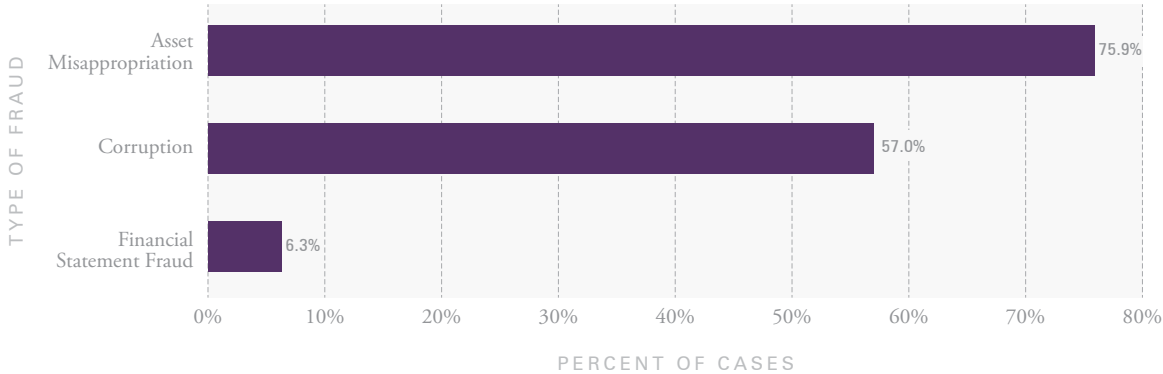


Figure 1: Breakdown of Cases by Country

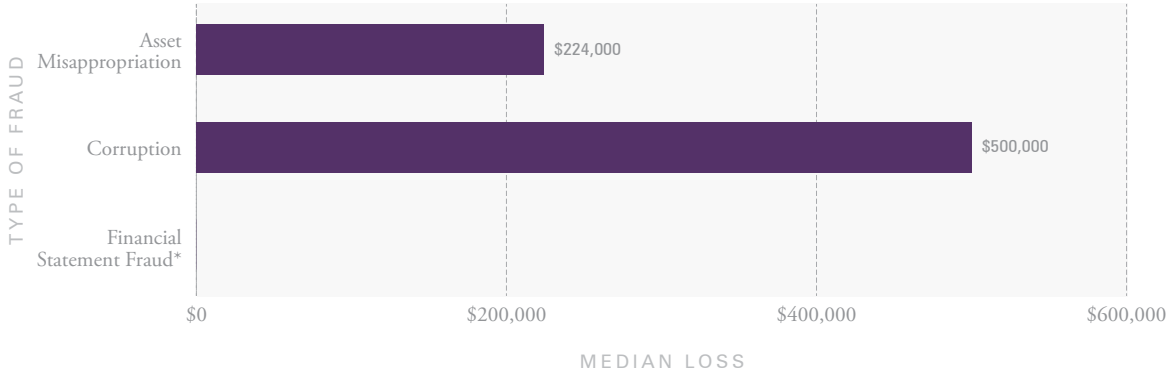
Country	Number of Cases
Algeria	1
Bahrain	3
Cyprus	3
Egypt	5
Israel	2
Jordan	2
Kuwait	4
Lebanon	5
Oman	7
Qatar	7
Saudi Arabia	13
United Arab Emirates	27

Figure 2: Occupational Frauds by Category—Frequency



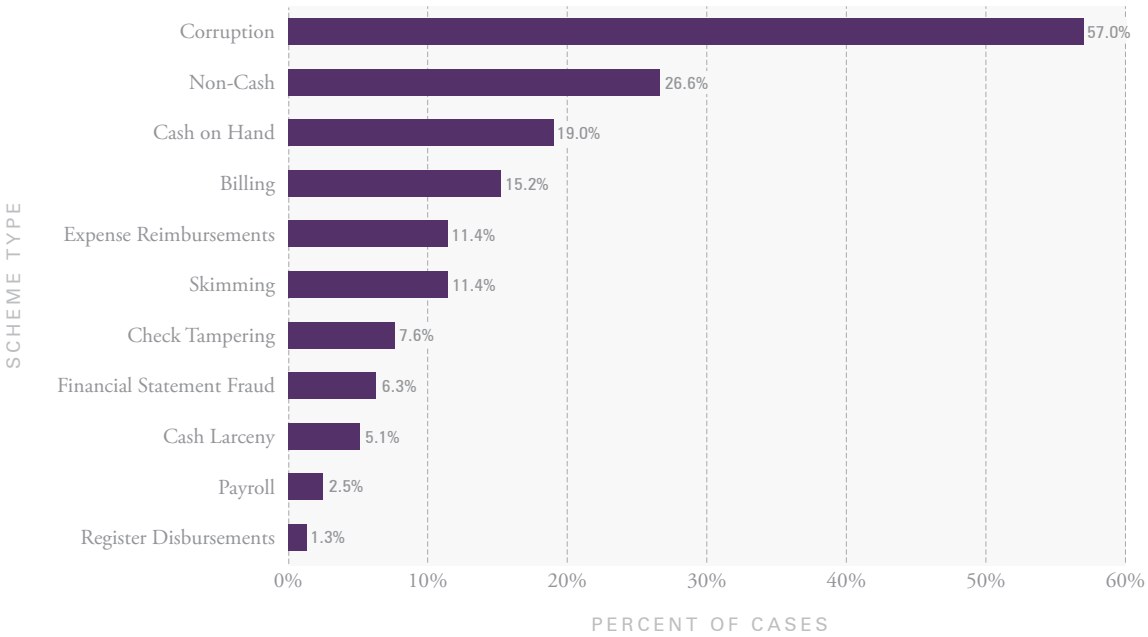
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Figure 3: Occupational Frauds by Category—Median Loss



