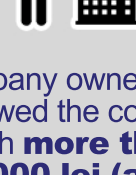


# 14.365.236

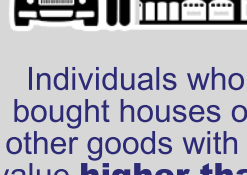
THE NUMBER OF INDIVIDUALS REGISTERED  
WITH TAXABLE INCOMES IN ROMANIA

## Filter 1: Identification of the individuals who significant expenditures



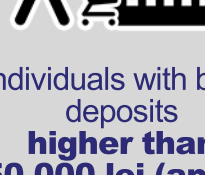
Company owners who borrowed the company with **more than 200,000 lei (approx 45.000 euro)**

SAU



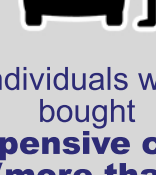
Individuals who bought houses or other goods with a value **higher than 70.000 euro**

SAU



Individuals with bank deposits **higher than 150,000 lei (approx 34.000 euro)**

SAU

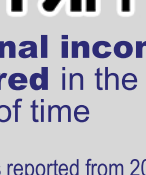


Individuals who bought **expensive cars (more than 25.000 euro)**

# 295.253

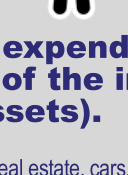
INDIVIDUALS WHO ARE SUBJECT  
OF RISK ANALYSIS PROCEDURE

## Filter 2: Risk analysis



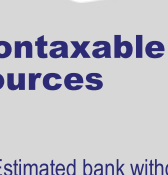
**Personal income declared** in the recent period of time

■ Incomes reported from 2011 to 2013 are analyzed, looking also to the income reported in previous years, up to 2006.



**Personal expenditure and the increase of the individuals' worth (assets).**

■ Acquisitions of real estate, cars, boats, airplanes; loans to their companies and bank deposits.  
■ Information are collected from ANAF's databases and other governmental agencies' databases, public financial statements (companies), open sources, whistleblowers, third parties, other public institutions, referrals received from other units inside ANAF (tax audit, anti-fraud) or other governmental or judiciary authorities (e.g. National Integrity Agency, prosecutor's offices, police departments).



**Nontaxable sources**

■ Estimated bank withdrawals.



2011

2012

2013

The legal provisions allow the audit of the income obtained by the taxpayer since 2011. The income declared for 2013 is the last one available for the fiscal analysis due to the fact that the incomes from year 2014 had the reporting deadline on the 25th of May 2015 and are available for analysis usually after 15th of September.

### STEP 1

The expenditures made by the taxpayer are analyzed.

### STEP 2

The nontaxable funds sources utilized by the taxpayers are analyzed (if applicable).

### STEP 3

The income declared is analyzed.

### STEP 4

The income declared (step 3) is cumulated with the nontaxable funds sources (step 2) and the total amount of disposable funds is obtained.

### STEP 5

The difference between the expenditures (step 1) and the total amount of disposable funds (step 4) may represent non-reported incomes

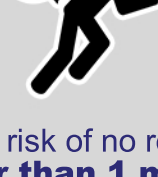
### STEP 6

The non-reporting risk hierarchy, presented in a descending array.

# 132.246

INDIVIDUALS WITH A DIFFERENCE  
HIGHER THAN 10% BETWEEN  
REPORTED AND ESTIMATED INCOMES,  
(NOT LESS THAN 50.000 LEI).

## Filter 3: Significant cases identification



Annual risk of no reporting is **higher than 1 million lei** (approx 220.000 euro) in any of the years since 2011 to 2013.



Real estate acquisitions **higher than 700.000 lei** (approx 150.000 euro) in 2011-2013.

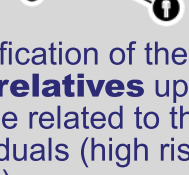


Cars acquisitions for a total amount of **at least 350.000 lei** (75.000 euro) in 2011-2013.

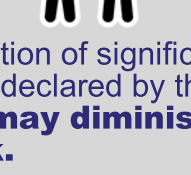
# 5.884

INDIVIDUALS  
WITH HIGH RISK

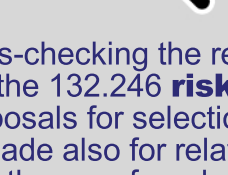
## Filter 4: Identifying risk relationships among relatives



Identification of the **spouses and relatives** up to the 2nd degree related to the 5.884 individuals (high risk target group).



