

**Part III Information on Financial Account(s) Owned Jointly**

Form TD F 90-22.1

Page Number

\_\_\_ of \_\_\_

**Complete a Separate Block for Each Account Owned Jointly**

This side can be copied as many times as necessary in order to provide information on all accounts.

<b>1</b>	Filing for calendar year ____ - ____ - ____	<b>3-4</b>	Check appropriate Identification Number <input type="checkbox"/> Taxpayer Identification Number <input type="checkbox"/> Foreign Identification Number  Enter identification number here:	<b>6</b>	Last Name or Organization Name			
<b>15</b>	Maximum value of account during calendar year reported			<b>16</b>	Type of account   a <input type="checkbox"/> Bank   b <input type="checkbox"/> Securities   c <input type="checkbox"/> Other—Enter type below			
<b>17</b>	Name of Financial Institution in which account is held							
<b>18</b>	Account number or other designation	<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held						
<b>20</b>	City	<b>21</b>	State, if known	<b>22</b>	Zip/Postal Code, if known	<b>23</b>	Country	
<b>24</b>	Number of joint owners for this account		<b>25</b> Taxpayer Identification Number of principal joint owner, if known. See instructions.					
<b>26</b>	Last Name or Organization Name of principal joint owner			<b>27</b>	First Name of principal joint owner, if known		<b>28</b>	Middle initial, if known
<b>29</b>	Address (Number, Street, Suite or Apartment) of principal joint owner, if known							
<b>30</b>	City, if known	<b>31</b>	State, if known	<b>32</b>	Zip/Postal Code, if known	<b>33</b>	Country, if known	
<b>15</b>	Maximum value of account during calendar year reported			<b>16</b>	Type of account   a <input type="checkbox"/> Bank   b <input type="checkbox"/> Securities   c <input type="checkbox"/> Other—Enter type below			
<b>17</b>	Name of Financial Institution in which account is held							
<b>18</b>	Account number or other designation	<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held						
<b>20</b>	City	<b>21</b>	State, if known	<b>22</b>	Zip/Postal Code, if known	<b>23</b>	Country	
<b>24</b>	Number of joint owners for this account		<b>25</b> Taxpayer Identification Number of principal joint owner, if known. See instructions.					
<b>26</b>	Last Name or Organization Name of principal joint owner			<b>27</b>	First Name of principal joint owner, if known		<b>28</b>	Middle initial, if known
<b>29</b>	Address (Number, Street, Suite or Apartment) of principal joint owner, if known							
<b>30</b>	City, if known	<b>31</b>	State, if known	<b>32</b>	Zip/Postal Code, if known	<b>33</b>	Country, if known	
<b>15</b>	Maximum value of account during calendar year reported			<b>16</b>	Type of account   a <input type="checkbox"/> Bank   b <input type="checkbox"/> Securities   c <input type="checkbox"/> Other—Enter type below			
<b>17</b>	Name of Financial Institution in which account is held							
<b>18</b>	Account number or other designation	<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held						
<b>20</b>	City	<b>21</b>	State, if known	<b>22</b>	Zip/Postal Code, if known	<b>23</b>	Country	
<b>24</b>	Number of joint owners for this account		<b>25</b> Taxpayer Identification Number of principal joint owner, if known. See instructions.					
<b>26</b>	Last Name or Organization Name of principal joint owner			<b>27</b>	First Name of principal joint owner, if known		<b>28</b>	Middle initial, if known
<b>29</b>	Address (Number, Street, Suite or Apartment) of principal joint owner, if known							
<b>30</b>	City, if known	<b>31</b>	State, if known	<b>32</b>	Zip/Postal Code, if known	<b>33</b>	Country, if known	

**Part IV Information on Financial Account(s) Where Filer has Signature Authority but No Financial Interest in the Account(s)**

Form TD F 90-22.1

Page Number

\_\_\_ of \_\_\_

**Complete a Separate Block for Each Account**

This side can be copied as many times as necessary in order to provide information on all accounts.

<b>1</b> Filing for calendar year  _____	<b>3-4</b> Check appropriate Identification Number <input type="checkbox"/> Taxpayer Identification Number <input type="checkbox"/> Foreign Identification Number  Enter identification number here:	<b>6</b> Last Name or Organization Name
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<b>15</b> Maximum value of account during calendar year reported	<b>16</b> Type of account <b>a</b> <input type="checkbox"/> Bank <b>b</b> <input type="checkbox"/> Securities <b>c</b> <input type="checkbox"/> Other—Enter type below
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<b>17</b> Name of Financial Institution in which account is held
--

<b>18</b> Account number or other designation	<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held
---	--

<b>20</b> City	<b>21</b> State, if known	<b>22</b> Zip/Postal Code, if known	<b>23</b> Country
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<b>34</b> Last Name or Organization Name of Account Owner	<b>35</b> Taxpayer Identification Number of Account Owner
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<b>36</b> First Name	<b>37</b> Middle initial	<b>38</b> Address (Number, Street, and Apt. or Suite No.)
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<b>39</b> City	<b>40</b> State	<b>41</b> Zip/Postal Code	<b>42</b> Country
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<b>43</b> Filer's Title with this Owner
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<b>15</b> Maximum value of account during calendar year reported	<b>16</b> Type of account <b>a</b> <input type="checkbox"/> Bank <b>b</b> <input type="checkbox"/> Securities <b>c</b> <input type="checkbox"/> Other—Enter type below
--	--

<b>17</b> Name of Financial Institution in which account is held
--

<b>18</b> Account number or other designation	<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held
---	--

<b>20</b> City	<b>21</b> State, if known	<b>22</b> Zip/Postal Code, if known	<b>23</b> Country
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<b>34</b> Last Name or Organization Name of Account Owner	<b>35</b> Taxpayer Identification Number of Account Owner
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<b>36</b> First Name	<b>37</b> Middle initial	<b>38</b> Address (Number, Street, and Apt. or Suite No.)
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<b>39</b> City	<b>40</b> State	<b>41</b> Zip/Postal Code	<b>42</b> Country
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<b>43</b> Filer's Title with this Owner
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<b>15</b> Maximum value of account during calendar year reported	<b>16</b> Type of account <b>a</b> <input type="checkbox"/> Bank <b>b</b> <input type="checkbox"/> Securities <b>c</b> <input type="checkbox"/> Other—Enter type below
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<b>17</b> Name of Financial Institution in which account is held
--

<b>18</b> Account number or other designation	<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held
---	--

<b>20</b> City	<b>21</b> State, if known	<b>22</b> Zip/Postal Code, if known	<b>23</b> Country
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<b>34</b> Last Name or Organization Name of Account Owner	<b>35</b> Taxpayer Identification Number of Account Owner
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<b>36</b> First Name	<b>37</b> Middle initial	<b>38</b> Address (Number, Street, and Apt. or Suite No.)
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<b>39</b> City	<b>40</b> State	<b>41</b> Zip/Postal Code	<b>42</b> Country
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<b>43</b> Filer's Title with this Owner
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**Part V Information on Financial Account(s) Where the Filer is Filing a Consolidated Report**

Form TD F 90-22.1

Page Number

of

**Complete a Separate Block for Each Account**

This side can be copied as many times as necessary in order to provide information on all accounts.

