

**TD F 90-22.1**(Rev. January 2007)  
Department of the Treasury**REPORT OF FOREIGN BANK  
AND FINANCIAL ACCOUNTS****Do NOT file with your Federal Tax Return**

OMB No. 1545-0009

1 This Report is for Calendar  
Year Ended 12/31Amended **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  <b>If filer has no U.S. Identification Number complete Item 4.</b>	4 Foreign identification (Complete only if item 3 is not applicable.)		5 Individual's Date of Birth MM/DD/YYYY
	a Number _____	b Country of Issue _____	
	c Type: <input type="checkbox"/> Passport <input type="checkbox"/> Other _____		

6 Last Name or Organization Name	7 First Name	8 Middle Initial
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9 Address (Number, Street, and Apt. or Suite No.)

10 City	11 State	12 Zip/Postal Code	13 Country
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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	16 Type of account a <input type="checkbox"/> Bank b <input type="checkbox"/> Securities c <input type="checkbox"/> Other—Enter type below
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17 Name of Financial Institution with 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
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20 City	21 State, if known	22 Zip/Postal Code, if known	23 Country
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**Signature**

Filer Signature	Filer Title, if not reporting a personal account	Date (MM/DD/YYYY)
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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 103). 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 103.

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 103. 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 20 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 Ellin Road C-3-242, Lanham MD 20706.

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

Form TD F 90-22.1

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

Page Number

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

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  _____  Amended <input type="checkbox"/>		<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 with 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>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 with 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>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 with 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>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>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 with which account is held					
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<b>20</b> City		<b>21</b> State, if known		<b>22</b> Zip/Postal Code, if known	<b>23</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 with which account is held					
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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 with 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>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 with which account is held					

**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  ___ ___ ___ ___ Amended <input type="checkbox"/>	<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 with 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>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 with 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>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 with 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>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 with 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>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 or Other 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  _____  Amended <input type="checkbox"/>		<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 with 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> Last Name or Organization Name of Account Owner				<b>35</b> Taxpayer Identification Number of Account Owner	
<b>36</b> First Name		<b>37</b> Middle initial	<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>43</b> Filer's Title with this Owner					
<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 with 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> Last Name or Organization Name of Account Owner				<b>35</b> Taxpayer Identification Number of Account Owner	
<b>36</b> First Name		<b>37</b> Middle initial	<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>43</b> Filer's Title with this Owner					
<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 with 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> Last Name or Organization Name of Account Owner				<b>35</b> Taxpayer Identification Number of Account Owner	
<b>36</b> First Name		<b>37</b> Middle initial	<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>43</b> Filer's Title with this Owner					
<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 with 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> Last Name or Organization Name of Account Owner				<b>35</b> Taxpayer Identification Number of Account Owner	
<b>36</b> First Name		<b>37</b> Middle initial	<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>43</b> Filer's Title with this Owner					

**Part V Information on Financial Account(s) Where Corporate 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.

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

## General Instructions

**Who Must File this Report.** Each United States person who has a financial interest in or signature or other authority over any foreign financial account, including bank, securities, or other types of financial accounts, in a foreign country, if the aggregate value of these financial accounts exceeds \$10,000 at any time during the calendar year, must report that relationship each calendar year by filing this report with the Department of the Treasury on or before June 30, of the succeeding year.

### Exceptions

An officer or employee of a bank which is currently examined by Federal bank supervisory agencies for soundness and safety need not report that he has signature or other authority over a foreign bank, securities or other financial account maintained by the bank, if the officer or employee has NO personal financial interest in the account.

