account data indicative of potential criminality. Subject matter experts and investigators from the NCA and the banks have formed a joint team to analyse the data, alongside the NCA’s own data. Any intelligence outputs will inform the NCA’s investigative work and help the banks to identify risk.</p> <p>https://www.nationalcrimeagency.gov.uk/news/ground-breaking-public-private-partnership-launched-to-identify-criminality-using-banking-data</p>
8	2	<p>EU</p>	<p>[24/July/2024] Citizens’ and Businesses’ attitudes towards corruption in the EU in 2024</p> <p>Corruption remains a serious concern for citizens and businesses in the EU, according to the results of the 2024 Special and Flash Eurobarometer survey on citizens’ and businesses’ attitudes towards corruption in the EU.</p> <p>The results of the Special Eurobarometer show that Europeans remain concerned about national governments’ efforts to address corruption: 65% of citizens believe that high-level corruption cases are not sufficiently pursued, and only 30% think that government efforts to combat corruption are effective. Similarly, 51% of EU-based companies think that people or businesses engaging in corrupt practices are caught by or reported to the authorities. Of these companies, around three quarters think that too close links between business and politics lead to corruption (79%) and that favouritism and corruption undermine business competition (74%). Across the EU, an average of 68% of citizens and 64% of EU-based companies consider corruption to be widespread in their Member States.</p> <p>https://europa.eu/eurobarometer/surveys/detail/3180 https://europa.eu/eurobarometer/surveys/detail/3217</p>
9	2	<p>UK</p>	<p>[23/July/2024] SARs in action</p> <p>The National Crime Agency (NCA) publication looks at how artificial intelligence (AI) is playing an increasingly important role in the fraud crime threat and distinguishes the different ways criminals are using this technology to prey on potential victims.</p> <p>https://www.nationalcrimeagency.gov.uk/who-we-are/publications/723-sars-in-action-issue-26/file</p>

10	2	EUROPOL	<p>[22/July/2024] Internet Organised Crime Threat Assessment 2024</p> <p>The Internet Organised Crime Threat Assessment (IOCTA) is Europol's assessment of evolving threats and trends in the cybercrime landscape, with a focus on how it has changed over the last 12 months.</p> <p>This report highlights relevant trends in crime areas such as cyber-attacks, child sexual exploitation and online and payment fraud schemes. Recent law enforcement operations have prompted ransomware groups to splinter and rebrand under different guises. Furthermore, continuous takedowns of forums and marketplaces on the dark web have shortened the lifecycle of criminal sites. This instability, combined with the surge of exist scams, has contributed to the fragmentation and multiplication of cyber threats.</p> <p>https://www.europol.europa.eu/cms/sites/default/files/documents/IOCTA%202024%20-%20EN_0.pdf</p>
11	3		Alerte de terorism și schimbări în regimurile de sancțiuni
12	3	US	<p>OFAC-Specially Designated Nationals and Blocked Persons (SDN) List https://www.treasury.gov/ofac/downloads/sdnlist.pdf</p> <p>OFAC-Sectoral Sanctions Identifications (SSI) List https://www.treasury.gov/ofac/downloads/ssi/ssilist.pdf</p> <p>OFAC-List of Foreign Financial Institutions Subject to Correspondent Account or Payable-Through Account Sanctions (CAPTA List) https://www.treasury.gov/ofac/downloads/capta/captalist.pdf</p>
13	3	EU	<p>European Union Consolidated Financial Sanctions List https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky</p> <p>https://data.europa.eu/data/datasets/consolidated-list-of-persons-groups-and-entities-subject-to-eu-financial-sanctions?locale=en</p>
14	3	UN	<p>United Nations Security Council Consolidated List https://scsanctions.un.org/consolidated/</p>
15	3	EU	<p>[26/July/2024] COUNCIL IMPLEMENTING REGULATION (EU) 2024/2065 implementing Regulation (EC) No 1183/2005 concerning restrictive measures in view of the situation in the Democratic Republic of the Congo</p> <p>COUNCIL IMPLEMENTING DECISION (CFSP) 2024/2064 implementing Decision 2010/788/CFSP concerning restrictive measures in view of the situation in the Democratic Republic of the Congo</p> <p>In view of the gravity of the situation in the Democratic Republic of the Congo, 9 persons and 1 entity have been added to the list of natural or legal person, entities and bodies set out in Annex Ia to Regulation (EC) No 1183/2005.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024R2065 https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024D2064</p>

16	3	EU	<p>[26/July/2024] COUNCIL IMPLEMENTING REGULATION (EU) 2024/2055 implementing Article 2(3) of Regulation (EC) No 2580/2001 on specific restrictive measures directed against certain persons and entities with a view to combating terrorism, and repealing Implementing Regulation (EU) 2024/329 COUNCIL DECISION (CFSP) 2024/2056 updating the list of persons, groups and entities covered by Common Position 2001/931/CFSP on the application of specific measures to combat terrorism, and repealing Decision (CFSP) 2024/332</p> <p>The list of the persons, groups and entities to which Regulation (EC) No 2580/2001 applies has been updated (15 persons and 22 entities), and Implementing Regulation (EU) 2024/329 has been repealed.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024R2055 https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024D2056</p>
17	3	US	<p>[25/July/2024] OFAC -SDN*- Democratic Republic of the Congo-related Designations; Transnational Criminal Organizations Designations</p> <p>OFAC imposed sanctions on the Congo River Alliance, known by its French name Alliance Fleuve Congo , coalition of rebel groups that seeks to overthrow the government of the Democratic Republic of Congo and is driving political instability, violent conflict, and civilian displacement. OFAC sanctioned the Lopez Human Smuggling Organization, a transnational criminal organization (TCO) based in Guatemala.</p> <p>https://ofac.treasury.gov/recent-actions/20240725</p>