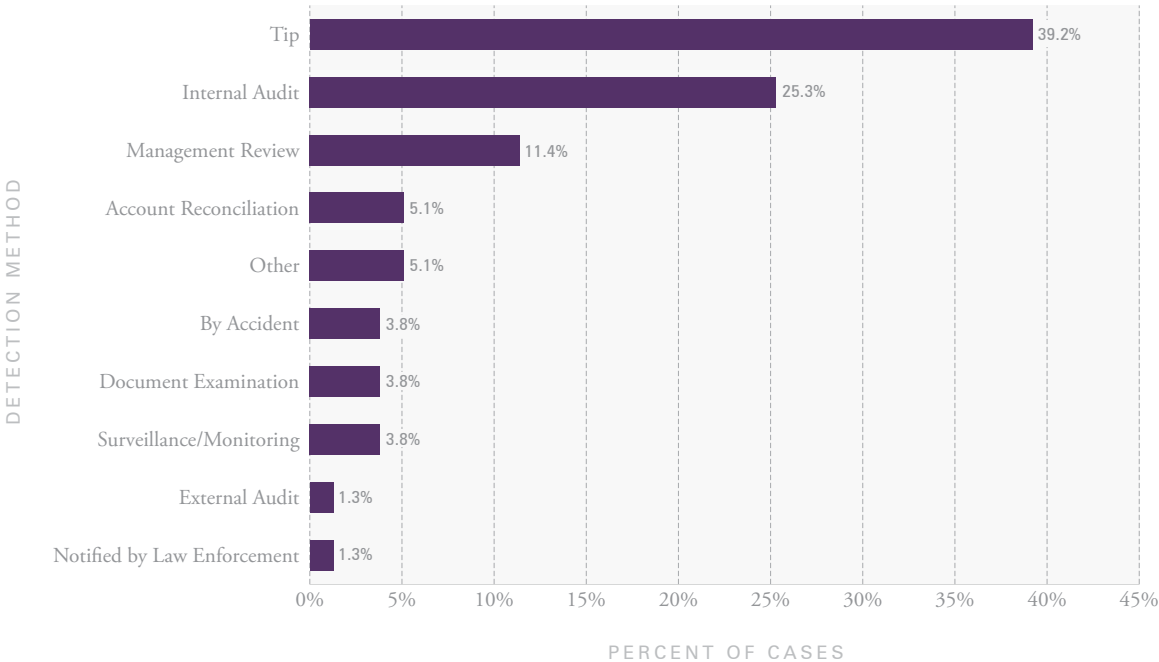
*Financial statement fraud category had insufficient responses for median loss calculation.

Figure 4: Frequency of Fraud Schemes



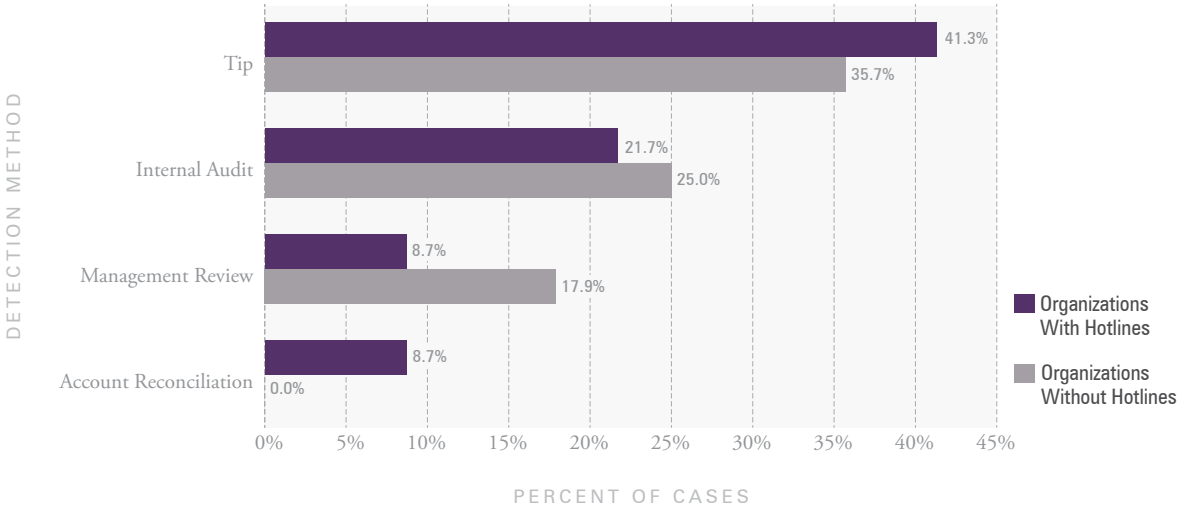
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Figure 5: Initial Detection of Occupational Frauds