An officer or employee of a domestic corporation whose equity securities are listed upon any United States national securities exchange or which has assets exceeding \$10 million and 500 or more shareholders of record need not file such a report concerning signature or other authority over a foreign financial account of the corporation, if he has NO personal financial interest in the account and he has been advised in writing by the chief financial officer or similar responsible officer of the corporation that the corporation has filed a current report, which includes that account. An officer or employee of a domestic subsidiary of such a domestic corporation need not file this report concerning signature or other authority over the foreign financial account if the domestic parent meets the above requirements, he has no personal financial interest in the account, and he has been advised in writing by the responsible officer of the parent that the subsidiary has filed a current report which includes that account. If a United States subsidiary is named in a consolidated FBAR of the parent, the subsidiary will be deemed to have filed a report for purposes of this exception. An officer or employee of a foreign subsidiary more than 50% owned by such a domestic corporation need not file this report concerning signature or other authority over the foreign financial account if the employee or officer has no personal financial interest in the account, and he has been advised in writing by the responsible officer of the parent that the parent has filed a current report which includes that account.

### General Definitions

**United States Person.** The term "United States person" means a citizen or resident of the United States, or a person in and doing business in the United States. See 31 C.F.R. 103.11(z) for a complete definition of "person." The United States includes the states, territories and possessions of the United States. See the definition of United States at 31 C.F.R. 103.11(nn) for a complete definition of United States. A resident of the United States is a permanent resident or any person treated for tax purposes as a resident alien under Section 7701(b) of the Internal Revenue Code. A resident alien is required to file this report. A foreign subsidiary of a United States person is not required to file this report, although its United States parent corporation may be required to do so. A branch of a foreign entity that is

doing business in the United States is required to file this report even if not separately incorporated under U.S. law.

**Financial Account.** This term includes any bank, securities, securities derivatives or other financial instruments accounts. Such accounts generally also encompass any accounts in which the assets are held in a commingled fund, and the account owner holds an equity interest in the fund. The term also means any savings, demand, checking, deposit, time deposit, or any other account (including prepaid credit card and debit card) maintained with a financial institution or other person engaged in the business of a financial institution. Individual bonds, notes, or stock certificates held by the filer are not a financial account nor is an unsecured loan to a foreign trade or business that is not a financial institution.

**Account in a Foreign Country.** A "foreign country" includes all geographical areas located outside the United States. See "United States Person" above for a definition of United States. The geographical location of the account, not the nationality of the financial entity in which the account is found determines whether it is in a foreign country. Report any financial account (except a military banking facility) that is located in a foreign country, even if it is held at an affiliate of a United States bank or other financial institution. Do not report any account maintained with a branch, agency, or other office of a foreign bank of other institution that is located in the United States.

**Military Banking Facility.** Do not consider as an account in a foreign country, an account in an institution known as a "United States military banking facility" (or "United States military finance facility") operated by a United States financial institution designated by the United States Government to serve U.S. Government installations abroad, even if the United States military banking facility is located in a foreign country.

**Financial Interest.** A financial interest in a bank, securities, or other financial account in a foreign country means an interest described in either of the following two paragraphs:

1. A United States person has a financial interest in each account for which such person is the owner of record or has legal title, whether the account is maintained for his or her own benefit or for the benefit of others including non-United States persons.

If an account is maintained in the name of two persons jointly, or if several persons each own a partial interest in an account, each of those United States persons has a financial interest in that account and each person must file this report. The individual reporting requirement means that even persons who file joint tax returns must file separate Foreign Bank and Financial Accounts Reports.

2. A United States person has a financial interest in each bank, securities, or other financial account in a foreign country for which the owner of record or holder of legal title is: (a) a person acting as an agent, nominee, attorney, or in some other capacity on behalf of the U.S. person; (b) a corporation in which the United States person owns directly or indirectly more than 50 percent of the total value of shares of stock; (c) a partnership in which the United States person owns an interest in more than 50 percent of the profits (distributive share of income); or (d) a trust in which the United States person either has a present beneficial interest in more than 50 percent of the assets or from which such person receives more than 50 percent of the current income.