18	3	US	<p>[24/July/2024] OFAC -SDN*- Non-Proliferation Designations</p> <p>OFAC sanctioned a network of 6 individuals and 5 entities based in the People's Republic of China (PRC), involved in the procurement of items supporting the Democratic People's Republic of Korea's (DPRK) ballistic missile and space programs.</p> <p>https://ofac.treasury.gov/recent-actions/20240724</p>
19	3	US	<p>[23/July/2024] OFAC -SDN*- Counter Narcotics Designations; Counter Terrorism Designations</p> <p>OFAC sanctioned 3 individuals associated with the expanded activities of the Islamic State of Iraq and Syria (ISIS) on the African continent. These individuals serve as key financiers and trusted operatives, enabling the activities of ISIS and its leaders across Central, Eastern, and Southern Africa. OFAC sanctioned 2 Mexican members of Cartel de Jalisco Nueva Generacion (CJNG) and 2 Mexican companies.</p> <p>https://ofac.treasury.gov/recent-actions/20240723</p>
20	3	UN	<p>[23/July/2024] COUNCIL DECISION (CFSP) 2024/2026 amending Decision 2014/512/CFSP concerning restrictive measures in view of Russia's actions destabilising the situation in Ukraine</p> <p>The restrictive measures which were set forth in Decision 2014/512/CFSP have been renewed for a further 6 months and apply until January 31, 2025.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402026</p>

21	3	EU	<p>[23/July/2024] COUNCIL IMPLEMENTING REGULATION (EU) 2024/2011 implementing Regulation (EU) 2016/44 concerning restrictive measures in view of the situation in Libya</p> <p>COUNCIL IMPLEMENTING DECISION (CFSP) 2024/2012 implementing Decision (CFSP) 2015/1333 concerning restrictive measures in view of the situation in Libya</p> <p>1 individual (PRIGOZHIN, Yevgeniy Viktorovich) who is deceased, and 2 entities should be deleted in Annex III to Regulation (EU) 2016/44.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402011</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402012</p>
22	3	EU	<p>[22/July/2024] COUNCIL IMPLEMENTING REGULATION (EU) 2024/2008 implementing Regulation (EU) 2020/1998 concerning restrictive measures against serious human rights violations and abuses</p> <p>COUNCIL DECISION (CFSP) 2024/2009 amending Decision (CFSP) 2020/1999 concerning restrictive measures against serious human rights violations and abuses</p> <p>4 individuals and 2 entities are added in Annex I to Council Regulation (EU) 2020/1998, subject to restrictive measures, in relation with serious human rights violations, including systematic and widespread sexual and gender-based violence.</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024R2008</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024D2009</p>
23	4		Evaluarea riscurilor la nivel european realizată de Comisia Europeană
24	4	EBA	<p>EBA Opinion on money laundering and terrorist financing risks across the EU was published on [13/July/2023]</p> <p>https://www.eba.europa.eu/sites/default/documents/files/document_library/Publications/Opinions/2023/1058335/EBA%20Op%202023%2008%20Opinion%20on%20MLTF%20risks%20EBA%20REP%202023%2021.pdf</p>
25	4	EU	<p>The EU report of the risk of money laundering and terrorist financing affecting the internal market and relating to cross-border activities (EU SNRA) was issued on [27/October/2022]</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52022DC0554</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52022SC0344</p>
26	5		Informații și evaluări efectuate de autoritățile naționale competente cu privire la riscurile la nivel național, declarații și avertizări politice sau expuneri de motive pentru legislația relevantă
27	5	ROMANIA	<p>The main findings and conclusions of the Romania ML/TF National Risk Assessment (NRA) was published on [22/November/2022]</p> <p>RO: http://www.onpcsb.ro/pdf/Rezumat%20NRA%20Public.pdf</p> <p>EN: http://www.onpcsb.ro/pdf/Summary%20of%20the%20National%20Risk%20Assessment%20Report%20on%20Money%20Laundering%20and%20Terrorism%20Financing.pdf</p>
28	6		Orientări, ghiduri, instrucțiuni sau atenționări punctuale, dar și, după caz, motivări ale aplicării amenzilor pentru încălcarea reglementărilor aplicabile SB/FT

29	6	EU	<p>[24/July/2024] Clarification of requirements of the Instant Payments Regulation</p> <p>The objective of these clarifications is to facilitate the timely and consistent implementation of the Regulation by industry and Member State authorities. The Instant Payments Regulation (Regulation (EU) 2024/886) entered into force on 8 April 2024 and a first set of obligations for payment service providers (PSPs) will have to be complied with as of 9 January 2025.</p> <p>https://finance.ec.europa.eu/document/download/f597b1a5-2a7b-481d-882c-80fb1c5cc3d5_en?filename=instant-payments-implementation-questions-answers_en.pdf</p>
30	6	US	<p>[22/July/2024] OFAC Guidance on Extension of Statute of Limitations</p> <p>The U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) released guidance addressing questions raised by recent legislation that extended the statute of limitations for violations of certain sanctions that the agency administers. As explained in the guidance, OFAC may commence an enforcement action for civil violations of International Emergency Economic Powers Act- or Trading with Enemy Act-based sanctions prohibitions within 10 years of the latest date of the violation if such date was after April 24, 2019.</p> <p>https://ofac.treasury.gov/media/933056/download?inline</p>