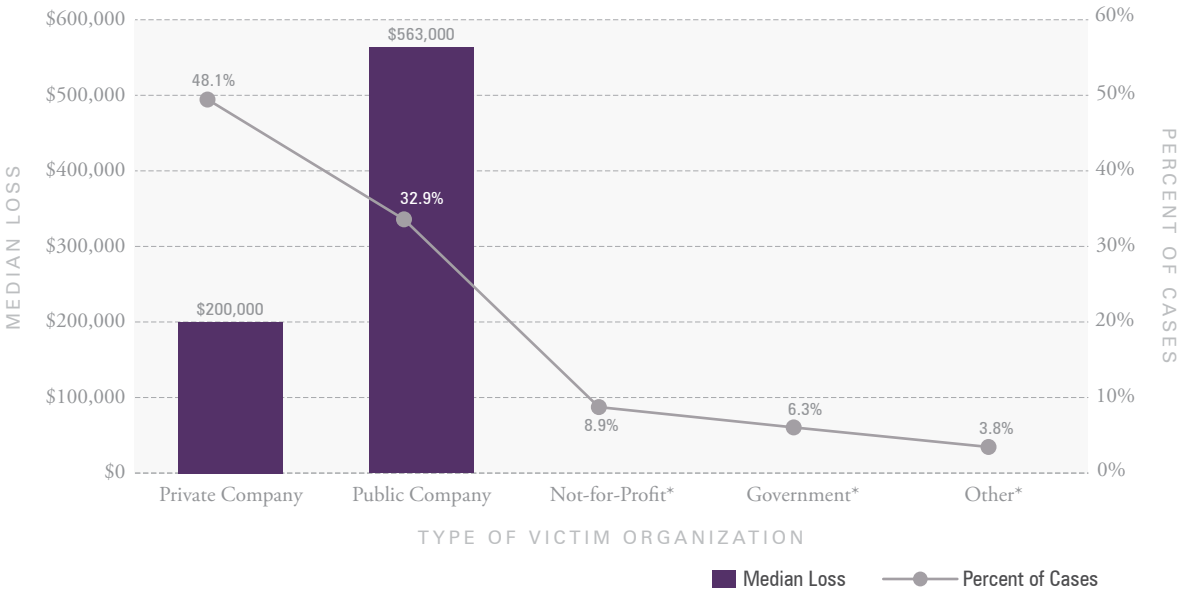
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Figure 6: Impact of Hotlines on the Top Four Detection Methods



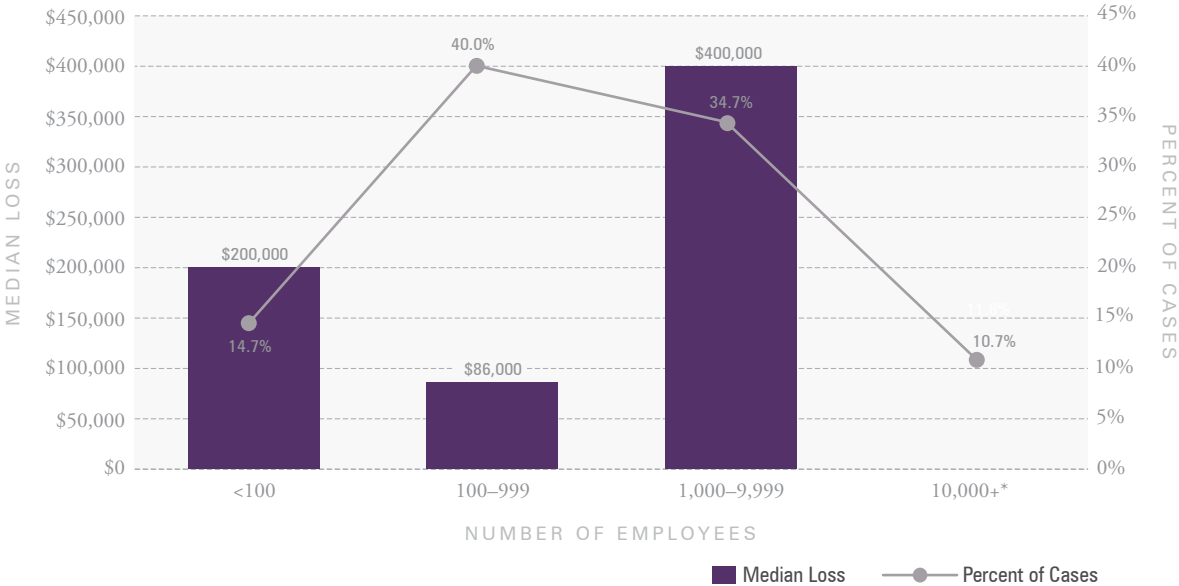
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Figure 7: Type of Victim Organization—Frequency and Median Loss



