



Franchise Tax Return for Banking Corporations

Tax Law — Article 32

beginning

ending

Employer identification number <input type="text"/>	File number <input type="text"/>	*	You must report changes to your name, EIN, address or owner/officer information on Form DTF-95. Also, if address on return is new, check box. <input type="checkbox"/>	For office use only	
Name <input type="text"/>				PLACE LABEL HERE	Date received
Number and street <input type="text"/>	City or town <input type="text"/>	State <input type="text"/>		ZIP code <input type="text"/>	Audit use
Location of headquarters <input type="text"/>		Business telephone number <input type="text"/>	Business group code number (from federal return) <input type="text"/>		
State or country of incorporation date <input type="text"/>			Foreign corporations: date began business in NYS <input type="text"/>		
Type of Bank: <input type="checkbox"/> Commercial <input type="checkbox"/> Savings & Loan <input type="checkbox"/> Savings <input type="checkbox"/> Other <input type="checkbox"/>					

If this is an association or publicly traded partnership, check box (see instructions)

Federal return was filed on:

1120 1120F Consolidated Other

Have you been audited by the Internal Revenue Service in the past 5 years? Yes No

If Yes, list years:

Does the above named corporation (taxable under Article 32 of the Tax Law) do business in the Metropolitan Commuter Transportation District? Yes No

If Yes, you must file Form CT-32-M. If you answer No, you do not have to file Form CT-32-M.

New York assets

Total assets everywhere

Important — Complete all lines. Use zeros where applicable.

A. Payment — pay amount shown on line 14. Make check payable to: New York State Corporation Tax Payment enclosed

Schedule A — Computation of Tax and Installment Payments of Estimated Tax			
1	Allocated taxable entire net income (from Schedule B, line 52).....	<input type="text"/>	x .09
2	Allocated taxable alternative entire net income (from Schedule C, line 60)...	<input type="text"/>	x .03
3	Allocated taxable assets (enter from Schedule D, line 65 <input type="checkbox"/> and multiply by the appropriate tax rate: check box) <input type="checkbox"/> .00002 <input type="checkbox"/> .00004 <input type="checkbox"/> .0001.....	<input type="text"/>	
4	Fixed minimum tax.....	<input type="text"/>	
5	Tax (amount from line 1, 2, 3 or 4 whichever is largest).....	<input type="text"/>	
6	Tax credits: Attach form or statement • <input type="checkbox"/> Servicing Mortgages (enter amount) • <input type="text"/> <input type="text"/> • <input type="checkbox"/> CT-43 • <input type="checkbox"/> CT-45 <input type="checkbox"/> DTF-601 <input type="checkbox"/> DTF-602.....	<input type="text"/>	
7a	Net tax (subtract line 6 from line 5).....	<input type="text"/>	
7b	Tax surcharge (multiply line 7a by .15 (15%)).....	<input type="text"/>	
7c	Total tax and tax surcharge (add lines 7a and 7b).....	<input type="text"/>	
8	First installment for period following that covered by this return: a. If Form CT-5.2, application for extension was filed, enter amount from Form CT-5.2, line 5.....	<input type="text"/>	
	b. If Form CT-5.2 was not filed and line 7c is over \$1,000, enter 25% (.25) of line 7c.....	<input type="text"/>	
9	Total (add line 7c and line 8a or 8b).....	<input type="text"/>	
10	Prepayments (from page 7, Composition of Prepayments, line F).....	<input type="text"/>	
11	Balance (subtract line 10 from line 9).....	<input type="text"/>	
12	Interest: if applicable, compute on line 7c or line 11, whichever is less.....	<input type="text"/>	
13	Additional charges: a. Late filing and late payment penalties; if applicable, compute on line 7c or line 11, whichever is less (see instructions).....	<input type="text"/>	
	b. Underpayment of Estimated Tax <input type="checkbox"/> Attach Form CT-222 (Enter "0" when no CT-222 penalty is due).....	<input type="text"/>	
14	Balance due: add lines 11, 12, 13a and 13b; also enter payment on line A.....	<input type="text"/>	
15	a. Overpayment (subtract line 9 from line 10).....	<input type="text"/>	
	b. Credit to next period.....	<input type="text"/>	
	c. Balance of overpayment (subtract line 15b from line 15a).....	<input type="text"/>	
	d. Amount to be credited to CT-32-M.....	<input type="text"/>	
	e. Refund (subtract line 15d from line 15c).....	<input type="text"/>	
16	Issuer's allocation percentage (see instructions; show computation on page 8).....	<input type="text"/>	

Certification: I hereby certify that this return and any attachments are to the best of my knowledge and belief true, correct and complete.