31	6	EU	<p>[24/July/2024] European Commission updated FAQs related to the Russia sanctions regime.</p> <p>24/July Central securities depositories : FAQs on sanctions against Russia and Belarus, with focus on the following provisions: Articles 5e and 5f of Council Regulation (EU) No 833/2014. 24/July Chemicals : FAQs on sanctions against Russia and Belarus, with focus on the following provisions: Articles 5aa and 11 of Council Regulation (EU) No 833/2014 and Council Regulation (EU) No 269/2014</p> <p>https://finance.ec.europa.eu/eu-and-world/sanctions-restrictive-measures/sanctions-adopted-following-russias-military-aggression-against-ukraine/frequently-asked-questions-sanctions-against-russia_en</p> <p>https://finance.ec.europa.eu/document/download/66e8fd7d-8057-4b9b-96c2-5e54bf573cd1_en?filename=faqs-sanctions-russia-consolidated_en.pdf</p>
32	7		Avertismente, amenzi și condamnări pentru încălcarea legislației KYC/AML/CTF/FiSa/Compliance pe piața financiară
33	7	OFAC	<p>[26/July/2024] Settlement Agreement between OFAC and State Street Bank and Trust Company</p> <p>State Street Bank and Trust Company will pay OFAC \$7.5 million for 38 apparent violations of OFAC sanctions related to Ukraine/Russia between 2016 and 2020</p> <p>https://ofac.treasury.gov/media/933076/download?inline</p>

34	7	ROMANIA ASF	<p>[26/July/2024] SSIF Share Invest S.A. was sanctioned by ASF</p> <p>ASF has issued many warnings and fines, the maximum being 130.390 Ron, for the following deficiencies:</p> <ul style="list-style-type: none"> - the mandate contract of the ML/TF line manager/ML/TF compliance officer and the job descriptions of the Company's employees do not include duties relating to AML/CFT (Decision NR. 715/19.07.2024) - no methodology has been elaborated a to identify, assess and manage the SB/FT risk at company level (Decision NR. 716/19.07.2024; 728/19.07.2024; 730/19.07.2024) - the monitoring of customer transactions for unusual or suspicious transactions was not documented and formalized in writing, but only concluded on the outcome of the monitoring in the annual reports (Decision NR. 716/19.07.2024; 728/19.07.2024) - the level of SB/FT risk associated with the business relationship has not been documented by providing an overview of the risk factors (Decision NR. 716/19.07.2024) - the AML/CFT internal rules do not contain the mandatory provisions in accordance with ASF Regulation no.13/2019 (Decision NR. 716/19.07.2024;728/19.07.2024; 730/19.07.2024) -the internal procedure on the implementation of international sanctions does not contain the mandatory provisions in accordance with ASF Regulation 25/2020 (Decision NR. 717/19.07.2024;728/19.07.2024; 730/19.07.2024) - shortcomings in the identification of the client and the beneficial owner, and the application of know-your-customer measures (Decision NR. 731/19.07.2024) <p>https://asfromania.ro/uploads/articole/attachments/66a3887d6bb45859964502.pdf https://asfromania.ro/uploads/articole/attachments/66a3887d583a5529039104.pdf https://asfromania.ro/uploads/articole/attachments/66a3887d7da6f857621042.pdf https://asfromania.ro/uploads/articole/attachments/66a3887dd5114771759031.pdf https://asfromania.ro/uploads/articole/attachments/66a3887e03241561567781.pdf https://asfromania.ro/uploads/articole/attachments/66a3887e12e82321801013.pdf</p>
35	7	UK FCA	<p>[25/July/2024] FCA takes first enforcement action against firm enabling cryptoasset trading</p> <p>CB Payments Limited (CBPL), part of the Coinbase Group, has been fined £3,503,546 by the Financial Conduct Authority (FCA) for repeatedly breaching a requirement that prevented the firm from offering services to high-risk customers.</p> <p>https://www.fca.org.uk/publication/final-notice/cb-payments-limited-2024.pdf</p>
36	7	UK SRA	<p>[23/July /2024] SRA reports two law firms to Treasury for breaching Russia sanctions</p> <p>The Solicitors Regulation Authority (SRA) has reported two law firms to the Office of Financial Sanctions Implementation (OFSI), part of the Treasury, for breaching sanctions on Russia. The law firms in both cases were allegedly facilitating transactions worth. more than £300,000.</p> <p>https://www.legalfutures.co.uk/latest-news/sra-reports-two-law-firms-to-treasury-for-breaching-russia-sanctions</p>
37	8		<p>Acțiuni de aplicare a legii pentru infracțiunile de spălare a banilor și sancțiuni internaționale</p>
38	8	US DOS	<p>[25/July/2024] Reward Offer for Information on North Korean Malicious Cyber Actor Targeting U.S. Critical Infrastructure</p> <p>The U.S. Department of State's Rewards for Justice (RFJ) program, administered by the Diplomatic Security Service, is offering a reward of up to \$10 million for information leading to the identification or location of any person who, while acting at the direction or under the control of a foreign government, engages in certain malicious cyber activities against U.S. critical infrastructure in violation of the Computer Fraud and Abuse Act.</p> <p>https://www.state.gov/rewards-for-justice-reward-offer-for-information-on-north-korean-malicious-cyber-actor-targeting-u-s-critical-infrastructure/</p>

39	8	US DOJ	<p>[25/July/2024] North Korean Government Hacker Charged for Involvement in Ransomware Attacks Targeting U.S. Hospitals and Health Care Providers</p> <p>A North Korean national, is being investigated for his involvement in a conspiracy to hack and extort U.S. hospitals and other health care providers, launder the ransom proceeds, and then use these proceeds to fund additional computer intrusions into defense, technology, and government entities worldwide. Their ransomware attacks prevented victim health care providers from providing full and timely care to patients.</p> <p>https://www.justice.gov/opa/pr/north-korean-government-hacker-charged-involvement-ransomware-attacks-targeting-us-hospitals</p>