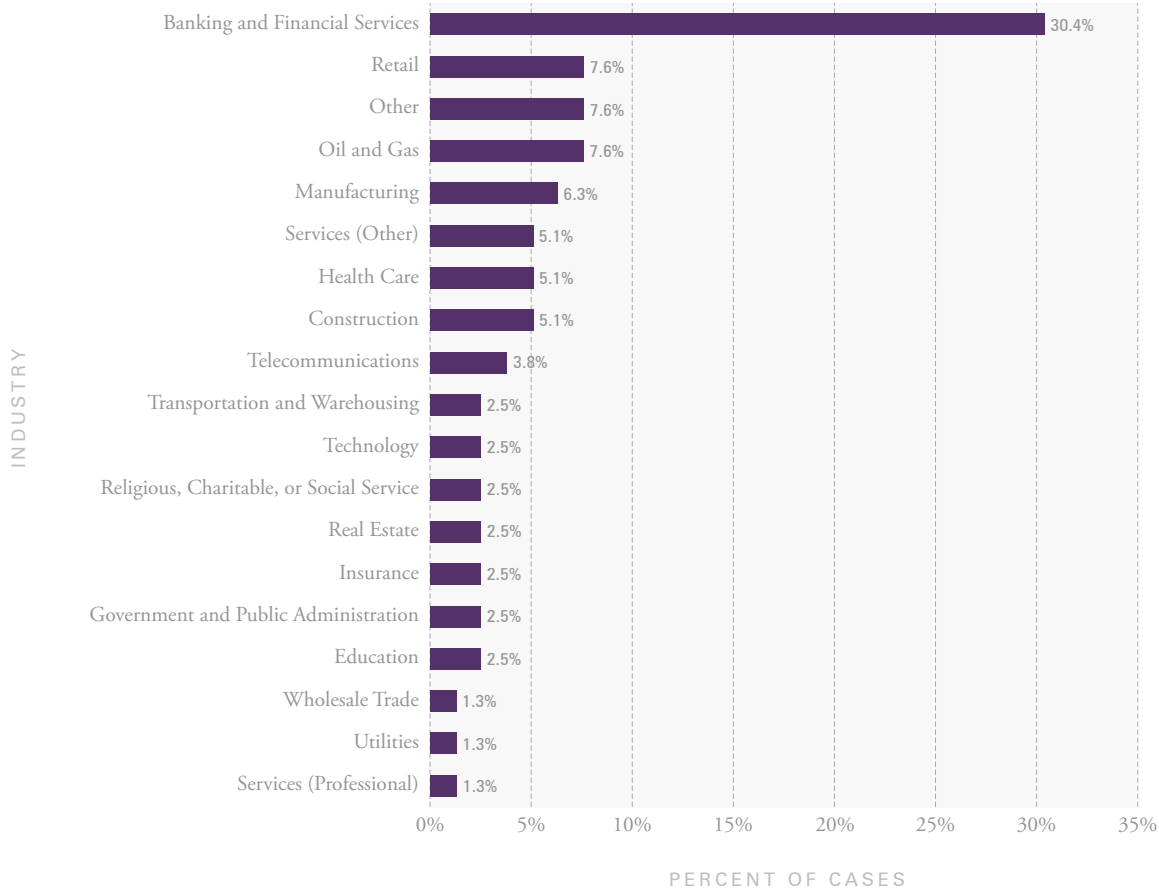
*Not-for-Profit, Government, and Other categories had insufficient responses for median loss calculation.

Figure 8: Size of Victim Organization—Frequency and Median Loss



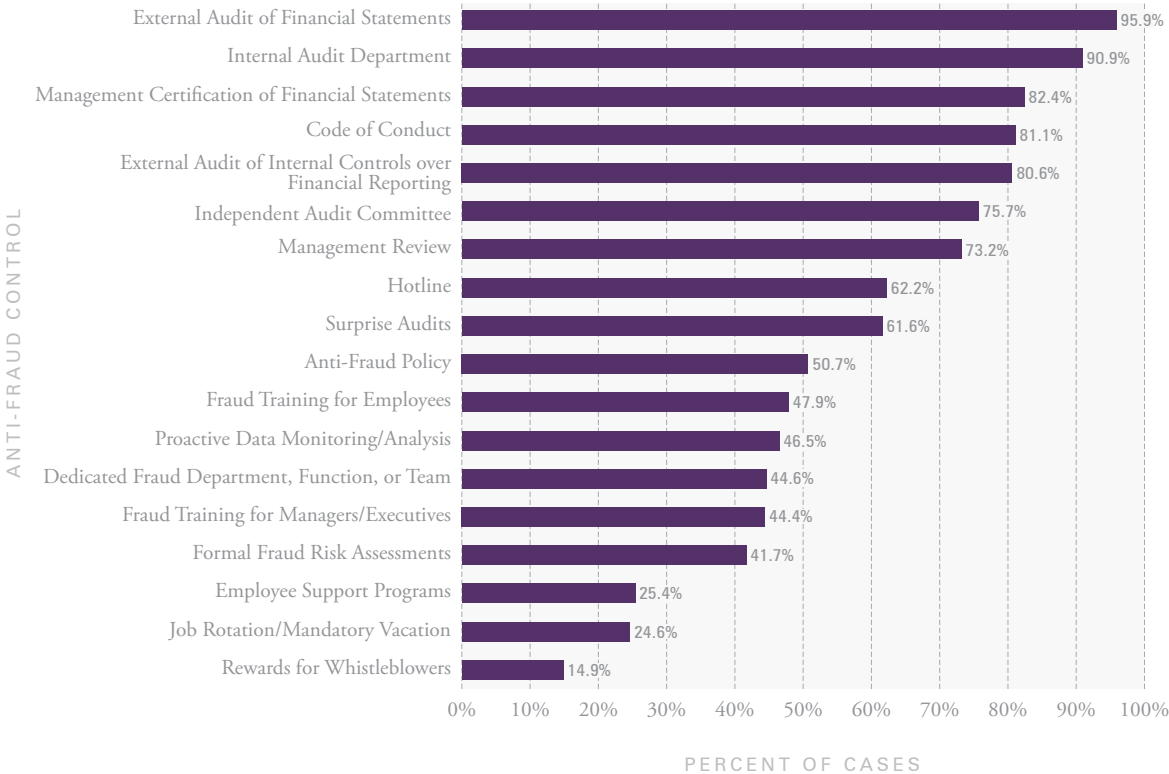
*10,000+ category had insufficient responses for median loss calculation.