<b>1</b> Filing for calendar year  _____	<b>3-4</b> Check appropriate Identification Number <input type="checkbox"/> Taxpayer Identification Number <input type="checkbox"/> Foreign Identification Number  Enter identification number here:	<b>6</b> Last Name or Organization Name	
<b>15</b> Maximum value of account during calendar year reported		<b>16</b> Type of account <b>a</b> <input type="checkbox"/> Bank <b>b</b> <input type="checkbox"/> Securities <b>c</b> <input type="checkbox"/> Other—Enter type below	
<b>17</b> Name of Financial Institution in which account is held			
<b>18</b> Account number or other designation		<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held	
<b>20</b> City	<b>21</b> State, if known	<b>22</b> Zip/Postal Code, if known	<b>23</b> Country
<b>34</b> Corporate Name of Account Owner			<b>35</b> Taxpayer Identification Number of Account Owner
<b>38</b> Address (Number, Street, and Apt. or Suite No.)			
<b>39</b> City	<b>40</b> State	<b>41</b> Zip/Postal Code	<b>42</b> Country
<b>15</b> Maximum value of account during calendar year reported		<b>16</b> Type of account <b>a</b> <input type="checkbox"/> Bank <b>b</b> <input type="checkbox"/> Securities <b>c</b> <input type="checkbox"/> Other—Enter type below	
<b>17</b> Name of Financial Institution in which account is held			
<b>18</b> Account number or other designation		<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held	
<b>20</b> City	<b>21</b> State, if known	<b>22</b> Zip/Postal Code, if known	<b>23</b> Country
<b>34</b> Corporate Name of Account Owner			<b>35</b> Taxpayer Identification Number of Account Owner
<b>38</b> Address (Number, Street, and Apt. or Suite No.)			
<b>39</b> City	<b>40</b> State	<b>41</b> Zip/Postal Code	<b>42</b> Country
<b>15</b> Maximum value of account during calendar year reported		<b>16</b> Type of account <b>a</b> <input type="checkbox"/> Bank <b>b</b> <input type="checkbox"/> Securities <b>c</b> <input type="checkbox"/> Other—Enter type below	
<b>17</b> Name of Financial Institution in which account is held			
<b>18</b> Account number or other designation		<b>19</b> Mailing Address (Number, Street, Suite Number) of financial institution in which account is held	
<b>20</b> City	<b>21</b> State, if known	<b>22</b> Zip/Postal Code, if known	<b>23</b> Country
<b>34</b> Corporate Name of Account Owner			<b>35</b> Taxpayer Identification Number of Account Owner
<b>38</b> Address (Number, Street, and Apt. or Suite No.)			
<b>39</b> City	<b>40</b> State	<b>41</b> Zip/Postal Code	<b>42</b> Country

Form TD F 90-22.1 (Rev. 1-2012)

## General Instructions

Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts (the "FBAR"), is used to report a financial interest in or signature authority over a foreign financial account. The FBAR must be **received** by the Department of the Treasury on or before **June 30th** of the year immediately following the calendar year being reported. The June 30th filing date may not be extended.

**Who Must File an FBAR.** A United States person that has a financial interest in or signature authority over foreign financial accounts must file an FBAR if the aggregate value of the foreign financial accounts exceeds \$10,000 at any time during the calendar year. See General Definitions, to determine who is a United States person.

## General Definitions

**Financial Account.** A financial account includes, but is not limited to, a securities, brokerage, savings, demand, checking, deposit, time deposit, or other account maintained with a financial institution (or other person performing the services of a financial institution). A financial account also includes a commodity futures or options account, an insurance policy with a cash value (such as a whole life insurance policy), an annuity policy with a cash value, and shares in a mutual fund or similar pooled fund (i.e., a fund that is available to the general public with a regular net asset value determination and regular redemptions).

**Foreign Financial Account.** A foreign financial account is a financial account located outside of the United States. For example, an account maintained with a branch of a United States bank that is physically located outside of the United States is a foreign financial account. An account maintained with a branch of a foreign bank that is physically located in the United States is not a foreign financial account.

**Financial Interest.** A United States person has a financial interest in a foreign financial account for which:

(1) the United States person is the owner of record or holder of legal title, regardless of whether the account is maintained for the benefit of the United States person or for the benefit of another person; or

(2) the owner of record or holder of legal title is one of the following:

(a) An agent, nominee, attorney, or a person acting in some other capacity on behalf of the United States person with respect to the account;

(b) A corporation in which the United States person owns directly or indirectly: (i) more than 50 percent of the total value of shares of stock or (ii) more than 50 percent of the voting power of all shares of stock;

(c) A partnership in which the United States person owns directly or indirectly: (i) an interest in more than 50 percent of the partnership's profits (e.g., distributive share of partnership income taking into account any special allocation agreement) or (ii) an interest in more than 50 percent of the partnership capital;

(d) A trust of which the United States person: (i) is the trust grantor and (ii) has an ownership interest in the trust for United States federal tax purposes. See 26 U.S.C. sections 671-679 to determine if a grantor has an ownership interest in a trust;

(e) A trust in which the United States person has a greater than 50 percent present beneficial interest in the assets or income of the trust for the calendar year; or

(f) Any other entity in which the United States person owns directly or indirectly more than 50 percent of the voting power, total value of equity interest or assets, or interest in profits.

**Person.** A person means an individual and legal entities including, but not limited to, a limited liability company, corporation, partnership, trust, and estate.

**Signature Authority.** Signature authority is the authority of an individual (alone or in conjunction with another individual) to control the disposition of assets held in a foreign financial account by direct communication (whether in writing or otherwise) to the bank or other financial institution that maintains the financial account. See Exceptions, Signature Authority.

**United States.** For FBAR purposes, the United States includes the States, the District of Columbia, all United States territories and possessions (e.g., American Samoa, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico, Guam, and the United States Virgin Islands), and the Indian lands as defined in the Indian Gaming Regulatory Act. References to the laws of the United States include the laws of the United States federal government and the laws of all places listed in this definition.

**United States Person.** United States person means United States citizens; United States residents; entities, including but not limited to, corporations, partnerships, or limited liability companies created or organized in the United States or under the laws of the United States; and trusts or estates formed under the laws of the United States.

**Note.** The federal tax treatment of an entity does not determine whether the entity has an FBAR filing requirement. For example, an entity that is disregarded for purposes of Title 26 of the United States Code must file an FBAR, if otherwise required to do so. Similarly, a trust for which the trust income, deductions, or credits are taken into account by another person for purposes of Title 26 of the United States Code must file an FBAR, if otherwise required to do so.

**United States Resident.** A United States resident is an alien residing in the United States. To determine if the filer is a resident of the United States apply the residency tests in 26 U.S.C. section 7701(b). When applying the residency tests, use the definition of United States in these instructions.

## Exceptions

**Certain Accounts Jointly Owned by Spouses.** The spouse of an individual who files an FBAR is not required to file a separate FBAR if the following conditions are met: (1) all the financial accounts that the non-filing spouse is required to report are jointly owned with the filing spouse; (2) the filing spouse reports the jointly owned accounts on a timely filed FBAR; and (3) both spouses sign the FBAR in Item 44. See Explanations for Specific Items, Part III, Items 25-33. Otherwise, both spouses are required to file separate FBARs, and each spouse must report the entire value of the jointly owned accounts.

**Consolidated FBAR.** If a United States person that is an entity is named in a consolidated FBAR filed by a greater than 50 percent owner, such entity is not required to file a separate FBAR. See Explanations for Specific Items, Part V.

**Correspondent/Nostro Account.** Correspondent or nostro accounts (which are maintained by banks and used solely for bank-to-bank settlements) are not required to be reported.

**Governmental Entity.** A foreign financial account of any governmental entity of the United States (as defined above) is not required to be reported by any person. For purposes of this form, governmental entity includes a college or university that is an agency of, an instrumentality of, owned by, or operated by a governmental entity. For purposes of this form, governmental entity also includes an employee retirement or welfare benefit plan of a governmental entity.

**International Financial Institution.** A foreign financial institution (if the United States government is a member) is not required to be reported by any person.

**IRA Owners and Beneficiaries.** An owner or beneficiary of an IRA is not required to report a foreign financial account held in the IRA.

**Participants in and Beneficiaries of Tax-Qualified Retirement Plans.** A participant in or beneficiary of a retirement plan described in Internal Revenue Code section 401(a), 403(a), or 403(b) is not required to report a foreign financial account held by or on behalf of the retirement plan.

**Signature Authority.** Individuals who have signature authority over, but no financial interest in, a foreign financial account are not required to report the account in the following situations:

(1) An officer or employee of a bank that is examined by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, or the National Credit Union Administration is not required to report signature authority over a foreign financial account owned or maintained by the bank.

(2) An officer or employee of a financial institution that is registered with and examined by the Securities and Exchange Commission or Commodity Futures Trading Commission is not required to report signature authority over a foreign financial account owned or maintained by the financial institution.

(3) An officer or employee of an Authorized Service Provider is not required to report signature authority over a foreign financial account that is owned or maintained by an investment company that is registered with the Securities and Exchange Commission. Authorized Service Provider means an entity that is registered with and examined by the Securities and Exchange Commission and provides services to an investment company registered under the Investment Company Act of 1940.

(4) An officer or employee of an entity that has a class of equity securities listed (or American depository receipts listed) on any United States national securities exchange is not required to report signature authority over a foreign financial account of such entity.

(5) An officer or employee of a United States subsidiary is not required to report signature authority over a foreign financial account of the subsidiary if its United States parent has a class of equity securities listed on any United States national securities exchange and the subsidiary is included in a consolidated FBAR report of the United States parent.