40	8	US DOJ	<p>[23/July/2024] Iranian National Extradited to United States for Alleged Scheme to Illicitly Ship Sophisticated Electronics to Iran</p> <p>An Iranian national has been extradited from the UK to the US , to face charges of circumventing US export restrictions and transshipping advanced US electronic test technologies to Iran via third countries. The defendant, a former director of the Dubai-based Millennium Product Company LLC (MPC), participated in a scheme to obtain controlled electronics with military applications for export and re-export to Iran by falsely representing to U.S. distributors that the purchases were destined for countries such as the United Arab Emirates (UAE) or Armenia, where the defendants controlled shell companies.</p> <p>https://www.justice.gov/opa/pr/iranian-national-extradited-united-states-alleged-scheme-illicitly-ship-sophisticated</p>
41	8	UK	<p>[23/July/2024] Regulator investigates aid charity over concerns about links to a terrorism-promoting news outlet</p> <p>The regulator is investigating aid charity World Aid Convoy over concerns that the charity has links to a Hamas supporting news agency. World Aid Convoy has purposes to provide relief and assistance to victims of war and natural disaster. It was registered with the Charity Commission in 2014.</p> <p>https://www.gov.uk/government/news/regulator-investigates-aid-charity-over-concerns-about-links-to-a-terrorism-promoting-news-outlet</p>
42	8	US DOJ	<p>[23/July/2024] Justice Department to Recover Nearly \$85M in Additional Funds Linked to 1MDB Scheme</p> <p>The Justice Department has reached an agreement with “Jasmine” Loo Ai Swan (Loo), the former general counsel of 1Malaysia Development Berhad (1MDB), Malaysia’s sovereign investment development fund, to recover artwork by Pablo Picasso and a financial account in Switzerland traced to funds allegedly embezzled from 1MDB. Additionally, the Justice Department has obtained forfeiture orders on other assets allegedly purchased with 1MDB funds by Low Taek Jho, also known as Jho Low (Low), including diamond jewelry and artwork by Vincent Van Gogh, Claude Monet, Pablo Picasso, Jean-Michel Basquiat, and Diane Arbus.</p> <p>https://www.justice.gov/opa/pr/justice-department-recover-nearly-85m-additional-funds-linked-1mdb-scheme</p>
43	9		Amenințări, alerte și tipologii
44	9		Nothing relevant during this period
45	10		Indici de percepție a corupției și rapoarte de țară

46	10	Transparency International	<p>2023 Corruption Perceptions Index has been released on [30/January/2024]</p> <p>The 2023 Corruption Perceptions Index (CPI) was published by Transparency International. The global average remains unchanged for over a decade at just 43 out of 100. More than two-thirds of countries score below 50, while 23 countries have fallen to their lowest scores yet. Here is the score for some relevant countries from each risk class : Denmark 90(=) ranked first; Austria 71(=); Lithuania 61(=); Malta 51(=); Romania 46(=); Moldova 42(+3); Pakistan 29(+2); Somalia 11(-1) ranked last. The average score of Western Europe&EU is 65, with max Denmark 90(=) and min Hungary 42(=). The biggest changes have been registered by Afghanistan 20 dropped the most (-4) and Egypt 35 increased the most (+5).</p> <p>https://images.transparencycdn.org/images/CPI-2023-Report.pdf</p>
47	11	 CLAROLAR	<p>Rapoarte de evaluare reciprocă sau liste de state sau jurisdicții care au deficiențe KYC/AML/CTF</p>
48	11	FATF	<p>[26/July/2024] FATF consolidated countries assessment ratings</p> <p>This table provides an up-to-date overview of the FATF ratings that assessed countries obtained for effectiveness and technical compliance with the 40 recommendations.</p> <p>https://www.fatf-gafi.org/content/fatf-gafi/en/publications/Mutualevaluations/Assessment-ratings.html</p>
49	11	Moneyval	<p>[24/July/2024] MONEYVAL acknowledges Jersey's progress in improving measures to combat money laundering and financing of terrorism</p> <p>MONEYVAL concludes that, having significantly strengthened its legal framework since the last mutual evaluation, Jersey has most elements of an effective AML/CFT, but still needs to improve the implementation of measures in certain areas. Notwithstanding, the assessment detects room for improvement regarding supervision of targeted financial sanctions (TFS) requirements and the risk-based oversight of the non-profit sector.</p> <p>https://www.coe.int/en/web/moneyval/-/moneyval-acknowledges-jersey-s-progress-in-improving-measures-to-combat-money-laundering-and-financing-of-terrorism</p>
50	11	FATF	<p>FATF has updated the high risk countries lists on [28/June/2024]</p> <p>FATF has reviewed and published :</p> <ul style="list-style-type: none"> - the lists of jurisdictions subject to a Call for Action(BLACK), list remained unchanged : North Korea; Iran; Myanmar; - list of jurisdictions under Increased Monitoring(GREY), the updates are: Jamaica and Turkey exit; enter in the list : Monaco and Venezuela. The grey list contains 21 countries : 1/Bulgaria 2/Burkina Faso 3/Cameroon 4/Congo D.R. 5/Croatia 6/Haiti 7/Kenya 8/Mali 9/Monaco 10/Mozambique 11/Namibia 12/Nigeria 13/Philippines 14/Senegal 15/South Africa 16/South Sudan 17/Syria 18/Tanzania 19/Venezuela 20/Vietnam 21/Yemen <p>https://www.fatf-gafi.org/content/fatf-gafi/en/publications/High-risk-and-other-monitored-jurisdictions/increased-monitoring-june-2024.html</p>
51	11	EU	<p>The list of non-cooperative jurisdictions for tax purposes has been updated by EU on [20/February/2024]</p> <p>The EU list of non-cooperative jurisdictions for tax purposes has been updated. Bahamas, Belize, Seychelles and Turks and Caicos Islands have been removed from the black list, no country added to the black list - Annex I. The black list contains the following countries: 1/ American Samoa 2/ Anguila 3/ Antigua & Barbuda 4/ Fiji 5/ Guam 6/ Palau 7/ Panama 8/ Rusia 9/ Samoa 10/ Trinidad & Tobago 11/ US Virgin I. 12/ Vanuatu. For the grey list see Annex II</p> <p>https://www.consilium.europa.eu/media/70365/st06776-en24.pdf</p>