Identification of significant incomes declared by the spouse, **which may diminish the tax risk.**



Cross-checking the relatives with the 132.246 **risk group** (proposals for selection are to be made also for relatives in case they are found with risk).

## Refinement 1: Increasing the filters' accuracy



From the total of 5.884 individuals, **there were excluded 1.161 individuals** as their risk of non-reporting was covered by their spouses' revenues.

# 4.723

INDIVIDUALS  
WITH HIGH FISCAL RISK

## Refinement 2: Identification of the Selection Group



A number of **3.156 more individuals** has been added (relatives up to the 2nd degree) to the number of 4.723 taxpayers with high fiscal risks, as they were identified with fiscal risk in the sample of 132.246 risky individuals.

# 7.879

TAXPAYERS PROPOSED  
IN THE SELECTION GROUP



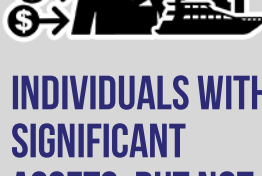
### Profile no 1



**POOR COMPANY, RICH OWNER**

» Significant personal worth (houses, cars, loans given to the company), not corresponding with the reported incomes..  
» Significant personal with poor financial results (loss or very low profit, turnover smaller than field average)

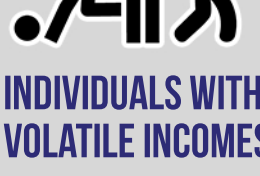
### Profile no 2



**INDIVIDUALS WITH SIGNIFICANT ASSETS, BUT NOT KNOWN ECONOMIC ACTIVITIES**

» In this case, the individuals obtain income either from legal, but not reported activities (e.g. unregistered trading – cars, internet), or from illegal activities (fraud, illegal trafficking,

### Profile no 3



**INDIVIDUALS WITH VOLATILE INCOMES**

» The revenues are generated exclusively from the exploitation of image rights. There is no permanent labor contract and it is not always possible to track the income generated from these sources. Ex: singers, actors, sportsmen.

### Profile no 4



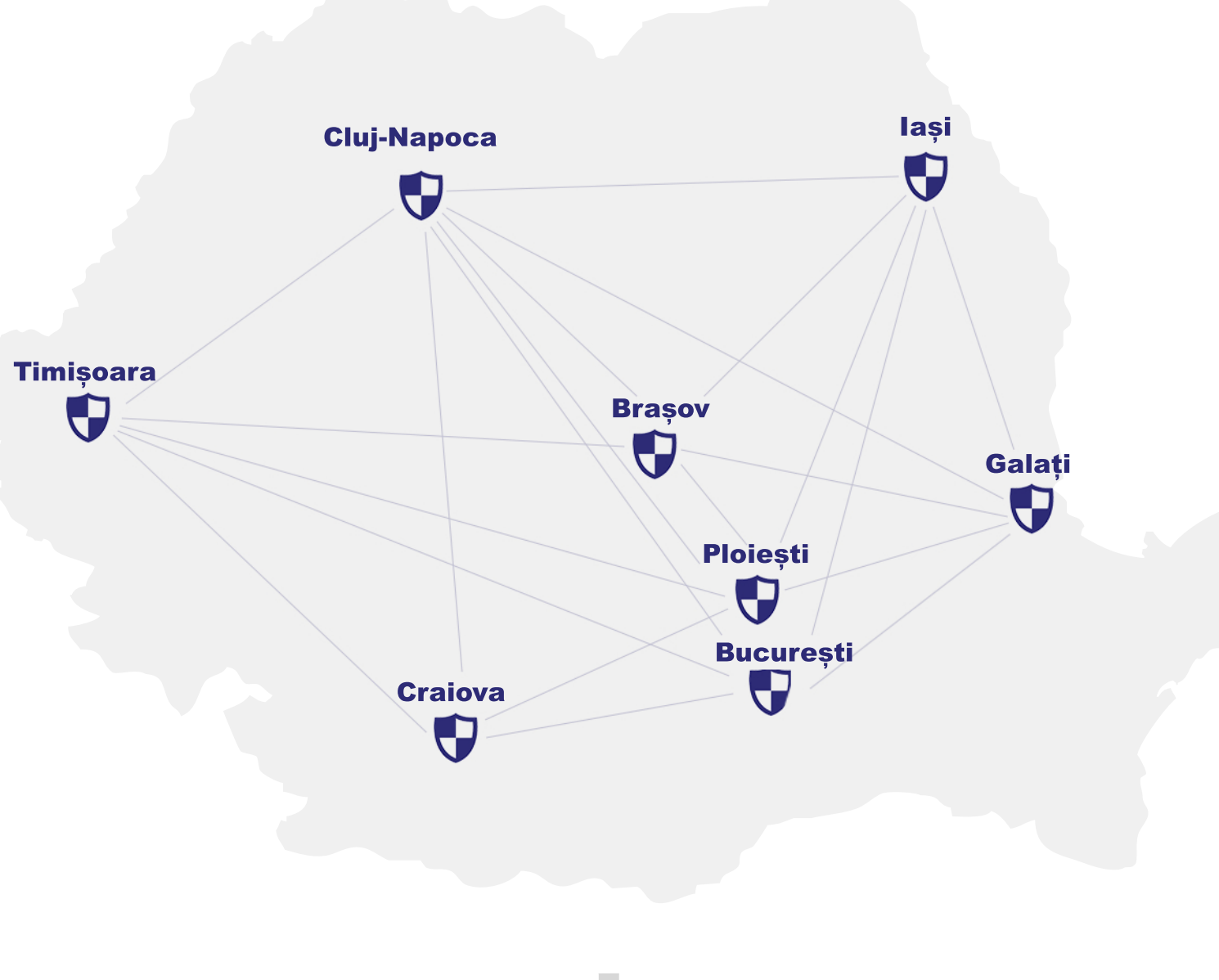
**OTHER INDIVIDUALS WITH SIGNIFICANT TAX RISKS**