(6) An officer or employee of an entity that has a class of equity securities registered (or American depository receipts in respect of equity securities registered) under section 12(g) of the Securities Exchange Act is not required to report signature authority over a foreign financial account of such entity.

**Trust Beneficiaries.** A trust beneficiary with a financial interest described in section (2)(e) of the financial interest definition is not required to report the trust's foreign financial accounts on an FBAR if the trust, trustee of the trust, or agent of the trust: (1) is a United States person and (2) files an FBAR disclosing the trust's foreign financial accounts.

**United States Military Banking Facility.** A financial account maintained with a financial institution located on a United States military installation is not required to be reported, even if that military installation is outside of the United States.

## Filing Information

**When and Where to File.** The FBAR is an annual report and must be received by the Department of the Treasury on or before June 30th of the year following the calendar year being reported. **Do Not file with federal income tax return.**

File by mailing to:

Department of the Treasury  
Post Office Box 32621  
Detroit, MI 48232-0621

If an express delivery service is used, file by mailing to:

IRS Enterprise Computing Center  
ATTN: CTR Operations Mailroom, 4th Floor  
985 Michigan Avenue  
Detroit, MI 48226

The FBAR may be hand delivered to any local office of the Internal Revenue Service for forwarding to the Department of the Treasury, Detroit, MI. The FBAR may also be delivered to the Internal Revenue Service's tax attaches located in United States embassies and consulates for forwarding to the Department of the Treasury, Detroit, MI. The FBAR is not considered filed until it is received by the Department of the Treasury in Detroit, MI.

**No Extension of Time to File.** There is no extension of time available for filing an FBAR. Extensions of time to file federal tax returns do NOT extend the time for filing an FBAR. If a delinquent FBAR is filed, attach a statement explaining the reason for the late filing.

**Amending a Previously Filed FBAR.** To amend a filed FBAR, check the "Amended" box in the upper right hand corner of the first page of the FBAR. Complete the form in its entirety and include the amended information. Do not attach a copy of the original FBAR. An amendment should not be made until at least 120 calendar days after the original FBAR is filed.

**Record Keeping Requirements.** Persons required to file an FBAR must retain records that contain the name in which each account is maintained, the number or other designation of the account, the name and address of the foreign financial institution that maintains the account, the type of account, and the maximum account value of each account during the reporting period. The records must be retained for a

period of 5 years from June 30th of the year following the calendar year reported and must be available for inspection as provided by law. Retaining a copy of the filed FBAR can help to satisfy the record keeping requirements.

An officer or employee who files an FBAR to report signature authority over an employer's foreign financial account is not required to personally retain records regarding these accounts.

**Questions.** FBAR help is available by telephone or e-mail. Call 866-270-0733 (toll-free within the U.S.) or 313-234-6146 (from outside the U.S., not toll-free) from 8 a.m.—4:30 p.m. Eastern time, or e-mail your inquiry to [FBARquestions@irs.gov](mailto:FBARquestions@irs.gov).

## Explanations for Specific Items

### Part I — Filer Information

**Item 1.** The FBAR is an annual report. Enter the calendar year being reported. If amending a previously filed FBAR, check the "Amended" box.

**Item 2.** Check the box that describes the filer. Check only one box. Individuals reporting only signature authority, check box "a". If filing a consolidated FBAR, check box "d". To determine if a consolidated FBAR can be filed, see Part V. If the type of filer is not listed in boxes "a" through "c", check box "e", and enter the type of filer. Persons that should check box "e" include, but are not limited to, trusts, estates, limited liability companies, and tax-exempt entities (even if the entity is organized as a corporation). A disregarded entity must check box "e", and enter the type of entity followed by "(D.E.)". For example, a limited liability company that is disregarded for United States federal tax purposes would enter "limited liability company (D.E.)".

**Item 3.** Provide the filer's United States taxpayer identification number. Generally, this is the filer's United States social security number (SSN), United States individual taxpayer identification number (ITIN), or employer identification number (EIN). Throughout the FBAR, numbers should be entered with no spaces, dashes, or other punctuation. If the filer does NOT have a United States taxpayer identification number, complete Item 4.

**Item 4.** Complete Item 4 only if the filer does NOT have a United States taxpayer identification number. Item 4 requires the filer to provide information from an official foreign government document to verify the filer's nationality or residence. Enter the document number followed by the country of issuance, check the appropriate type of document, and if "other" is checked, provide the type of document.

**Item 5.** If the filer is an individual, enter the filer's date of birth, using the month, day, and year convention.

**Items 9, 10, 11, 12, and 13.** Enter the filer's address. An individual residing in the United States must enter the street address of the individual's United States residence, not a post office box. An individual residing outside the United States must enter the individual's United States mailing address. If the individual does not have a United States mailing address, the individual must enter a foreign residence address. An entity must enter its United States mailing address. If the entity does not have a United States mailing address, the entity must enter its foreign mailing address.

**Item 14.** If the filer has a financial interest in 25 or more foreign financial accounts, check "Yes" and enter the number of accounts. Do not complete Part II or Part III of the FBAR. If filing a consolidated FBAR, only complete Part V, Items 34-42, for each United States entity included in the consolidated FBAR.

**Note.** If the filer has signature authority over 25 or more foreign financial accounts, only complete Part IV, Items 34-43, for each person for which the filer has signature authority, and check "No" in Part I, Item 14.

Filers must comply with applicable recording keeping requirements. See Record Keeping Requirements.

### Part II — Information on Financial Account(s) Owned Separately

Enter information in the applicable parts of the form only. Number the pages used, and mail only those pages. If there is not enough space to provide all account information, copy and complete additional pages of the required Part as necessary. Do not use any attachments unless otherwise specified in the instructions.

**Item 15. Determining Maximum Account Value.**

**Step 1.** Determine the maximum value of each account (in the currency of that account) during the calendar year being reported. The maximum value of an account is a reasonable approximation of the greatest value of currency or nonmonetary assets in the account during the calendar year. Periodic account statements may be relied on to determine the maximum value of the account, provided that the statements fairly reflect the maximum account value during the calendar year. For Item 15, if the filer had a financial interest in more than one account, each account must be valued separately.

**Step 2.** In the case of non-United States currency, convert the maximum account value for each account into United States dollars. Convert foreign currency by using the Treasury's Financial Management Service rate (this rate may be found at [www.fms.treas.gov](http://www.fms.treas.gov)) from the last day of the calendar year. If no Treasury Financial Management Service rate is available, use another verifiable exchange rate and provide the source of that rate. In valuing currency of a country that uses multiple exchange rates, use the rate that would apply if the currency in the account were converted into United States dollars on the last day of the calendar year.

If the aggregate of the maximum account values exceeds \$10,000, an FBAR must be filed. An FBAR is not required to be filed if the person did not have \$10,000 of aggregate value in foreign financial accounts at any time during the calendar year.

For United States persons with a financial interest in or signature authority over fewer than 25 accounts that are unable to determine if the aggregate maximum account values of the accounts exceeded \$10,000 at any time during the calendar year, complete Part II, III, IV, or V, as appropriate, for each of these accounts and enter "value unknown" in Item 15.

**Item 16.** Indicate the type of account. Check only one box. If "Other" is selected, describe the account.

**Item 17.** Provide the name of the financial institution with which the account is held.

**Item 18.** Provide the account number that the financial institution uses to designate the account.

**Items 19-23.** Provide the complete mailing address of the financial institution where the account is located. If the foreign address does not include a state (e.g., province) or postal code, leave the box(es) blank.

**Part III — Information on Financial Account(s) Owned Jointly**

Enter information in the applicable parts of the form only. Number the pages used, and mail only those pages. If there is not enough space to provide all account information, copy and complete additional pages of the required Part as necessary. Do not use any attachments unless otherwise specified in the instructions.

**For Items 15-23, see Part II.** Each joint owner must report the entire value of the account as determined under Item 15.

**Item 24.** Enter the number of joint owners for the account. If the exact number is not known, provide an estimate. Do not count the filer when determining the number of joint owners.

**Items 25-33.** Use the identifying information of the principal joint owner (excluding the filer) to complete Items 25-33. Leave blank items for which no information is available. If the filer's spouse has an interest in a jointly owned account, the filer's spouse is the principal joint owner. Enter "(spouse)" on line 26 after the last name of the joint spousal owner. See Exceptions, Certain Accounts Jointly Owned by Spouses, to determine if the filer's spouse is required to independently report the jointly owned accounts.