52	11	EU	<p>The EU list of high-risk third countries with strategic deficiencies has been updated on [18/January/2024]</p> <p>The Commission Delegated Regulation (EU) 2016/1675 regarding high-risk third countries with strategic deficiencies has been updated by C.D.Reg. 2024/163 as follows: Cayman Island and Jordan exit ; NO entries:</p> <p>The list contains 27 countries : 1/Afghanistan(2016) 2/South Africa (2023) 3/Barbados(2020) 4/Burkina Faso(2022) 5/Cameroon(2023) 6/D.R.Congo(2023) 7/Filipine(2022) 8/Gibraltar(2023) 9/Haiti(2022) 10/Jamaica(2020) 11/Mali(2022) 12/Myanmar(2020) 13/Mozambique(2023) 14/Nigeria(2023) 15/Panama(2020) 16/Senegal(2022) 17/Syria(2016) 18/South Sudan(2022) 19/Trinidad and Tobago(2018) 20/Tanzania (2023) 21/Uganda(2016) 22/Vanuatu(2016) 23/Vietnam(2023) 24/Yemen(2016) 25/United Arab Emirates(2023) 26/Iran(2016) 27/D.P.R.Korea(2016)</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32016R1675</p> <p>https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024R0163</p>
53	11	Moneyval	<p>Romania MONEYVAL Mutual Evaluation Report [18/July/2023]</p> <p>The report provides a comprehensive assessment of the country's level of compliance with standards set by the Financial Action Task Force (FATF). MONEYVAL notes that Romania has achieved moderate levels of effectiveness in all areas assessed except for international cooperation, where it has achieved a substantial level of effectiveness and has been commended by other countries for its constructive assistance.</p> <p>MONEYVAL's mutual evaluation of Romania highlights that the country demonstrates a fair understanding of ML risks and, to a lesser degree, of TF risks. Romania needs to immediately start implementing mitigating actions that target the highest risks to which the country is exposed.</p> <p>https://rm.coe.int/moneyval-2023-5-mer-romania/1680abfd1c</p>
54	12		<p>Informații relevante de la organizații credibile și de încredere</p>
55	12		<p>Nothing relevant during this period</p>
56	13		<p>Informații de la organizațiile de statistică și mediul academic și altele</p>
57	13		<p>Nothing relevant during this period</p>
58	14		<p>Informații relevante privind riscurile SB/FT din mass-media</p>
59	14	Mass-media	<p>[26/July/2024] US Senator Elizabeth Warren Criticizes Foreign Crypto Miners, Says They Threaten National Security</p> <p>Nicely-known cryptocurrency critic and United States Senator Elizabeth Warren is waging struggle on digital asset miners, particularly foreign-owned amenities, for his or her supposed dangers to environmental and nationwide safety. Warren stated Chinese language residents and folks with direct ties to the Chinese language authorities personal one-third of crypto mining amenities within the U.S., insisting that they can be utilized for espionage and threaten the U.S. power sector, power assets, and power provide chain. She cited a New York Instances report that stated Chinese language-owned Bitcoin mining amenities within the U.S. use sufficient power to energy 1.5 million properties.</p> <p>https://cryptonewsbtc.org/2024/07/27/us-senator-elizabeth-warren-criticizes-foreign-crypto-miners-says-they-threaten-national-security/</p>

60	14	Mass-media	<p>[26/July/2024] FINMA thinks stablecoin issuers are a threat to Swiss banks</p> <p>The Swiss Financial Market Supervisory Authority (FINMA) sees stablecoin issuers as a problem for the country's banks. Its 2019 guidelines already highlighted concerns about the legal and regulatory aspects of stablecoins. Since then, several projects have launched in Switzerland, making this issue even more pressing. Stablecoins holders typically have a payment claim against the issuer, which categorizes these claims as either banking deposits or collective investment schemes. The classification depends on whether the underlying assets are managed for the account and risk of the stablecoin holder or the issuer. The Anti-Money Laundering Act (AMLA) applies almost always due to stablecoins' intended purpose as a payment method.</p> <p>https://www.cryptopolitan.com/finma-stablecoin-issuers-threat-swiss-banks/</p>
61	14	Mass-media	<p>[26/July/2024] Blood money: state security agents expose terror network</p> <p>Fundraisers for the Islamic State were caught in raids in several federal states. Dozens of cell phones, laptops, a forged passport, a Mercedes E-220 and several 10,000 euros were seized during the coordinated house searches in Vienna, Carinthia, Styria, Vorarlberg and Salzburg. The scam used by the IS organization that has just been blown up in Austria is not new: people susceptible to extremism are contacted via social networks (where the group has developed an extensive online presence), propaganda is targeted and financial support is requested. It is often not apparent to the donors that the money collected by members of such terrorist financing networks is actually being used for a terrorist purpose - the purpose of wiping out human lives.</p> <p>https://www.krone.at/3472436</p>
62	14	Mass-media	<p>[26/June/2024] Students' bank accounts used in money laundering scheme</p> <p>Turkish authorities are grappling with recent revelations of a disturbing trend, as they uncover a large-scale money laundering operation involving criminal organizations using students' bank accounts. Large sums of money were transferred in and out of these accounts, leading to severe penalties for the students involved.</p> <p>https://www.hurriyetdailynews.com/students-bank-accounts-used-in-money-laundering-scheme-198879</p>