» Other individuals, who not fully meet the criteria for one of the three other groups.

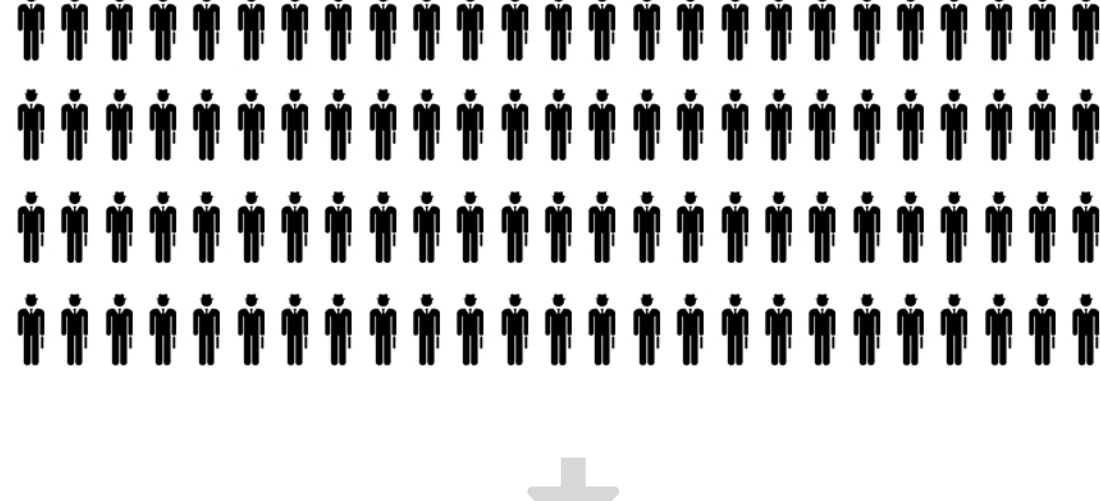
# 5.399

INDIVIDUALS ARE SUBJECT TO FIRST  
SERIES OF VERIFICATIONS/AUDITS

AT THE CENTRAL LEVEL OF THE FISCAL VERIFICATION DIRECTORATE,  
IT HAS BEEN ESTABLISHED A NUMBER OF 8 DISTINCT  
FISCAL VERIFICATION UNITS DEDICATED TO THIS PROGRAM



IT HAS BEEN ALLOCATED A NUMBER OF **100 POSITIONS** FOR THE 8 UNITS



THERE HAVE BEEN SELECTED THE FIRST  
**60 INSPECTORS** WHO ARE EXCLUSIVELY  
IN CHARGE WITH THIS PROGRAM. A  
NUMBER OF **313 CASES\*** HAVE BEEN  
ALLOCATED FOR THE FIRST STAGE OF THE  
FISCAL VERIFICATION PROCEDURE  
(PRELIMINARY FISCAL VERIFICATION)

\*FOR EFFICIENCY AND OPERATIONS PURPOSES, THERE ARE 5 CASES ALLOCATED TO EACH INSPECTOR (ON AVERAGE).