**Part IV — Information on Financial Account(s) Where Filer has Signature Authority but No Financial Interest in the Account(s)**

Enter information in the applicable parts of the form only. Number the pages used, and mail only those pages. If there is not enough space to provide all account information, copy and complete additional pages of the required Part as necessary. Do not use any attachments unless otherwise specified in the instructions.

**25 or More Foreign Financial Accounts.** Filers with signature authority over 25 or more foreign financial accounts must complete only Items 34-43 for each person on whose behalf the filer has signature authority.

**Modified Reporting for United States Persons Residing and Employed Outside of the United States.** A United States person who (1) resides outside of the United States, (2) is an officer or employee of an employer who is physically located outside of the United States, and (3) has signature authority over a foreign financial account that is owned or maintained by the individual's employer should only complete Part I and Part IV, Items 34-43 of the FBAR. Part IV, Items 34-43 should only be completed one time with information about the individual's employer.

**For Items 15-23, see Part II.**

**Items 34-42.** Provide the name, address, and identifying number of the owner of the foreign financial account for which the individual has signature authority over but no financial interest in the account. If there is more than one owner of the account for which the individual has signature authority, provide the information in Items 34-42 for the principal joint owner (excluding the filer). If account information is completed for more than one account of the same owner, identify the owner only once and write "Same Owner" in Item 34 for the succeeding accounts with the same owner.

**Item 43.** Enter filer's title for the position that provides signature authority (e.g., treasurer).

**Part V — Information on Financial Account(s) Where Filer Is Filing a Consolidated Report**

Enter information in the applicable parts of the form only. Number the pages used, and mail only those pages. If there is not enough space to provide all account information, copy and complete additional pages of the required Part as necessary. Do not use any attachments unless otherwise specified in the instructions.

**Who Can File a Consolidated FBAR.** An entity that is a United States person that owns directly or indirectly a greater than 50 percent interest in another entity that is required to file an FBAR is permitted to file a consolidated FBAR on behalf of itself and such other entity. Check box "d" in Part I, Item 2 and complete Part V. If filing a consolidated FBAR and reporting 25 or more foreign financial accounts, complete only Items 34-42 for each entity included in the consolidated FBAR.

**For Items 15-23, see Part II.**

**Items 34-42.** Provide the name, United States taxpayer identification number, and address of the owner of the foreign financial account as shown on the books of the financial institution. If account information is completed for more than one account of the same owner, identify the owner only once and write "Same Owner" in Item 34 for the succeeding accounts of the same owner.

**Signatures**

**Items 44-46.** The FBAR must be signed by the filer named in Part I. If the FBAR is being filed on behalf of a partnership, corporation, limited liability company, trust, estate, or other entity, it must be signed by an authorized individual. Enter the authorized individual's title in Item 45.

An individual must leave "Filer's Title" blank, unless the individual is filing an FBAR due to the individual's signature authority. If an individual is filing because the individual has signature authority over a foreign financial account, the individual should enter the title upon which his or her authority is based in Item 45.

A spouse included as a joint owner, who does not file a separate FBAR in accordance with the instructions in Part III, must also sign the FBAR (in Item 44) for the jointly owned accounts. See the instructions for Part III.

**Penalties**

A person who is required to file an FBAR and fails to properly file may be subject to a civil penalty not to exceed \$10,000 per violation. If there is reasonable cause for the failure and the balance in the account is properly reported, no penalty will be imposed. A person who willfully fails to report an account or account identifying information may be subject to a civil monetary penalty equal to the greater of \$100,000 or 50 percent of the balance in the account at the time of the violation. See 31 U.S.C. section 5321(a)(5). Willful violations may also be subject to criminal penalties under 31 U.S.C. section 5322(a), 31 U.S.C. section 5322(b), or 18 U.S.C. section 1001.

**TD F 90-22.1**

(Rev. January 2012)  
Department of the Treasury

Do not use previous editions of this form

**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-2038

1 This Report is for Calendar Year Ended 12/31

**2007**

Amended

**Part I Filer Information**

2 Type of Filer  
 a  Individual    b  Partnership    c  Corporation    d  Consolidated    e  Fiduciary or Other — Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number \_\_\_\_\_  
 4 Foreign identification (Complete only if item 3 is not applicable)  
 a Type:  Passport  Other \_\_\_\_\_  
 b Number \_\_\_\_\_ c Country of Issue \_\_\_\_\_

If filer has no U.S. Identification Number complete item 4.

5 Individual's Date of Birth MM/DD/YYYY \_\_\_\_\_

6 Last Name or Organization Name **BITTNER**    7 First Name **ALEXANDRU**    8 Middle Initial \_\_\_\_\_

9 Address (Number, Street, and Apartment or Suite Number) \_\_\_\_\_

10 City \_\_\_\_\_    11 State **TX**    12 ZIP/Postal Code \_\_\_\_\_    13 Country **USA**

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes    If "Yes" enter total number of accounts **61**  
 (If "Yes" is checked, do not complete Part II or Part III, but retain records of this information)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported \_\_\_\_\_  
 16 Type of account a  Bank    b  Securities    c  Other — Enter type below \_\_\_\_\_

17 Name of Financial Institution in which account is held \_\_\_\_\_

18 Account number or other designation \_\_\_\_\_  
 19 Mailing Address (Number, Street, State Number) of financial institution in which account is held \_\_\_\_\_

20 City \_\_\_\_\_    21 State, if known \_\_\_\_\_    22 Zip/Postal Code, if known \_\_\_\_\_    23 Country \_\_\_\_\_

Signature \_\_\_\_\_  
 44 Filer Signature *Alex Alexandru*    45 Filer Title, if not reporting a personal account \_\_\_\_\_  
 46 Date (MM/DD/YYYY) **09/17/2013**

File this form with: U.S. Department of the Treasury, P.O. Box 32621, Detroit, MI 48232-0621

This form should be used to report a financial interest in, signature authority, or other authority over one or more financial accounts in foreign countries, as required by the Department of the Treasury Regulations 31 CFR 1010.350 (formerly 31 CFR 103.24). No report is required if the aggregate value of the accounts did not exceed \$10,000. See Instructions For Definitions.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that the authority to collect information on TD F 90-22.1 in accordance with 5 USC 552a (e) is Public Law 91-508; 31 USC 5314; 5 USC 301; 31 CFR 1010.350 (formerly 31 CFR 103.24).

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The estimated average burden associated with this collection of information is 75 minutes per respondent or record keeper, depending on individual circumstances. Comments regarding the accuracy of this burden estimate, and suggestions for reducing the burden should be directed to the Internal Revenue Service, Bank Secrecy Act Policy, 5000 Elin Road C-3-242, Lanham MD 20706.



**TD F 90-22.1**

(Rev. January 2012)  
Department of the Treasury

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OMB No. 1545-2038

1 This Report is for Calendar Year Ended 12/31

**2008**

Amended

**Part I Filer Information**

2 Type of Filer  
 a  Individual    b  Partnership    c  Corporation    d  Consolidated    e  Fiduciary or Other — Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number \_\_\_\_\_  
 4 Foreign identification (Complete only if item 3 is not applicable)  
 a Type  Passport  Other \_\_\_\_\_  
 b Number \_\_\_\_\_ c Country of Issue \_\_\_\_\_

If filer has no U.S. Identification Number complete item 4.