Figure 9: Industry of Victim Organization



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Figure 10: Frequency of Anti-Fraud Controls



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Figure 11: Median Loss Based on Presence of Anti-Fraud Controls

Control	Percent of Cases	Control in Place	Control Not in Place	Percent Reduction
External Audit of Internal Controls over Financial Reporting	80.6%	\$247,000	\$700,000	64.7%
Proactive Data Monitoring/Analysis	46.5%	\$150,000	\$420,000	64.3%
Employee Support Programs	25.4%	\$150,000	\$325,000	53.8%
Management Certification of Financial Statements	82.4%	\$200,000	\$363,000	44.9%
Management Review	73.2%	\$200,000	\$300,000	33.3%
Job Rotation/Mandatory Vacation	24.6%	\$250,000	\$350,000	28.6%
Surprise Audits	61.6%	\$250,000	\$350,000	28.6%
Rewards for Whistleblowers	14.9%	\$275,000	\$308,000	10.7%
Fraud Training for Managers/Executives	44.4%	\$225,000	\$247,000	8.9%
Fraud Training for Employees	47.9%	\$275,000	\$224,000	-22.8%
Hotline	62.2%	\$304,000	\$247,000	-23.1%
Anti-Fraud Policy	50.7%	\$300,000	\$200,000	-50.0%
Code of Conduct	81.1%	\$300,000	\$200,000	-50.0%
Independent Audit Committee	75.7%	\$350,000	\$200,000	-75.0%
Formal Fraud Risk Assessments	41.7%	\$363,000	\$200,000	-81.5%
Dedicated Fraud Department, Function, or Team	44.6%	\$463,000	\$247,000	-87.4%
Internal Audit Department	90.9%	\$304,000	*	
External Audit of Financial Statements	95.9%	\$275,000	*	

*Category had insufficient responses for median loss calculation.

Figure 12: Median Duration of Fraud Based on Presence of Anti-Fraud Controls

Control	Percent of Cases	Control in Place	Control Not in Place	Percent Reduction
External Audit of Internal Controls over Financial Reporting	80.6%	12 months	18 months	33.3%
Job Rotation/Mandatory Vacation	24.6%	10 months	12 months	16.7%
Proactive Data Monitoring/Analysis	46.5%	11 months	12 months	8.3%
Independent Audit Committee	75.7%	12 months	13 months	7.7%
Employee Support Programs	25.4%	12 months	12 months	0.0%
Formal Fraud Risk Assessments	41.7%	12 months	12 months	0.0%
Fraud Training for Managers/Executives	44.4%	12 months	12 months	0.0%
Dedicated Fraud Department, Function, or Team	44.6%	12 months	12 months	0.0%
Fraud Training for Employees	47.9%	12 months	12 months	0.0%
Anti-Fraud Policy	50.7%	12 months	12 months	0.0%
Surprise Audits	61.6%	12 months	12 months	0.0%
Hotline	62.2%	12 months	12 months	0.0%
Code of Conduct	81.1%	12 months	12 months	0.0%
Management Certification of Financial Statements	82.4%	12 months	12 months	0.0%
Rewards for Whistleblowers	14.9%	13 months	12 months	-8.3%
Management Review	73.2%	12 months	10 months	-20.0%
Internal Audit Department	90.9%	12 months	*	
External Audit of Financial Statements	95.9%	12 months	*	

*Category had insufficient responses for median duration calculation.