63	14	Mass-media	<p>[26/June/2024] Seven banks share data with UK law enforcement in 'dirty money' crackdown</p> <p>Barclays, NatWest and Lloyds are among seven banks to share customer data with the National Crime Agency (NCA) in the largest project of its kind worldwide to tackle criminal gangs, money laundering and "dirty money" flowing through the country. The NCA, a top investigator, says the project went live in May, included voluntary data sharing deals with Santander, TSB, Metro Bank and Starling Bank, and had already identified eight new crime networks that might be exploiting the financial system. Britain has ramped up efforts to tackle economic crime, which lawmakers say costs the economy up to around 350 billion pounds (\$452 billion) each year, after Russia's 2022 invasion of Ukraine shone a spotlight on how kleptocrats and criminals used the country as a haven to launder, hide and spend "dirty money".</p> <p>https://www.reuters.com/business/finance/seven-banks-share-data-with-uk-law-enforcement-dirty-money-crackdown-2024-07-26/</p>
64	14	Mass-media	<p>[25/July/2024] ANZ Fires Traders Amid Alleged Dealing Misconduct</p> <p>ANZ Group Holdings Ltd. fired and suspended traders after allegations of misconduct, with pressure building on Chief Executive Officer Shayne Elliott to clean up a markets division beset by multiple probes into its dealing practices and culture. The Australian Securities and Investment Commission, the nation's regulator, is investigating the execution of a 2023 Treasury bond sale.</p> <p>https://finance.yahoo.com/news/anz-suspends-traders-amid-alleged-234255813.html</p>

65	14	Mass-media	<p>[25/July/2024] RTX Sets Aside \$1.24 Billion to Resolve Government Probes</p> <p>RTX, the company formerly known as Raytheon Technologies, has set aside \$1.24 billion to resolve a series of government investigations into its business practices, including a bribery probe sparked by allegations of corrupt dealings with a member of Qatar's ruling royal family.</p> <p>https://www.wsj.com/articles/rtx-sets-aside-1-24-billion-to-resolve-government-probes-d91a0aaf</p>
66	14	Mass-media	<p>[25/July/2024] Thailand to set up task force to prevent transactions for Myanmar arms</p> <p>Thailand will form a task force to enhance the due diligence capabilities of its financial institutions in order to prevent transactions by banks that could lead to arms purchases and human rights abuses in Myanmar, the foreign ministry said. The Thai government met with commercial banks and state agencies to investigate such transactions after a U.N. expert reported on a surge in money moved via Thai banks for weapons that were used by the junta against the civilian population.</p> <p>https://www.reuters.com/world/asia-pacific/thailand-set-up-task-force-prevent-transactions-myanmar-arms-2024-07-25/</p>
67	14	Mass-media	<p>[25/July/2024] Coinbase's CBPL Fined \$4.5M by UK Regulator for Lapses in Onboarding Controls</p> <p>CB Payments Ltd. (CBPL), an e-money institution and payments processor tied to crypto exchange Coinbase (COIN) was fined more than 3.5 million pounds (\$4.5 million) by the Financial Conduct Authority (FCA) for lapses in controls designed to prevent onboarding of so-called high-risk customers.</p> <p>https://www.coindesk.com/business/2024/07/25/coinbases-cbpl-fined-45m-by-uk-regulator-for-money-laundering-lapses/</p>
68	14	Mass-media	<p>[25/July/2024] Russian-Speaking Groups Responsible for Majority of Crypto Ransomware Attacks in 2023: TRM Labs</p> <p>Illicit use of crypto for ransomware, drug sales, and sanction evasion was rife in Russia in 2023 according to a report by TRM Labs. Russian-speaking ransomware groups were responsible for at least 69% of all crypto proceeds from ransomware in 2023, which exceeded \$500 million. The two largest ransomware operators in 2023 were Lockbit and ALPHV/Black Cat, both Russian-speaking groups.</p> <p>https://www.coindesk.com/policy/2024/07/25/russian-speaking-groups-responsible-for-majority-of-crypto-ransomware-attacks-in-2023-trm-labs/</p>
69	14	Mass-media	<p>[24/July/2024] Rule of Law Report 2024: with the 5th edition, the EU is better equipped to face rule of law challenges</p> <p>Corruption remains a serious concern for citizens and businesses in the EU, according to the results of the 2024 Special and Flash Eurobarometer survey on citizens' and businesses' attitudes towards corruption in the EU. The results of the Special Eurobarometer show that Europeans remain concerned about national governments' efforts to address corruption: 65% of citizens believe that high-level corruption cases are not sufficiently pursued, and only 30% think that government efforts to combat corruption are effective. Similarly, 51% of EU-based companies think that people or businesses engaging in corrupt practices are caught by or reported to the authorities. Of these companies, around three quarters think that too close links between business and politics lead to corruption (79%) and that favouritism and corruption undermine business competition (74%). Across the EU, an average of 68% of citizens and 64% of EU-based companies consider corruption to be widespread in their Member States.</p> <p>https://www.pubaffairsbruxelles.eu/eu-institution-news/rule-of-law-report-2024-with-the-5th-edition-the-eu-is-better-equipped-to-face-rule-of-law-challenges/</p>

70	14	Mass-media	<p>[24/July/2024] Latvia appeals removal of sanctions on Russians Fridman and Aven</p> <p>Latvia has appealed a decision by the European Union Court of Justice that annulled sanctions imposed on Russian billionaire Mikhail Fridman and his business partner Petr Aven. ECJ, the EU's top court, in April annulled sanctions imposed on Aven and Fridman in 2022-23, saying the bloc had failed to provide sufficient evidence that the two had supported the Kremlin's actions or policies against Ukraine, which Russia invaded in 2022. Fridman is a dual Russian-Israeli citizen and Aven is a dual Russian-Latvian citizen, ECJ said in its judgements.</p> <p>They are major shareholders of conglomerate Alfa Group, which includes Russia's top private bank Alfa Bank and its biggest food retailer X5 Retail Group.</p> <p>https://www.reuters.com/world/europe/latvia-appeals-removal-sanctions-russians-fridman-aven-2024-07-24/</p>