5 Individual's Date of Birth MM/DD/YYYY \_\_\_\_\_

6 Last Name or Organization Name **BITTNER**    7 First Name **ALEXANDRU**    8 Middle Initial \_\_\_\_\_

9 Address (Number, Street, and Apartment or Suite Number) \_\_\_\_\_

10 City \_\_\_\_\_    11 State **TX**    12 ZIP/Postal Code \_\_\_\_\_    13 Country **USA**

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes    If 'Yes' enter total number of accounts **51**  
 (If 'Yes' is checked, do not complete Part II or Part III, but retain records of this information)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported \_\_\_\_\_  
 16 Type of account: a  Bank    b  Securities or Investment    c  Other — Enter type below \_\_\_\_\_

17 Name of Financial Institution in which account is held \_\_\_\_\_

18 Account number or other designation \_\_\_\_\_  
 19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held \_\_\_\_\_

20 City \_\_\_\_\_    21 State, if known \_\_\_\_\_    22 Zip/Postal Code, if known \_\_\_\_\_    23 Country \_\_\_\_\_

**SEP 27 2013**  
 and International

**Signature**

44 Filer Signature *Alex Alexandru*    45 Filer Title, if not reporting a personal account \_\_\_\_\_    46 Date (MM/DD/YYYY) **09/17/2013**

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**TD F 90-22.1**

(Rev. January 2012)  
Department of the Treasury

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**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-2036

1 This Report is for Calendar Year Ended 12/31

**2009**

Amended

**Part I Filer Information**

2 Type of Filer  
 a  Individual b  Partnership c  Corporation d  Consolidated e  Fiduciary or Other -- Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number \_\_\_\_\_ 4 Foreign identification (Complete only if item 3 is not applicable)  
 a Type  Passport  Other \_\_\_\_\_  
 b Number \_\_\_\_\_ c Country of Issue \_\_\_\_\_

5 Individual's Date of Birth MM/DD/YYYY \_\_\_\_\_

6 Last Name or Organization Name **BITTNER** 7 First Name **ALEXANDRU** 8 Middle Initial \_\_\_\_\_

9 Address (Number, Street, and Apartment or Suite Number) \_\_\_\_\_

10 City \_\_\_\_\_ 11 State **TX** 12 ZIP/Postal Code \_\_\_\_\_ 13 Country **USA**

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes If "Yes" enter total number of accounts **54**  
 (If "Yes" is checked, do not complete Part II or Part III, but retain records of this information)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported \_\_\_\_\_ 16 Type of account a  Bank b  Securities c  Other -- Enter type below \_\_\_\_\_

17 Name of Financial Institution in which account is held \_\_\_\_\_

18 Account number or other designation \_\_\_\_\_ 19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held \_\_\_\_\_

20 City \_\_\_\_\_ 21 State, if known \_\_\_\_\_ 22 Zip/Postal Code, if known \_\_\_\_\_ 23 Country \_\_\_\_\_

Signature \_\_\_\_\_

44 Filer Signature *Mary Saffell* 45 Filer Title (if not reporting a personal account) \_\_\_\_\_ 46 Date (MM/DD/YYYY) **09/17/2013**

File this form with: U.S. Department of the Treasury, P.O. Box 32621, Detroit, MI 48232-0621

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**TD F 90-22.1**

(Rev. January 2012)  
Department of the Treasury

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**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

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OMB No. 1545-2038

1 This Report is for Calendar Year Ended 12/31

**2010**

Amended

**Part I Filer Information**

**2 Type of Filer**  
 a Individual     b Partnership     c Corporation     d Consolidated     e Fiduciary or Other — Enter type \_\_\_\_\_

**3 U.S. Taxpayer Identification Number** \_\_\_\_\_

**4 Foreign identification** (Complete only if item 3 is not applicable)  
 a Type  Passport  Other \_\_\_\_\_  
 b Number \_\_\_\_\_    c Country of Issue \_\_\_\_\_

**5 Individual's Date of Birth** MM/DD/YYYY \_\_\_\_\_

**6 Last Name or Organization Name** **BITTNER**

**7 First Name** **ALEXANDRU**    **8 Middle Initial** \_\_\_\_\_

**9 Address** (Number, Street, and Apartment or Suite Number) \_\_\_\_\_

**10 City** \_\_\_\_\_    **11 State** **TX**    **12 ZIP/Postal Code** \_\_\_\_\_    **13 Country** **USA**

**14 Does the filer have a financial interest in 25 or more financial accounts?**  
 **Yes**    If 'Yes' enter total number of accounts **53**  
 (If 'Yes' is checked, do not complete Part II or Part III, but retain records of this information)  
 No

**Part II Information on Financial Account(s) Owned Separately**

**15 Maximum value of account during calendar year reported** \_\_\_\_\_

**16 Type of account** a  Bank    b  Securities Service    c  Other — Enter type below \_\_\_\_\_

**17 Name of Financial Institution in which account is held** \_\_\_\_\_

**18 Account number or other designation** \_\_\_\_\_

**19 Mailing Address** (Number, Street, Suite Number) of financial institution in which account is held \_\_\_\_\_

**20 City** \_\_\_\_\_    **21 State, if known** \_\_\_\_\_    **22 Zip/Postal Code, if known** \_\_\_\_\_    **23 Country** \_\_\_\_\_

**Signature**

**44 Filer Signature** *[Handwritten Signature]*    **45 Filer Title, if not reporting a personal account** \_\_\_\_\_    **46 Date (MM/DD/YYYY)** **09/17/2013**

File this form with: U.S. Department of the Treasury, P.O. Box 32621, Detroit, MI 48232-0621

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(Rev. January 2012)  
Department of the Treasury

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**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-2038

This Report is for Calendar Year Ended 12/31

**2011**

Amended

**Part I Filer Information**

2 Type of Filer  
 a  Individual    b  Partnership    c  Corporation    d  Consolidated    e  Fiduciary or Other — Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number \_\_\_\_\_  
 4 Foreign Identification (Complete only if item 3 is not applicable)  
 a Type:  Passport  Other \_\_\_\_\_  
 b Number \_\_\_\_\_ c Country of Issue \_\_\_\_\_

5 Individual's Date of Birth MM/DD/YYYY \_\_\_\_\_

6 Last Name or Organization Name **BITTNER**  
 7 First Name **ALEXANDRU**  
 8 Middle Initial \_\_\_\_\_

9 Address (Number, Street, and Apartment or Suite Number) \_\_\_\_\_

10 City \_\_\_\_\_ 11 State **TX** 12 ZIP/Postal Code \_\_\_\_\_ 13 Country **USA**

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes If 'Yes' enter total number of accounts **53**  
 (If 'Yes' is checked, do not complete Part II or Part III, but retain records of this information)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported \_\_\_\_\_

16 Type of account  
 a  Bank **received**    b  Securities    c  Other — Enter type below \_\_\_\_\_

17 Name of Financial Institution in which account is held \_\_\_\_\_

18 Account number or other designation \_\_\_\_\_ 19 Mailing Address (Number, Street, Suite Number, or P.O. Box) of financial institution in which account is held \_\_\_\_\_

20 City \_\_\_\_\_ 21 State, if known \_\_\_\_\_ 22 Zip/Postal Code, if known \_\_\_\_\_ 23 Country \_\_\_\_\_

**Signature**

44 Filer Signature *[Signature]*  
 45 Filer Title (if not reporting a personal account) \_\_\_\_\_  
 46 Date (MM/DD/YYYY) **09/17/2013**

File this form with: U.S. Department of the Treasury, P.O. Box 32621, Detroit, MI 48232-0621

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(Rev. January 2012)  
Department of the Treasury

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OMB No. 1545-2038

This Report is for Calendar Year Ended 12/31

**2007**

Amended

**Part I Filer Information**

2 Type of Filer  
 Individual     Partnership     Corporation     Consolidated     Fiduciary or Other—Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number  
 3102

4 Foreign Identification (Complete only if item 3 is not applicable)  
 a Type:  Passport     Other \_\_\_\_\_  
 b Number \_\_\_\_\_    c Country of Issue \_\_\_\_\_

5 Individual's Date of Birth (MM/DD/YYYY)  
 \_\_\_\_\_

6 Last Name or Organization Name  
 Bltner

7 First Name  
 Alexandru

8 Middle Initial  
 \_\_\_\_\_

9 Address (Number, Street, and Apt. or Suite No.)  
 3827 Ranch Estates

10 City  
 Plano

11 State  
 TX

12 Zip/Postal Code  
 75074

13 Country  
 United States

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes    If "Yes" enter total number of accounts \_\_\_\_\_  
 If "Yes" is checked, do not complete Part II or Part III, but retain records of this information!  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported  
**470278**

16 Type of account     Bank     Securities     Other—Enter type below \_\_\_\_\_

17 Name of financial institution in which account is held  
**UNIVERSITY TRUST BANK**

18 Account number or other designation  
 0320

19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held  
**PIATA CHARLES RD SERVICE**

20 City  
 RICHMOND

21 State, if known  
 \_\_\_\_\_

22 Zip/Postal Code, if known  
 \_\_\_\_\_

23 Country  
**DOMINICA**

44 Filer Signature  
 \_\_\_\_\_

45 Filer Title, if not reporting a personal account  
 \_\_\_\_\_

46 Date (MM/DD/YYYY)  
 \_\_\_\_\_

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Cat. No. 12969D

Form TD F 90-22.1 (Rev. 1-2012)

**TD F 90-22.1**

(Rev. January 2017)  
Department of the Treasury

Do not use previous editions of this form.