Date	Signature of elected officer or authorized person	Official title
Date	Signature of individual or name of firm preparing this return	Preparer's address

Attach a complete copy of your federal return.

Schedule B — Computation and Allocation of Entire Net Income

17 Federal taxable income before net operating loss and special deductions.....	17	•	
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Additions

18 a. Dividends and interest effectively connected with the conduct of a trade or business not included on line 17.....	18a	•	
b. Income effectively connected with the conduct of a trade or business not included on line 17....	18b	•	
19 Dividends and interest not included on line 17.....	19	•	
20 Income taxes paid to the United States, its possessions or foreign countries deducted on federal return.....	20	•	
21 New York State franchise taxes deducted on federal return.....	21	•	
22 Total amount of federal depreciation from Schedule E, lines 68 and 70. <i>(Corporations that have only property placed in service in New York State in tax periods beginning after December 31, 1984 or that have property subject to the limitations under IRC Sec. 280-F, enter zero)</i>	22	•	
23 New York State gains <i>(losses)</i> on disposition of property <i>(from Schedule F, line 72)</i>	23	•	
24 a. Amount deducted on your federal return as a result of a Safe Harbor Lease.....	24a	•	
b. Amount which would have been required to be included on your federal return except for a Safe Harbor Lease.....	24b	•	
25 Amount of special additional mortgage recording tax deducted on your federal return and claimed as a tax credit.....	25	•	
26 Any other federal deduction previously allowable as a deduction under Articles 9-B or 9-C <i>(attach explanation)</i>	26	•	
27 Bad debt deduction allowed pursuant to IRC Section 593(b)(1)(B).....	27	•	
28 Bad debt deduction allowed pursuant to IRC Section 166 for IRC Section 585(c) taxpayers.....	28	•	
29 20 percent excess of bad debt deduction — see instructions <i>(attach computation)</i>	29	•	
30 Other additions to federal taxable income <i>(attach list)</i>	30	•	
31 Total additions <i>(add lines 18 through 30)</i>	31	•	

Subtractions

32 Interest and other expenses not deducted on federal return which are applicable to lines 18 and 19.....	32	•	
33 Enter total amount of allowable New York depreciation from Schedule E, line 71 <i>(Corporations that have only property placed in service in New York State in tax periods beginning after December 31, 1984 or that have property subject to the limitations under IRC, Sec. 280-F, enter zero)</i>	33	•	
34 Federal gains <i>(losses)</i> on disposition of property <i>(from Schedule F, lines 73 and 75)</i>	34	•	
35 Federal income or gain from installment method transactions under Articles 9-B or 9-C.....	35	•	
36 IRC Section 78 dividends included in the computation of lines 17, 18 and 19.....	36	•	
37 a. Amount included on your federal return as a result of a Safe Harbor Lease.....	37a	•	
b. Amount which would have been deducted on your federal return except for Safe Harbor Lease.....	37b	•	
38 Amount of wages not deducted on the federal return due to the jobs credits.....	38	•	
39 Amount of money received from the FDIC or FSLIC.....	39	•	
40 Interest income from subsidiary capital <i>(attach statement)</i> \$_____ x 17%	40	•	
41 Dividend income, gains <i>(losses)</i> from subsidiary capital <i>(not included on line 36 — attach list)</i> \$_____ x 60%	41	•	
42 Interest income on obligations of New York State, its political subdivisions or the United States <i>(attach list)</i> \$_____ x 22½%	42	•	
43 Adjusted eligible net income of an I.B.F. <i>(from Schedule G, line 99)</i>	43	•	
44 Recaptured reserve for losses on loans for IRC Section 585(c) taxpayers included on line 17.....	44	•	
45 Recoveries of charged-off loans included on line 17 for IRC, Section 585 taxpayers.....	45	•	
46 a. Bad debt deduction pursuant to Section 1453(h) <i>(attach computation)</i>	46a	•	
b. Bad debt deduction pursuant to Section 1453(i) <i>(attach computation)</i>	46b	•	
47 Other subtractions from federal taxable income <i>(attach list)</i>	47	•	
48 Total subtractions <i>(add lines 32 through 47)</i>	48	•	
49 Entire net income <i>(add line 17 and line 31; subtract line 48)</i>	49	•	

50 Allocated entire net income line 49 x _____% <i>(from Schedule H, Part I line 7)</i>	50	•	
51 Optional depreciation adjustments <i>(Schedules E and F, lines 69 and 74)</i>	51	•	
52 Allocated taxable entire net income <i>(line 50 plus or minus line 51 — enter on Schedule A, line 1)</i>	52	•	