71	14	Mass-media	<p>[24/July/2024] EU countries look to extend freeze on Russian assets to secure G7 loan to Ukraine</p> <p>European Union member states discussed options for extending the renewal period of sanctions on Russian central bank assets to secure a major Group of Seven loan to Ukraine. The other option would be to extend the renewal period to up to three years. Unanimity among EU member states would still be required in either case and these extensions would apply only to Russian central bank assets. The document said the two options aim to "enhance legal certainty and predictability for G7 partners for the extraordinary revenue streams, which shall be made available to Ukraine to service and repay additional bilateral loans by the EU and G7 partners".</p> <p>https://www.yahoo.com/news/eu-countries-look-extend-freeze-092012358.html</p>
72	14	Mass-media	<p>[24/July/2024] UniCredit Sets Aside €228 Million After Russia Asset Seizure</p> <p>UniCredit SpA "prudentially set aside" €228 million of funds related to the decision by a Russian court to seize assets in the country. In May a Russian court froze more than €460 million of UniCredit's local assets as part of the suit brought by RusKhimAlians related to a Gazprom PJSC venture. The court also seized assets from Germany's Deutsche Bank AG and Commerzbank AG as part of the same suit. The European Central Bank has been pushing the region's lenders to pull back from Russia.</p> <p>https://www.bnnbloomberg.ca/business/2024/07/24/unicredit-sets-aside-228-million-linked-to-russia-asset-seizure/</p>
73	14	Mass-media	<p>[24/July/2024] Sweden's Alecta Faces Possible Sanctions After \$3.2 Billion Loss</p> <p>The Swedish pension fund embroiled in last year's US banking crisis runs the risk of possible sanctions over the investment missteps that led to \$3.2 billion in losses and writedowns. Alecta has been notified by the Financial Supervisory Authority in Stockholm that a preliminary probe into its stakes in landlord Heimstaden Bostad AB and three defunct lenders including Silicon Valley Bank has been moved to a sanction review. The fund's 39% stake in the Swedish landlord is also the subject of a bribery investigation by public prosecutors in Sweden but it is unclear if any former or existing managers will face criminal charges. Alecta, which manages about \$120 billion for a quarter of the country's population, has already witnessed an exodus of senior executives over the soured investments, as well as two failed chair appointments.</p> <p>https://www.bnnbloomberg.ca/business/company-news/2024/07/24/swedens-alecta-faces-possible-sanctions-after-32-billion-loss/</p>
74	14	Mass-media	<p>[24/July/2024] Germany bans Muslim association for pursuing radical Islam</p> <p>Germany has banned the Islamic Centre Hamburg (IZH) and its subsidiary organisations for pursuing radical Islamist goals. The German interior ministry said 53 of the IZH's premises had been searched early in eight German states by investigators acting on a court order. In addition to the Hamburg-based IZH, which includes one of the oldest mosques in Germany known for its turquoise exterior, subsidiaries in Frankfurt, Munich and Berlin were also banned, with four Shi'ite mosques to be closed, said the ministry.</p> <p>https://www.reuters.com/world/europe/germany-bans-muslim-association-pursuing-radical-islamism-2024-07-24/</p>

75	14	Mass-media	<p>[23/July/2024] The ECB wants Revolut to improve controls following review</p> <p>The European Central Bank (ECB) has urged Revolut to enhance its financial crime controls and governance for its European operations. This development followed a review that highlighted issues similar to those affecting the fintech's bid for a banking licence in the UK. The ECB, which began directly supervising Revolut Holdings Europe UAB earlier this year, has been conducting a comprehensive evaluation of the unit. Sources with knowledge of the situation cited by Bloomberg indicate that the regulator has found several deficiencies in the company's control environment and is demanding improvements.</p> <p>https://thepayers.com/digital-identity-security-online-fraud/the-ecb-wants-revolut-to-improve-controls-following-review--1269244</p>
76	14	Mass-media	<p>[22/July/2024] Hungary demands EU action against Ukraine as Russian oil spat escalates</p> <p>Hungary said it had asked the European Union to take action against Ukraine for imposing a partial ban on Russian oil exports, arguing the move was jeopardizing Budapest's energy security. Kyiv last month adopted sanctions blocking the transit to Central Europe of pipeline crude sold by Moscow's largest private oil firm, Lukoil, sparking fears of supply shortages in Budapest. Hungary relies on Moscow for 70 percent of its oil imports — and on Lukoil for half that amount. "Ukraine's decision fundamentally threatens the security of supply in Hungary," the country's Foreign Minister Péter Szijjártó said at a meeting of EU envoys in Brussels. "This is an unacceptable step on the part of Ukraine, a country that wants to be a member of the European Union, and with a single decision puts the oil supply ... in fundamental danger."</p> <p>https://www.politico.eu/article/hungary-demands-eu-action-against-ukraine-as-russian-oil-spat-escalates/</p>