**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-0046

This Report is for Calendar Year Ended 12/31

**2008**

Amended

**Part I Filer Information**

2 Type of Filer  
 Individual     Partnership     Corporation     Consolidated     Fiduciary or Other - Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number: **0102**

4 Foreign Identification (Complete only if item 3 is not applicable)  
 a Type:  Passport     Other \_\_\_\_\_  
 b Number \_\_\_\_\_    c Country of Issue \_\_\_\_\_

5 Individual's Date of Birth: MM/DD/YYYY

6 Last Name or Organization Name: **Bittner**

7 First Name: **Alexandru**

8 Middle Initial: \_\_\_\_\_

9 Address (Number, Street, and Apt. or Suite No.):  
**3927 Ranch Estates**

10 City: **Plano**    11 State: **TX**    12 Zip/Postal Code: **75074**    13 Country: **United States**

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes    If "Yes" enter total number of accounts: \_\_\_\_\_  
 (If "Yes" is checked, do not complete Part II or Part III, but retain records of this information.)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported: **500,000**

16 Type of account:  Bank     Securities     Other - Enter type below \_\_\_\_\_

17 Name of financial institution in which account is held: **UNICREDIT TIRIAC BANK**

18 Account number or other designation: **D320**

19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held: **PIATA CHARLES AV GARVILLE RD 15**

20 City: **BOCHAREST**    21 State, if known: \_\_\_\_\_    22 Zip/Postal Code, if known: \_\_\_\_\_    23 Country: **ROMANIA**

44 Filer Signature: \_\_\_\_\_

45 Filer Title, if not reporting a personal account: \_\_\_\_\_

46 Date (MM/DD/YYYY): \_\_\_\_\_

File this form with: U.S. Department of the Treasury, P.O. Box 32621, Detroit, MI 48232-0621

This form should be used to report a financial interest in, signature authority, or other authority over one or more financial accounts in foreign countries, as required by the Department of the Treasury Regulations 31 CFR 1010.350 (formerly 31 CFR 103.24). No report is required if the aggregate value of the accounts did not exceed \$10,000. See Instructions For Definitions.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that the authority to collect information on TD F 90-22.1 in accordance with 5 USC 552a (e) is Public Law 91-508; 31 USC 5314; 6 USC 301; 31 CFR 1010.350 (formerly 31 CFR 103.24).

The principal purpose for collecting the information is to assure maintenance of reports where such reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings. The information collected may be provided to those officers and employees of any constituent unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to any other department or agency of the United States upon the request of the head of such department or agency for use in a criminal, tax, or regulatory investigation or proceeding. The information collected may also be provided to appropriate state, local, and foreign law enforcement and regulatory personnel in the performance of their official duties. Disclosure of this information is mandatory. Civil and criminal penalties, including in certain circumstances a fine of not more than \$500,000 and imprisonment of not more than five years, are provided for failure to file a report, supply information, and for filing a false or fraudulent report. Disclosure of the Social Security number is mandatory. The authority to collect is 31 CFR 1010.350 (formerly 31 CFR 103.24). The Social Security number will be used as a means to identify the individual who files the report.

The estimated average burden associated with this collection of information is 75 minutes per respondent or record keeper, depending on individual circumstances. Comments regarding the accuracy of this burden estimate, and suggestions for reducing the burden should be directed to the Internal Revenue Service, Bank Secrecy Act Policy, 5000 Elin Road C-3-242, Lanham MD 20706.

Cat. No. 12996D

Form TD F 90-22.1 (Rev. 1-2012)

**TD F 90-22.1**

(Rev. January 2017)  
Department of the Treasury

Do not use previous editions of this form.

**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-2038

This Report is for Calendar Year Ended 12/31

**2009**

Amended

<b>Part I Filer Information</b>			
2 Type of Filer a <input checked="" type="checkbox"/> Individual b <input type="checkbox"/> Partnership c <input type="checkbox"/> Corporation d <input type="checkbox"/> Consolidated e <input type="checkbox"/> Fiduciary or Other—Enter type			
3 U.S. Taxpayer Identification Number 0102		4 Foreign identification (Complete only if item 3 is not applicable.) a Type: <input type="checkbox"/> Passport <input type="checkbox"/> Other	
6 Individual's Date of Birth MM/DD/YYYY		8 Last Name or Organization Name Bittner	
7 First Name Alexandru		8 Middle Initial	
9 Address (Number, Street, and Apt. or Suite No.) 3927 Ranch Estates			
10 City Plano	11 State TX	12 Zip/Postal Code 75074	13 Country United States
14 Does the filer have a financial interest in 25 or more financial accounts? <input type="checkbox"/> Yes If "Yes" enter total number of accounts _____ (If "Yes" is checked, do not complete Part II or Part III, but retain records of this information.) <input checked="" type="checkbox"/> No			
<b>Part II Information on Financial Account(s) Owned Separately</b>			
15 Maximum value of account during calendar year reported <b>333,333</b>		16 Type of account a <input checked="" type="checkbox"/> Bank b <input type="checkbox"/> Securities c <input type="checkbox"/> Other—Enter type below	
17 Name of financial institution in which account is held UNICREDIT PIPIAC BANK			
18 Account number or other designation 10320		19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held PIATA CHARLES CU GAUCE NO 15	
20 City BUCHAREST	21 State, if known	22 Zip/Postal Code, if known	23 Country ROMANIA
44 Filer Signature		46 Filer Title, if not reporting a personal account	
45 Date (MM/DD/YYYY)			

File this form with: U.S. Department of the Treasury, P.O. Box 32821, Detroit, MI 48232-0621

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**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

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Call No. 129990

Form TD F 90-22.1 (Rev. 1-2012)

**TD F 90-22.1**

(Rev. January 2012)  
Department of the Treasury

Do not use previous editions of this form

**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-2038

1 The Report is for Calendar Year Ended 12/31

**2010**

Amended

**Part I Filer Information**

2 Type of Filer  
 Individual     Partnership     Corporation     Consolidated     Fiduciary or Other—Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number: -0102  
 4 Foreign Identification (Complete only if item 3 is not applicable.)  
 a Type:  Passport     Other \_\_\_\_\_  
 b Number \_\_\_\_\_    c Country of Issue \_\_\_\_\_  
 5 Individual's Date of Birth MM/DD/YYYY

If filer has no U.S. Identification Number complete Item 4.

6 Last Name or Organization Name: Billner  
 7 First Name: Alexandru  
 8 Middle Initial \_\_\_\_\_

9 Address (Number, Street, and Apt. or Suite No.):  
 3827 Ranch Estates

10 City: Plano    11 State: TX    12 Zip/Postal Code: 75074    13 Country: United States

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes If "Yes" enter total number of accounts \_\_\_\_\_  
 (If "Yes" is checked, do not complete Part II or Part III, but retain records of this information)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported: **659,350**  
 16 Type of account:  Bank     Securities     Other—Enter type below \_\_\_\_\_

17 Name of Financial Institution in which account is held: **UNICREDIT TIRIAC BANK**

18 Account number or other designation: **0320**  
 19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held: **P.I.A.T.A CHARLES SO GRILLE NO 15**

20 City: **BULCHARIST**  
 21 State, if known \_\_\_\_\_    22 Zip/Postal Code, if known \_\_\_\_\_    23 Country: **R.D. CHARISTIA**

Signature

44 Filer Signature \_\_\_\_\_    45 Filer Title, if not reporting a personal account \_\_\_\_\_    46 Date (MM/DD/YYYY) \_\_\_\_\_

File this form with: U.S. Department of the Treasury, P.O. Box 32821, Detroit, MI 48232-0621

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Cat. No. 129980

Form TD F 90-22.1 (Rev. 1-2012)

**TD F 90-22.1**

(Rev. January 2012)  
Department of the Treasury

Do not use previous editions of this form

**REPORT OF FOREIGN BANK AND FINANCIAL ACCOUNTS**

Do NOT file with your Federal Tax Return

OMB No. 1545-0048

1 This Report is for Calendar Year Ended 12/31

**2 0 1 1**

Amended

**Part I Filer Information**

2 Type of Filer  
 Individual     Partnership     Corporation     Consolidated     Fiduciary or Other - Enter type \_\_\_\_\_

3 U.S. Taxpayer Identification Number  
 0102  
If filer has no U.S. Identification Number complete item 4.

4 Foreign Identification (Complete only if item 3 is not applicable.)  
 a Type:  Passport     Other \_\_\_\_\_  
 b Number \_\_\_\_\_  
 c Country of Issue \_\_\_\_\_