Figure 13: Primary Internal Control Weakness Observed by CFE

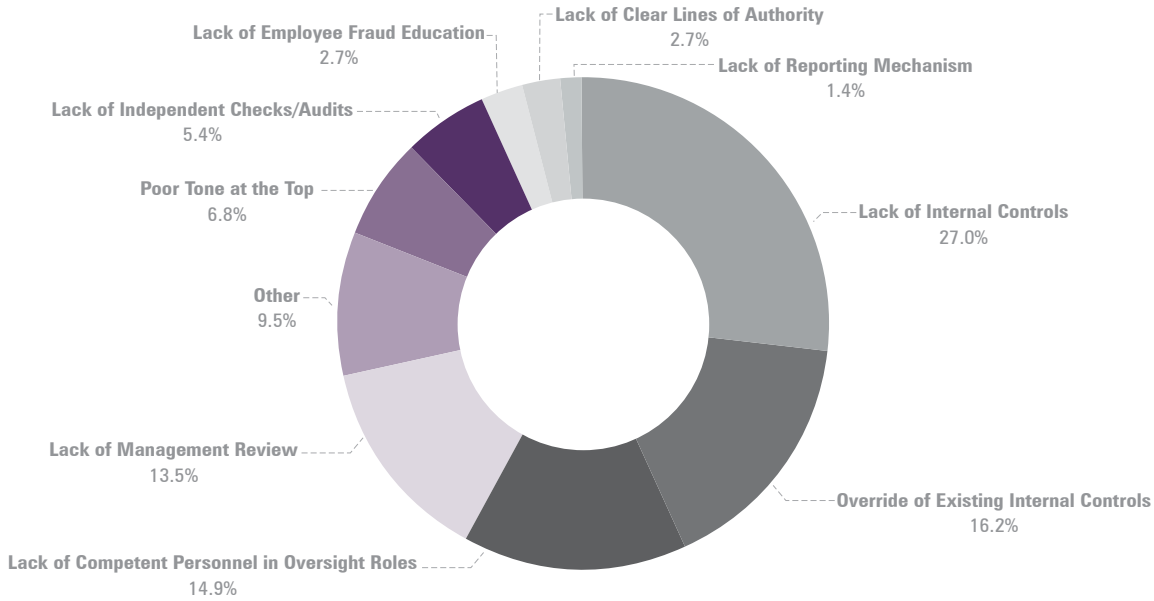
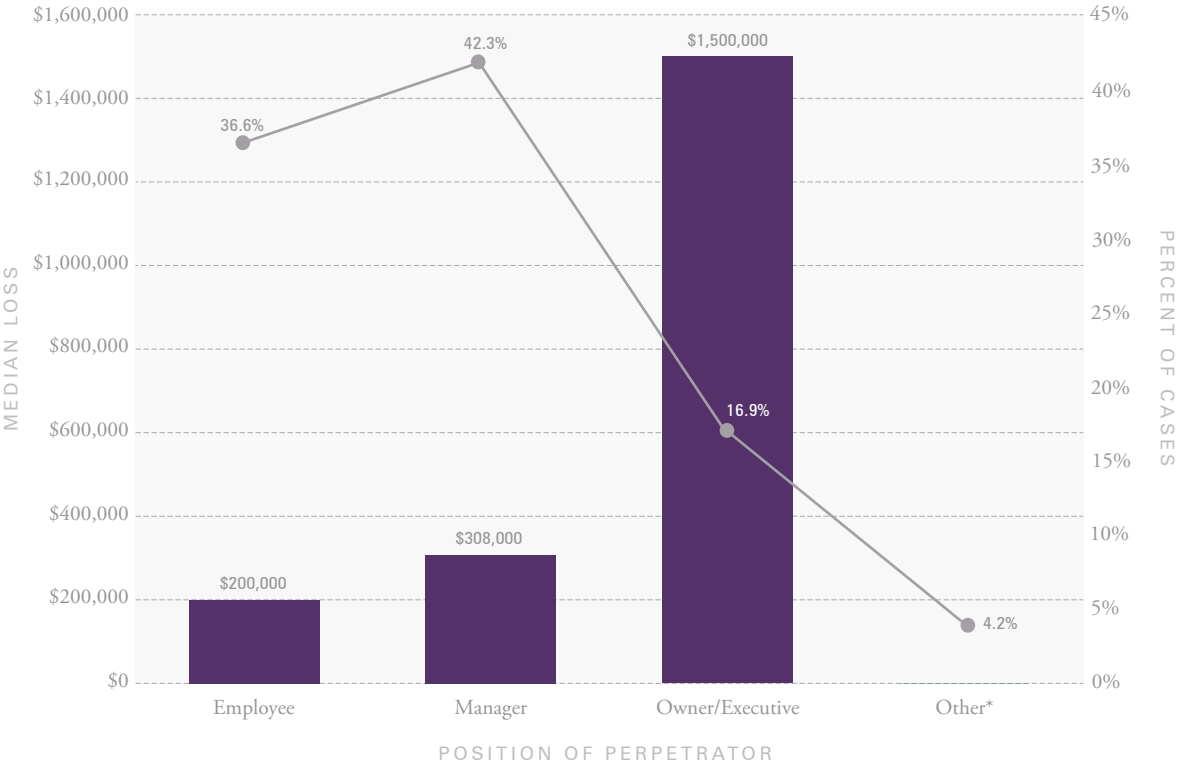
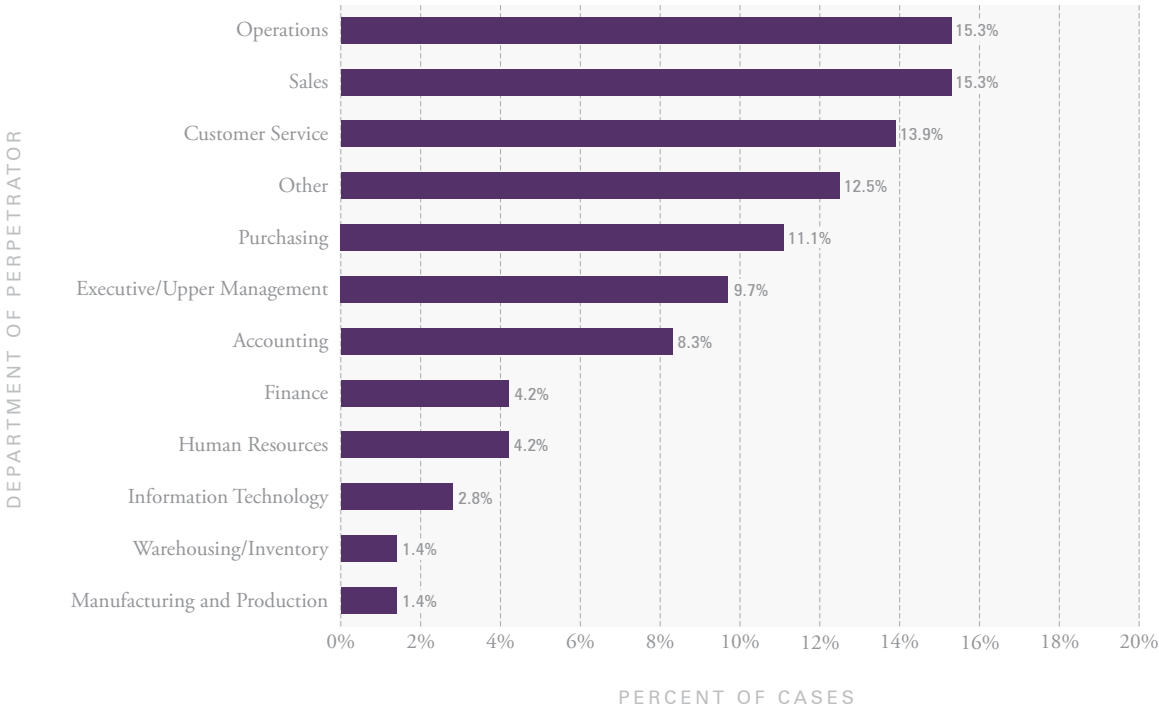