77	14	Mass-media	<p>[22/July/2024] Exclusive-Illicit chip flows to Russia seen slowing, but China, Hong Kong remain transshipment hubs</p> <p>Semiconductors and other restricted goods shipped through China and Hong Kong to fuel Russia's war effort fell by a fifth this year previously undisclosed U.S. Commerce Department data shows, but Hong Kong remains a global sanctions evasion hotspot. Transshipments through Hong Kong of Common High Priority Items (CHPL) — advanced components including microelectronics deemed by the U.S. and European Union as likely to be used for Russia's war in Ukraine — fell 28% between January and May. For the same period, transshipments of those items through mainland China, excluding Hong Kong, fell 19%.</p> <p>https://finance.yahoo.com/news/exclusive-illicit-chip-flows-russia-220504939.html</p>
78	14	Mass-media	<p>[22/July/2024]'Court decision on fines renders AML enforcement ineffective' – FIAU Director</p> <p>The FIAU's suspicion reporting regime is functioning well as is evident by the ever-increasing number of STRs received by the FIAU. "I want to stress this: the law gives no power to the FIAU to conduct criminal investigations or take people to court on money laundering charges. We only ensure compliance and provide intelligence; it is only the police that conduct criminal investigations leading to prosecutions," says Alfred Zammit, Director of the FIAU.</p> <p>https://timesofmalta.com/article/court-decision-fines-renders-enforcement-ineffective-fiau-director.1095606</p>
79	14	Mass-media	<p>[22/July/2024] UN approves more transparent procedures for people and entities to get off its sanctions lists</p> <p>The United Nations Security Council unanimously approved more transparent procedures Friday for the hundreds of individuals, companies and other entities who are subject to U.N. sanctions and want to get off the blacklists. The resolution, co-sponsored by Malta and the United States, also authorizes the establishment of a new informal working group by the Security Council to examine ways to improve the effectiveness of U.N. sanctions.</p> <p>https://abcnews.go.com/US/wireStory/approves-transparent-procedures-people-entities-off-sanctions-lists-112121622</p>

80	14	Mass-media	<p>[22/July/2024] Slovak PM blasts Ukraine's Lukoil sanctions as oil flow stops</p> <p>Slovakia will not be a "hostage" to Ukraine-Russia relations, its Prime Minister Robert Fico told his Ukrainian counterpart in a call on Saturday, after Kyiv placed Russian group Lukoil on a sanctions list, leading to a halt in deliveries. Slovakia and Hungary said this week they had stopped receiving oil from key supplier Lukoil after Ukraine imposed a ban last month on the transit of resources from the Russian energy company via its territory. For Slovakia, that meant a loss in some supplies for its Slovnaft refinery, which is owned by Hungarian oil and gas group MOL.</p> <p>https://www.yahoo.com/news/slovak-pm-blasts-ukraines-lukoil-175341526.html</p>
81	14	Mass-media	<p>[22/July/2024] UK Firms Begin 'Reaping the Benefits' of Investment in Fighting Financial Crime, Says LexisNexis</p> <p>UK financial services firms currently spend over £21,000 per hour fighting financial crime and fraud through onboarding and compliance screening processes, according to the latest True Cost of Compliance report from LexisNexis Risk Solutions. In a study of 254 regulated UK financial services firms, LexisNexis Risk Solutions found compliance costs rose by 12 per cent in 2023, with 95 per cent of firms reporting an increase. Just two per cent believe costs have fallen. These figures suggest that, annually, the sector now spends a huge £38.3billion on compliance.</p> <p>LexisNexis says that costs have risen by nearly around 33 per cent since 2021 – well above the rate of inflation. Despite this, the National Crime Agency (NCA) estimates that criminals launder at least £36billion in the UK each year.</p> <p>https://thefintechtimes.com/uk-firms-begin-reaping-the-benefits-of-investment-in-fighting-financial-crime-lexisnexis-compliance/</p>
82	14	Mass-media	<p>[22/July/2024] Qatargate two: Jordanian documents detail transfer of millions to Israeli officials</p> <p>Documents from Amman reveal that in 2012, Jordanian authorities may have blocked a \$10 million check written by a US firm tied to PM Netanyahu for a Turkish-based straw company related to Hamas. The new documents, dating back to 2012 revolve around an internal report by the Jordanian Anti Money Laundering and Counter-Terrorist Financing Unit regarding an attempt made to deposit a \$10 million check from a company named Seadrift Coke to an account held by a Turkish firm titled: The Import and Export company. According to the report, this was a straw company that belonged to another firm entitled Uzmanlar, which, per the analysis, allegedly had "connections to armed groups" who used it to facilitate money laundering.</p> <p>https://www.jpost.com/middle-east/article-811122</p>
83	15		Inițative și schimbări legislative
84	15		Nothing relevant during this period
85			Author : Ion Radu https://www.linkedin.com/in/ion-radu-aml/
86			<p>*) Note: all property and interests in property of the designated individuals and entities that are in the U.S. or in the possession or control of U.S. persons must be blocked and reported to OFAC. In addition, any entities that are owned, directly or indirectly, 50 percent or more by one or more blocked persons are also blocked. OFAC's regulations generally prohibit all dealings by U.S. persons or within the United States (including transactions transiting the United States) that involve any property or interests in property of designated or otherwise blocked persons.</p> <p>In addition, financial institutions and other persons that engage in certain transactions or activities with sanctioned entities and individuals may expose themselves to sanctions or be subject to an enforcement action.</p>
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