5 Individual's Date of Birth  
 MM/DD/YYYY

6 Last Name or Organization Name  
 Bittner

7 First Name  
 Alexandru

8 Middle Initial

9 Address (Number, Street, and Apt. or Suite No.)  
 3827 Ranch Estates

10 City  
 Plano

11 State  
 TX

12 Zip/Postal Code  
 75074

13 Country  
 United States

14 Does the filer have a financial interest in 25 or more financial accounts?  
 Yes    If "Yes" enter total number of accounts \_\_\_\_\_  
(If "Yes" is checked, do not complete Part II or Part III, but retain records of this information.)  
 No

**Part II Information on Financial Account(s) Owned Separately**

15 Maximum value of account during calendar year reported  
 996080

16 Type of account     Bank     Securities     Other - Enter type below

17 Name of Financial Institution in which account is held  
 Piraeus Bank

18 Account number or other designation  
 4000

19 Mailing Address (Number, Street, Suite Number) of financial institution in which account is held  
 SOS, Nicole Titulescu NO 28-31

20 State, if known

21 Zip/Postal Code, if known

22 Country  
 ROMANIA

44 Filer Signature  
 Signature

45 Filer Title, if not reporting a personal account

46 Date (MM/DD/YYYY)

File this form with: U.S. Department of the Treasury, P.O. Box 32621, Detroit, MI 48232-0621

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Cat. No. 129960

Form TD F 90-22.1 (Rev. 1-2012)

DOJ 000898



Form <b>886-A</b>	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> Exhibit	Schedule No. or
Name of Taxpayer Alexandru Bittner		Year/Period Ended 2007 through 2011

**Non-Will FBAR Penalty**

Tax Period	Penalty Amount
200712	\$610,000
200812	\$510,000
200912	\$530,000
201012	\$530,000
201112	\$540,000

**Issue**

Whether the penalty under 31 U.S.C. § 5321(a)(5)(B) should be imposed against Alexandru Bittner for his failure to report foreign bank accounts on his FBARs for calendar years ending 12/31/2007, 12/31/2008, 12/31/2009, 12/31/2010, and 12/31/2011.

**Key Facts**

- Mr. Bittner had full access, control and economic benefit of accounts held at numerous foreign banks.
- Mr. Bittner did not report all income earned in foreign accounts.
- The highest balance in the account for each of calendar years 2007 - 2011 exceeded \$10,000.
- The original delinquent FBARs filed on May 21, 2012 and the amended FBARs filed on September 17, 2013 were not complete or accurate. Taxpayer failed to report that he had beneficial ownership in accounts held for him by nominees including at least one account held by nominee Negrea Gheorghe.

**Case Background**

Mr. Bittner is a Romanian citizen and a naturalized U.S. citizen. He lived in the U.S. from 1982 through 1990. He is married to Sherry Bittner. In 1990, Mr. Bittner and his family moved back to Romania and lived there until 2011 when they returned to the U.S. Mr. Bittner claimed that he did not know that he was required to file U.S. Federal income tax returns, FBARs, and Forms 5471 because he was a U.S. citizen. Upon their return, he filed delinquent FBARs.

Form <b>886-A</b>	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> <i>Exhibit</i>	Schedule No. or
Name of Taxpayer <i>Alexandru Bittner</i>		Year/Period Ended <i>2007 through 2011</i>

Filing of Delinquent and Amended FBARs

Mr. Bittner hired Jeffrey Beckley, a Texas CPA, to prepare and file delinquent FBARs for calendar years 2007, 2008, 2009, 2010, and 2011 on or around 5/21/2012. He reported the following:

	2007	2008	2009	2010	2011
# Pers. Accts	1	1	2	1	1
# Bus. Accts	0	0	0	0	0
Max Bal. of all Accts	\$470,278	\$500,000	\$1,473,333	\$659,350	\$996,000

He provided this information to Beckley on a summary spreadsheet.

On 09/27/2013, after hiring his attorney and new accountants, Mr. Bittner filed amended FBARs with the IRS and reported the following.

	#	2007	#	2008	#	2009	#	2010	#	2011
personal accounts	7	\$1,481,281	7	\$1,053,639	7	\$915,757	7	\$2,333,951	8	\$4,317,293
Business accounts	54	\$8,646,578	44	\$9,366,513	47	\$2,138,127	46	\$13,724,368	46	\$10,820,112
nominee account	1	unknown	1	unknown	1	unknown	1	unknown	1	Unknown
Total	62	\$10,127,859	52	\$10,420,152	55	\$3,053,884	54	\$16,058,319	55	\$15,137,405
Less # accts reported	1		1		2		1		1	
# violations	61		51		53		53		54	

Mr. Bittner's Education

Mr. Bittner obtained a Master's degree in mechanical engineering, specializing in chemistry. He provided a copy of his Romanian diploma.

Mr. Bittner's Business Background

Mr. Bittner is a businessman and entrepreneur with connections to people in high levels of the Romanian government. Delinquent Forms 5471 showed that he had varying degrees of ownership in 38 entities that operated a variety of business in Romania as listed below. This indicates that he had knowledge and experience in a variety of business operations and understands the rules, regulations, and laws in place to operate these various businesses. He also hired knowledgeable accountants and professionals to advise him.

Form <b>886-A</b>	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> Exhibit	Schedule No. or
Name of Taxpayer Alexandru Blitner		Year/Period Ended 2007 through 2011

<u>#</u>	<u>Entity</u>	<u>Type of Business</u>
1	Afrodita Estival SA	Vacation Resort
2	Agercrom Grup SRL	Rent & real estate
3	Agrement Serv SRL	Rent & real estate
4	Anfrance Impex SRL	Holding Company
5	Aquarom Elite SRL	
6	Aviproduct SRL	Poultry & Eggs
7	Beta Mac Grup SRL	Rent & real estate
8	Bio Medica International SA	Offices of physicians
9	Citymob Grup SRL	Rent & real estate
10	Comprest SA	Rent & real estate
11	Danubiu RO	Seafood prod, prep
12	Ecofish SRL	Seafood prod, prep
13	Gama Mac Grup SRL	Rent & real estate
14	Global RE	Condo rental/Belgium
15	Hotel Venetia Co SA	Hotel Holding Co.
16	Hotel Venetia SRL	Hotel Holding Co.
17	Integralnet SRL	Rent & real estate
18	Intertrade Distributie Produse SRL	Wholesale food, fish
19	LCA Service SRL	Construction of bldgs
20	Light System SA,	Hotels, Restaurants
21	Metacom Grup SRL	Rent & real estate
22	Metamob International	Rent & real estate
23	Midas Construct SRL	Rent & real estate
24	Midas Constructii 2000 SRL	Construction of bldgs
25	NBN Com SRL	Restaurant
26	Piscicola Jurilovca SA	Aquaculture
27	Piscicola Murighiol SA	Aquaculture
28	Piscicola Tour SRL	Aquaculture
29	Problemn Maneciu SRL	Logging & sawmills
30	RFD Jurilovca Holding SA	Other direct selling
31	Rondo Invest SRL	Rent & real estate
32	Starmob International SRL	Rent & real estate
33	Stibro 2000 SA	Glass & production
34	Supermob International SRL	Rent & real estate
35	Terra Invest Grup SRL	Rent & real estate

Form <b>886-A</b>	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> Exhibit	Schedule No. or
Name of Taxpayer Alexandru Bittner		Year/Period Ended 2007 through 2011

36 Top Invest SRL	Rent & real estate
37 Trei Cocosi Complex Intern'l SRL	Restaurant & food fac
38 Turism si Agrement SA	Traveler accommdrus

Mr. Bittner's POA stated in a letter dated 04/04/2013 that "...Mr. Bittner has an accounting firm in Romania that maintains information regarding his foreign corporations. Our accounting firm here has extensively communicated with the Romanian accountants, often on a daily basis, and has received extensive information regarding Mr. Bittner's finances." Mr. Bittner hired attorneys to draft legal documents as evidence of transactions going back at least to 2006. He uses nominees to insulate himself and claimed that he uses nominees to protect his privacy. He is knowledgeable in law and hired attorneys to file lawsuits against debtors. Mr. Bittner is a businessman with extensive knowledge of various businesses and prudently employs professional advisors and accountants to provide services to him.