Generally speaking, a bank is only required to file an FBAR with respect to an account maintained in a foreign-located bank for the bank's own investment purposes, or for any other purpose on behalf of the bank. A bank is not required to file an FBAR with respect to a financial account that is held in a foreign-located financial institution in the name of, or on behalf of, a particular customer of the bank, or that is used solely for the transactions of a particular bank customer. The bank is not required to file with respect to accounts held in the names of, or on behalf of several specific bank customers for, as an example, the investment purposes of the customer(s). With respect to such accounts, it is the obligation of the customer(s) to file an FBAR if required. Bank correspondent or "nostro" accounts are not subject to the foreign financial account report, but are subject to other Bank Secrecy Act filing requirements. This exception is intended to encompass those accounts utilized for bank-to-bank settlement purposes only.

**Signature or Other Authority Over an Account.** A person has signature authority over an account if such person can control the disposition of money or other property in it by delivery of a document containing his or her signature (or his or her signature and that of one or more other persons) to the bank or other person with whom the account is maintained. Other authority exists in a person who can exercise comparable power over an account by communication with the bank or other person with whom the account is maintained, either directly or through an agent, nominee, attorney or in some other capacity on behalf of the U.S. person, either orally or by some other means.

## Filing Information—Do NOT file with your Federal Tax Return

**When and where to file. This report must be filed on or before June 30 of the year following the calendar year reported.** The report is required annually for as long as the account is maintained. File by mailing this report to the Department of the Treasury, Post Office Box 32621, Detroit, MI 48232-0621, or it may be hand carried to any local office of the Internal Revenue Service for forwarding to the Department of the Treasury, Detroit, MI. Tax attaches are located in the U.S. embassies in some countries. The filing date is the date received.

A filer can receive instructions for verifying that a report has been filed by calling the Detroit Computing Center Hotline at 1-800-800-2877.

**Extensions** filed for federal tax returns do not extend the time for filing this report. **There is no extension available for filing this report.** If a delinquent FBAR is filed, also attach an explanation giving the reasons that the filing was not made timely. Mail to the filing address provided on the form, the Department of the Treasury, Post Office Box 32621, Detroit, MI 48232-0621 or it may be hand carried to any local office of the Internal Revenue Service for forwarding to the Department of the Treasury, Detroit, MI.

**Amendment** of a previously filed FBAR is accomplished by checking the box for amended return just under calendar year at the top of a new form, adding/correcting the information about the account, and then stapling it to a copy of the original form. Please also attach a statement explaining the changes. If the amendment is delinquent, also attach an explanation giving the reasons that the amendment was not made timely. Mail to the filing address provided on

the form, the Department of the Treasury, Post Office Box 32621, Detroit, MI 48232-0621 or it may be hand carried to any local office of the Internal Revenue Service for forwarding to the Department of the Treasury, Detroit, MI.

**Record Keeping Requirements.** If this Report is required certain records must be retained in accordance with 31 C.F.R. 103.32. Such records shall contain the name in which each such account is maintained, the number or other designation of such account, the name and address of the foreign bank or other person with whom such account is maintained, the type of such account, and the maximum value of each such account during the reporting period. Retaining filed copies of this Report will help to meet these requirements. The records shall be retained for a period of five years and shall be kept at all times available for inspection as provided by law. A filer, who is able to provide these documents within a reasonable time after inspection is requested, will be deemed to have met this requirement, although the filer has not personally retained the records.

## Explanations for Specific Items

### Part I

**Item 1.** The Report of Foreign Bank and Financial Accounts (FBAR) is an annual report. It must be filed for each calendar year during which at any time the filer has a financial interest in or signature or other authority over the foreign financial account. Enter the calendar (filing) year being reported. Amendment of a previously filed FBAR is accomplished by checking the box for amended return just under calendar year at the top of a new report, adding/correcting the information about the account, and then stapling it to a copy of the original report. If the amendment is delinquent, also attach an explanation giving the reasons that the amendment was not made timely. Mail to the filing address provided on the form, the Department of the Treasury, Post Office Box 32621, Detroit, MI 48232-0621. Alternatively the report may be hand carried to any local office of the Internal Revenue Service for forwarding to the Department of the Treasury, Detroit, MI.