Figure 14: Position of Perpetrator—Frequency and Median Loss



*Other category had insufficient responses for median loss calculation.

Figure 15: Department of Perpetrator—Frequency



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Figure 16: Gender of Perpetrator—Frequency

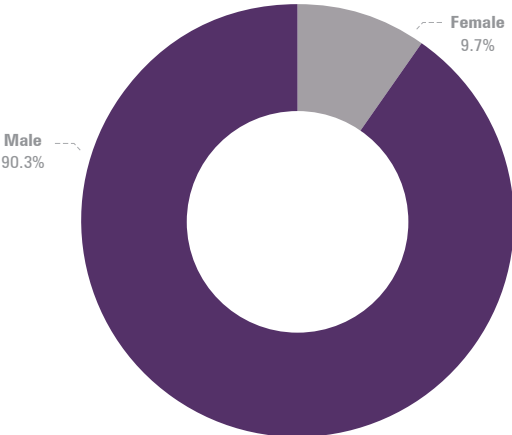


Figure 17: Criminal Background of Perpetrator

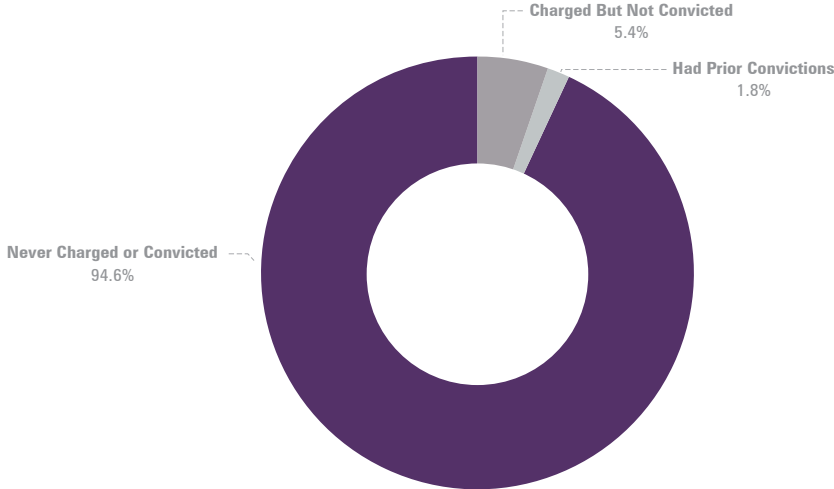


Figure 18: Employment Background of Perpetrator