#### Description of Foreign Bank Accounts

##### Owners of Financial Accounts

Based on records provided, most of Mr. Bittner's personal foreign accounts are opened under the following names: Alexandru Bittner, A. Bittner, or Bittner Alexandru. For several accounts, the records provided do not indicate the name of the account holder. Mr. Bittner provided records for one nominee account opened in the name of Negrea Gheorghe. The records provided do not indicate that Sherry Bittner's name was on any of the accounts.

##### Signature or Other Authority over Accounts

Signature cards were requested for all foreign financial accounts but not provided. However, it is probable that the named account holder has signature authority over the account. In addition, it appears that Mr. Bittner also had authority over the account held in the name of Negrea Gheorghe. A review of the incomplete records that Mr. Bittner provided indicated that funds going out of the financial account of Negrea Gheorghe were invested in or loaned to companies for Mr. Bittner's benefit.

##### Account of Negrea Gheorghe

Records for the financial account of Negrea Gheorghe at HVB Bank, account number 19918310, were provided in response to a request for documentation of

Form 886-A	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> Exhibit	Schedule No. or
Name of Taxpayer Alexandru Bittner		Year/Period Ended 2007 through 2011

basis in worthless stocks of \$2,382,551 in Danubiu RO and \$4,549,621 in Ecofish SRL.

The records consist of sporadic pages from monthly account statements that span the period of 03/05/2004 through 12/19/2006. The statements are in Romanian. This account does not appear to be a personal account of Negrea Gheorghe. This account appears to exist solely for Mr. Bittner's benefit: to receive funds (sources unknown) and to disburse funds to invest or pay to Mr. Bittner's related entities.

Revenue Agent is unable to complete a thorough analysis of this account because Mr. Bittner failed to provide complete records. Mr. Bittner's representative admitted that Negrea Gheorghe is Mr. Bittner's nominee.

Use of Funds from Accounts

Revenue Agent determined that the funds from the identified foreign financial accounts were used in a variety of ways including, but not limited to, personal living expenses, investments, and asset purchases. While Sherry Bittner's name does not appear on any of the known foreign personal accounts, she received the benefit of these foreign accounts. For example, she paid certain personal expenses using a credit card that was attached to at least one of these foreign accounts.

On September 19, 2011, Mr. Bittner and his wife opened account number 9023045 at Golden Bank, whose main office is located in Houston, TX with a branch office in Plano, TX on Legacy Drive. This account was opened under their names with a \$500 initial deposit. On September 20, Sherry Bittner initiated a wire transfer deposit of \$200,000 into this account from an unidentified account. On November 3, 2011, the Bittners wired \$89,387.19 to Luna & Luna, LLP as Trustee. The purpose of this payment is unknown.

On September 29, 2011, the Bittners opened account number 4888 3616 1991 at Bank of America under their names with a transfer of \$1,818.04 from an unidentified account. On November 15, 2011, the Bittners received a transfer deposit of \$199,000 from an unidentified account.

The Bittners opened account number 4880 3616 2000 at Bank of America under their names. No statements or records were provided to indicate the date the

Form <b>886-A</b>	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> Exhibit	Schedule No. or
Name of Taxpayer Alexandru Bittner		Year/Period Ended 2007 through 2011

account was opened. However, this account received a transfer deposit of \$425,000 on December 13, 2011.

Sherry Bittner opened account number 4460 2124 4328 at Bank of America under her name on or around May 3, 2011. No statements or records were provided to indicate the date that this account was opened and to identify any deposits or withdrawals were made in 2011. However, records from Unicredit Tiriac Bank (USD acct) indicated that on May 3, 2011, a withdrawal from the Unicredit Tiriac Bank (USD acct) was made to transfer funds of \$4,500 into this account. On May 24, 2011, \$2,500 was transferred into this account. On August 19, 2011, \$500,000 was transferred to this account.

These funds brought to the U.S. from abroad were used by the Bittners to purchase their residence in Plano, TX and to purchase numerous other real estate properties in the north Texas area for investments or rental. These properties were later transferred to LLCs in exchange for ownership interests in these LLCs. See the table below for additional information. The Bittners owned between 50% and 100% of these domestic LLCs but later transferred 80% of their interests in these LLCs to Ion Petre after the examination periods.

Address	Legal Description	Details
3927 Ranch Estate Circle, Plano, TX 75074	Lot 11, Block A, Ranch Estates, Plano, TX	Property was purchased by Taxpayers on 09/30/11 from George K Buchanan. The purchase price was \$565,000. They paid \$553,947.24 in full pymt. They transferred the deed to Petre Ion on 09/30/12.
3708 LaSalle Drive Arlington, TX 76016	Lot 5, Block 2, Burgundy Hill 1, Arlington, TX	Property was purchased by Taxpayers and deeded to RoCalTex, LLC in exchange for capital in RoCalTex, LLC on 11/01/11, then transferred to Petre Ion on 8/29/2013, then transferred to TexRom, LLC on 10/26/2013.
2608 Rush Valley Ct. Arlington, TX 76016	Lot 5, Block 8, Rushmoor Addition, Arlington, TX	Property was purchased by Taxpayers and deeded to RoCalTex, LLC in exchange for capital in RoCalTex, LLC on 11/01/11 and then transferred to Petre Ion on 8/26/13, then to TexRom, LLC on 10/26/2013.

Form <b>886-A</b>	U.S. Treasury Department-Internal Revenue Service <b>EXPLANATION OF ITEMS</b> Exhibit	Schedule No. or
Name of Taxpayer Alexandru Bittner		Year/Period Ended 2007 through 2011

2912 Charter Oak Drive, Plano, TX 75074	Lot 4, Block 16 of Royal Oaks, Plano, TX	Property was purchased by Taxpayers on 11/01/11 and deeded to RoCalTex, LLC in exchange for capital in RoCalTex, LLC on 11/01/11. Property was transferred to Petre Ion on 09/01/2013, and then transferred to TexRom, LLC on 10/26/2013.
10716 Eastcrest Lane, Dallas, TX 75217		Transferred to Ion Petre, then transferred to TexRom, LLC on 12/13/2013 and finally sold to 3 <sup>rd</sup> party on 2/5/2014.
5605 Squires Drive, The Colony, TX 75056	Lot 2, Block 147, The Colony, TX	Property was purchased by Taxpayers and deeded to RoCalTex, LLC in exchange for capital in RoCalTex, LLC on 11/17/11. Transferred to Petre Ion on 8/29/13, then to TexRom, LLC.
4502 Creekside Dr., Arlington, TX 76013	Lot 34, Block 17 of Woodland Park South, 2 <sup>nd</sup> Installment, Arlington, TX	Property was purchased from the Estate of Frances McCarthy on 11/22/11 then transferred to Petre Ion on 8/26/13, then to TexRom.
520 Huntington, Lewisville, TX	Lot 4, Block K, Serendipity Village No.2, Lewisville, TX	Property was purchased by Taxpayers on 12/23/11 and deeded to RoCalTex, LLC on 12/24/11 in exchange for capital in RoCalTex, LLC.

Previously Subject to FBAR Filing Requirements

When Mr. Bittner moved to Romania in 1990 and opened foreign bank accounts, he was immediately subject to FBAR filing requirements. Mr. Bittner claimed that he was unaware of his requirement to file federal income tax returns and FBARs until his return to the U.S. However, the portion of his statement regarding his knowledge about his income tax filing obligations is false. Mr. Bittner knew about and did file returns for taxable years 1990, 1991, 1997, 1998, 1999, and 2000 while he was living in Romania. The following is a summary of the items reported on the original, timely filed income tax returns:

Tax Year	Date Filed	Wage Income	Interest Inc.	Original Total Pos Income	Itemized Ded	AGI	Total Tax	Tax Withheld	EIC	(Total Refund) Tax Due
1990	06/26/1991	\$8,161	\$304	\$28,702	\$8,178	\$8,105	\$0	\$611	\$953	(\$1,564)
1991	08/16/1992	\$0	\$42	\$2,318	\$0	\$2,318	\$0	\$0	\$0	\$0
1997	08/14/1998	\$0	\$0	\$20,312	\$0	\$20,312	\$1,219	\$0	\$0	\$1,219
1998	04/15/1999	\$0	\$0	\$49,102	\$0	\$49,102	\$5,089	\$0	\$0	\$5,089
1999	04/15/2000	\$0	\$0	\$62,724	\$0	\$62,724	\$7,641	\$0	\$0	\$7,641
2000	04/15/2001	\$0	\$0	\$52,382	\$0	\$52,382	\$5,494	\$0	\$0	\$5,494