**Item 2.** Check the appropriate box describing the filer. A corporation which owns directly or indirectly more than 50 percent interest in one or more other entities required to file this report will be permitted to file a consolidated report on TD F 90-22.1, on behalf of itself and such other entities. Check box "d" in Item 2 and complete Part V. Consolidated reports should be signed by an authorized official of the parent corporation. Trusts and other entities, including tax-exempt organizations, should check box "e" and describe the filer on the line following box "e."

**Item 3.** A filer should provide the filer's taxpayer identification number. Generally this is the filer's U.S. social security number (SSN), employer identification number (EIN) or Individual Taxpayer Identification Number (ITIN). Numbers should be entered left to right with no spaces, dashes or other punctuation throughout this report. If the filer does not possess such U.S. identification, the filer should complete Item 4.

**Item 4.** Complete Item 4 only if the filer has no U.S. taxpayer identification number. Item 4 requires the filer to provide the information about an official foreign government document evidencing the filer's nationality or residence. The filer should write in the document number followed by the country of

issuance. The filer may check off the type of document. If "other" is checked, the filer should write in the type of document. For example, a resident alien filer would provide a passport number, the name of the country of issuance, and check off "passport".

**Item 5.** Enter the date of birth of the filer using the month, day, and year convention.

**Items 6, 7 and 8.** Enter the name of the filer. Usually a single last name is entered in the space for Last Name. The last name entered is the last name usually used by the filer. An individual using a hyphenated last name should enter the hyphenated last name as it is usually used by the filer. An organization should enter the entire official organization name in the Last Name space.

**Items 9, 10, 11, 12 and 13.** Enter the address of the filer. Filer should enter the filer's United States address. An individual filer residing in the United States should enter the street address of filer's United States residence, not a Post Office Box. An individual filer residing outside the United States should enter the filer's United States mailing address. If the filer has no U.S. mailing address the filer may provide a foreign address. An organization should enter its United States mailing address.

**Item 14.** If the filer has a financial interest in 25 or more foreign financial accounts, the filer should check the yes box, sign and date the report (Items 44, 45 and 46) and leave blank Part II (Continuation of Separate Accounts) or Part III (Joint Accounts) of the report. Part IV (for filers with Signature or other Authority) must still be completed. If the group of entities covered by a consolidated report has a financial interest in 25 or more foreign financial accounts, the reporting parent corporation need only complete Part V (for consolidated reporting) Items 34 through 42, for the identity information of the account owners, but need not complete the account information. Detailed information about each account, including all information called for on this report, must be recorded and retained for five years from June 30 of the year following the calendar year reported. Any person who reports 25 or more foreign financial accounts must, when requested by the Department of the Treasury, provide all the information omitted from Part II, III or V as appropriate.

## Part II

**Item 15.** Provide the maximum value of the account during the calendar year being reported. The maximum value of an account is the largest amount of currency or non-monetary assets that appear on any quarterly or more frequent account statement issued for the applicable year. If periodic account statements are not so issued, the maximum account asset value is the largest amount of currency and non-monetary assets in the account at any time during the year.

Convert foreign currency by using the official exchange rate at the end of the year. In valuing currency of a country that uses multiple exchange rates, use the rate which would apply if the currency in the account were converted into United States dollars at the close of the calendar year.

The value of stock, other securities or other non-monetary assets in an account reported on TD F 90-22.1 is the fair market value at the end of the calendar year, or if withdrawn from the account, at the time of the withdrawal. For purposes

of Item 15, if the filer had a financial interest in more than one account, each account is to be valued separately in accordance with the foregoing two paragraphs. If the filer had a financial interest in one or more but fewer than 25 accounts, and is unable to determine whether the maximum value of these accounts exceeded \$10,000 at any time during the year, complete Part II, III, or V for each of these accounts and enter "value unknown" in Item 15 for these accounts.

**Item 16.** Indicate the type of account. 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 which the financial institution uses to designate the account. This is not the bank routing number.

**Item 19-23.** Provide the complete mailing address of the financial institution where the account is located. If the foreign state or postal code is not known leave them blank.

## Part III

**Item 24.** Enter the number of joint owners for the account. If the exact number is not known, estimate. In determining the number of joint owners, the filer is not counted.