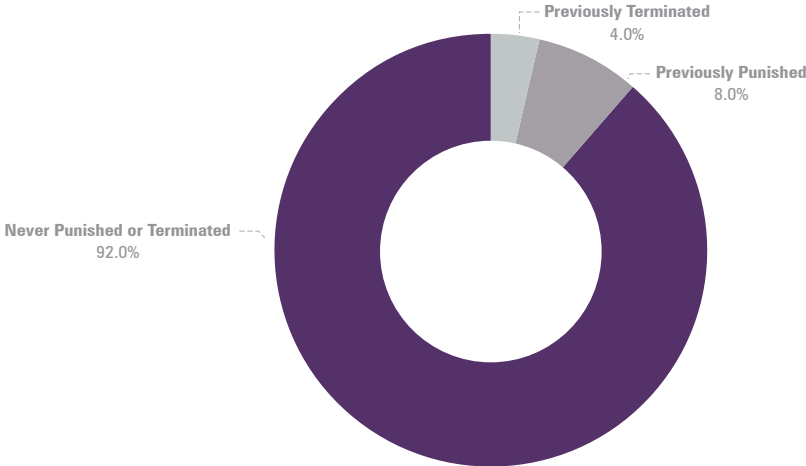
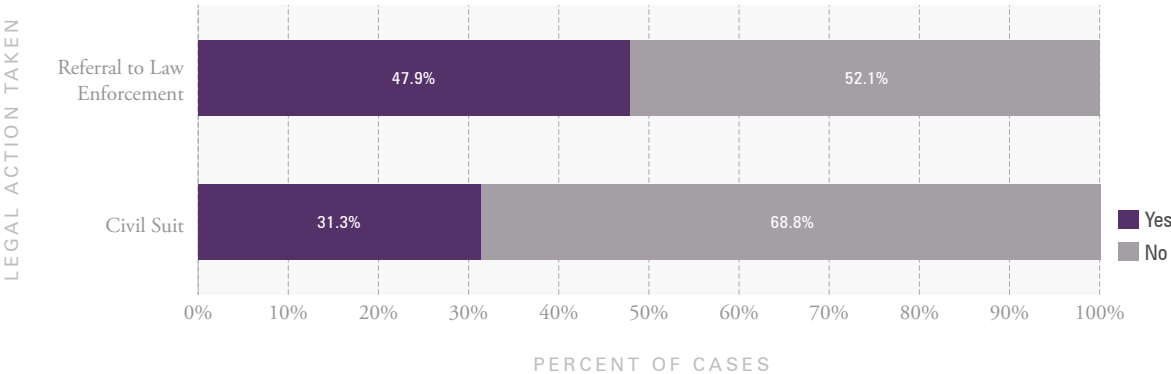
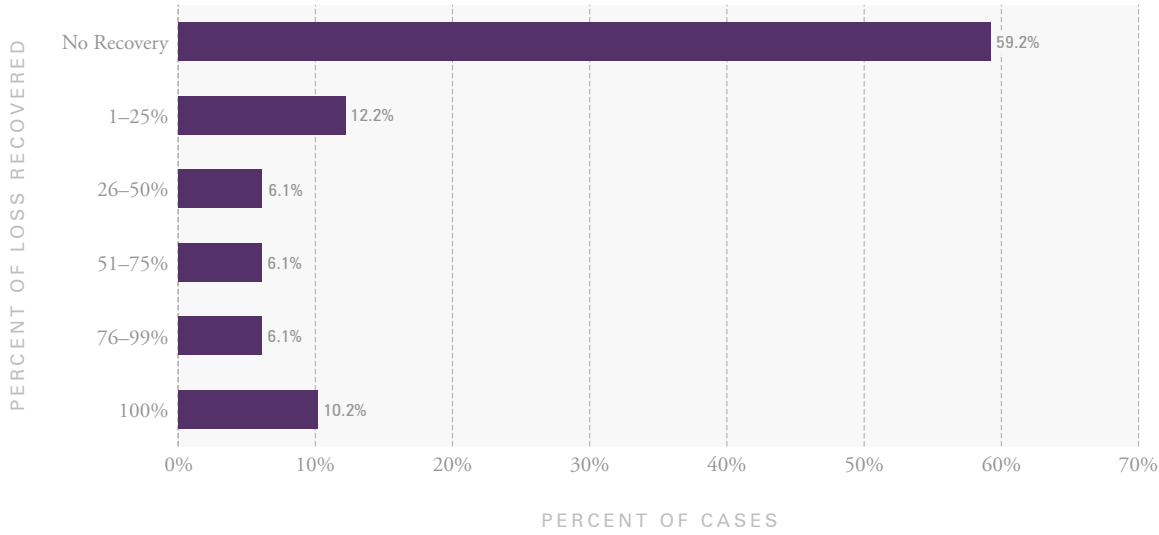


Figure 19: Cases Resulting in Referral to Law Enforcement or Civil Suit



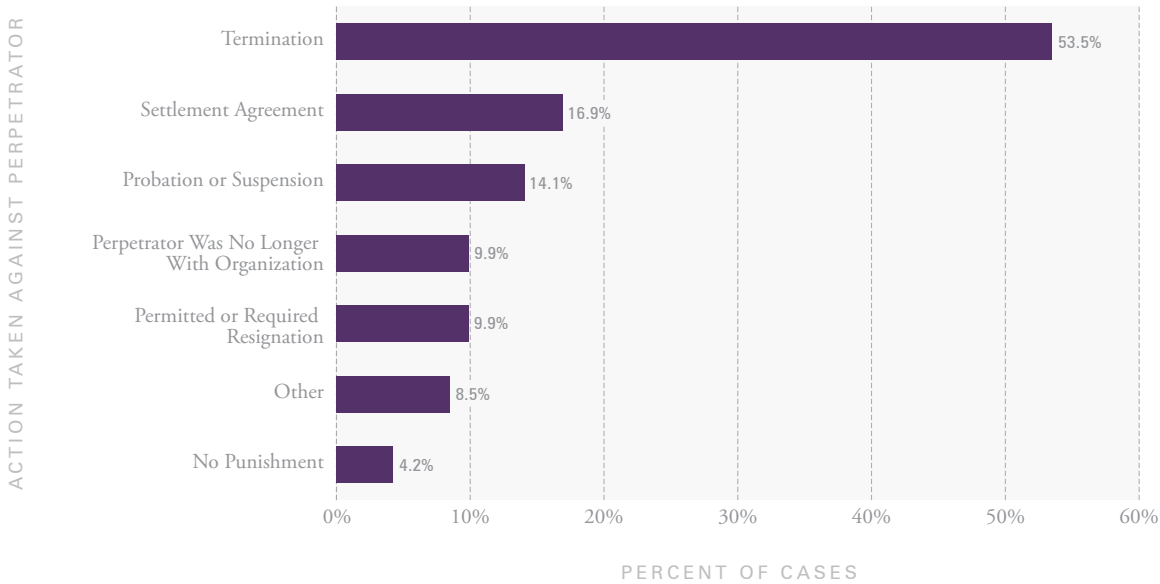
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Figure 20: Recovery of Victim Organization's Losses



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Figure 21: Action Taken Against Perpetrator



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