**Items 25-33.** Enter this identity information about the joint owner. If there is more than one joint owner, enter the identity information about the principal joint owner. Filer may leave blank items for which no information is available.

A spouse having a joint financial interest in an account with the filing spouse should be included as a joint account owner in Part III of this report. Filer should write (spouse) on Line 26 after the last name of the joint spousal owner. If the only reportable accounts of the included spouse are those reported as joint accounts by the other spouse, the included spouse need not file a separate report. If the included spouse is not filing a separate report, the included spouse should also sign the report. See the instructions for Item 44. If the included spouse has a financial interest in other accounts that are not jointly owned with the filing spouse or has signature or other authority over other accounts, the included spouse should file a separate report for all accounts including those owned jointly with the other spouse.

## Part IV—No Financial Interest in Account

**Item 34.** You must provide the name, address, and identifying number of the owner of a foreign financial account over which you had signature or other authority but no financial interest in the account, except as provided in the remainder of this Item instruction.

If there is more than one owner of the account over which you have authority, provide the information in Items 34-43 for the primary owner for which you have authority.

If you complete Part IV for accounts owned by a domestic corporation and its domestic and/or foreign subsidiaries, you may treat them as one owner and write in the space provided, the name of the parent corporation, followed by "and related entities," and the identifying number and address of the parent corporation.



If you complete Items 34–43 for one or more accounts in which no United States person had a financial interest, you may state in Item 34 in lieu of supplying information about the owner “No U.S. person had any financial interest in the foreign account.” This statement must be based upon the actual belief of the person filing this form, after he or she has taken reasonable measures to ensure its correctness.

If you complete the account information for more than one account of the same owner, you need identify the owner only once. Write “Same Owner” in Item 34 for the succeeding accounts of the same owner.

**Item 35.** Provide the taxpayer identification number of the owner of the account.

**Items 36–42.** Provide the identity information of the owner of the account.

**Item 43.** Enter filer’s title for the position which gives him authority over the account.

## Part V—Consolidated Report for Corporate Parent & Subsidiary Corporations

A corporation which owns directly or indirectly more than 50 percent interest in one or more other entities required to file this report will be permitted to file a consolidated report on TD F 90-22.1, on behalf of itself and such other entities. Check box “d” in Item 2 and complete the Items below.

**Item 34.** You must provide the corporate name, identifying number and address of the owner of the foreign financial account as shown on the books of the financial institution. The owner may be the parent corporation or subsidiary owner of a foreign financial account for which you are filing the consolidated report except as provided in the remainder of this Item instruction.

If more than one subsidiary owns the account for which you are filing the consolidated report, provide the information in Items 34–42 for each subsidiary.

If you complete Part V for accounts owned by a domestic subsidiary corporation and its domestic and/or foreign subsidiaries, you may treat them as one owner and write in the space provided, the name of the domestic subsidiary corporation for which you are filing the report, followed by “and related entities,” and the identifying number and address of the domestic subsidiary corporation for which you are filing the report.

If you complete the account information for more than one account of the same owner you need identify the owner only once. Write “Same Owner” in Item 34 for the succeeding accounts of the same owner.

**Item 35.** Provide the taxpayer identification number of the owner of the account.

**Items 36–42.** Provide the address of the owner of the account.

## Signatures

This report must be signed by the person named in Part I. If the report is being filed on behalf of a partnership, corporation or fiduciary it must be signed by an authorized individual. A spouse included as a joint owner, who elects not to file a separate report in accordance with the instructions in Part III, must also sign this report. See the instructions for Part III.

Enter the title of the individual signing for a legal, entity such as a corporation, which is shown as the filer. Leave Filer’s Title blank if the filer is only reporting as an individual. An individual filing because of a financial interest in his individual accounts is filing as an individual. An individual filing because of signature or other authority over a foreign financial account is filing as an individual. The latter filer should enter the title giving him authority in Part IV Item 42, Filer’s Title with this Owner, to show his relationship to the account.

Enter the actual date signed.