Schedule C — Computation and Allocation of Alternative Entire Net Income

53	Entire Net Income (from Schedule B, line 49)	53		
54	Interest income from subsidiary capital (from Schedule B, line 40)	54		
55	Dividend income, gains (losses) from subsidiary capital (from Schedule B, line 41)	55		
56	Interest income on obligations of New York State, its political subdivisions, or the United States (from Schedule B, line 42)	56		
57	Alternative entire net income (add lines 53 through 56)	57	•	
58	Allocated alternative net income; line 57 x _____% (from Schedule H, Part II, line 5)	58	•	
59	Optional depreciation adjustments (from Schedule B, line 51)	59		
60	Allocated taxable alternative net income (line 58 plus or minus line 59; also enter on Schedule A, line 2)	60		

**Schedule D — Computation of Taxable Assets and Tax Rate
(Read instructions before completing this Schedule)**

61	Average value of total assets	61	•	
62	Money or other property received from the FDIC or FSLIC	62	•	
63	Interbank placements, not to exceed \$500 million. (See instructions for qualifications - attach list)	63	•	
64	Taxable assets (subtract lines 62 and 63 from line 61)	64	•	
65	Allocated taxable assets — line 64 x _____% (from Schedule H, Part III, line 7; also enter on Schedule A, line 3)	65		
66	Compute net worth ratio:	$\frac{\text{Net Worth on last day of the tax year}}{\text{Total Assets on last day of the tax year}} =$		66 • %
67	Compute percentage of mortgages included in total assets:	$\frac{\text{Average Quarterly Balance — Mortgage}}{\text{Average Quarterly Balance — Total Assets}} =$		67 • %

Tax Rates

Use the chart below to determine your tax rate. This rate must be used to compute the alternative minimum tax measured by taxable assets. You must meet both the net worth ratio and percentage of mortgages included in the total assets requirements to qualify for the lower tax rates.

Check the appropriate box in the last column and use this rate on Schedule A, line 3.

	If the Net Worth Ratio (from line 66 above) is:	And the % of Mortgages Included in Total Assets (From line 67 above) is:	The Tax Rate is:	Check Appropriate Rate
1.	Less than 4%	33% or more	.00002	
2.	At least 4% but less than 5%	33% or more	.00004	
3.	All others	All others	.0001	

Schedule G — Computation of International Banking Facility Adjusted Eligible Net Income or Loss

Pursuant to Tax Law, Article 32, Section 1454(b)(2) an election has been made to use the IBF Formula Allocation Method • Yes • No
 If election has been made, complete lines 76 through 80 only.

Computation of Eligible Gross Income

76	Interest income from eligible loans	76	•		
77	Interest income from eligible deposits	77	•		
78	Income from foreign exchange trading and hedging transactions	78	•		
79	Fee income from eligible transactions	79	•		
80	Eligible gross income (add lines 76 through 79)	80	•		

Computation of Applicable Expenses

81	Direct expenses	81	•		
82	Indirect expenses	82	•		
83	Total applicable expenses (add lines 81 and 82)	83	•		

Computation of Ineligible Funding Amount

84	Eligible net income (subtract line 83 from line 80)	84	•		
85	Average aggregate liabilities and other sources of funds of the IBF which are not owed to or received from foreign persons	85	•		
86	Average aggregate liabilities and other sources of funds of the IBF	86	•		
87	Divide line 85 by line 86	87	•		%
88	Ineligible funding amount (multiply line 84 by line 87)	88	•		
89	Remaining amount (subtract line 88 from line 84; also enter on line 97, below)	89			

Computation of Floor Amount and Adjusted Eligible Net Income or Loss

90	Average aggregate amount of loans to and deposits with foreign persons in financial accounts within New York State for tax years 1975, 1976, 1977	90	•		
91	Statutory percentage for the current tax year	91	•		%
92	Multiply line 90 by line 91	92	•		
93	Average aggregate amount of loans to and deposits with foreign persons in financial accounts within New York State (other than IBF) for the current tax year	93	•		
94	Balance (subtract line 93 from line 92)	94	•		
95	Average aggregate amount of loans to and deposits with foreign persons in financial accounts of the IBF for the current tax year	95	•		
96	Enter the number 1 or line 94 divided by line 95, whichever is less	96	•		
97	Remaining amount (enter amount from line 89)	97	•		
98	Floor amount (multiply line 96 by line 97)	98	•		
99	Adjusted eligible net income or loss (subtract line 98 from line 97; also enter on Schedule B, line 43)	99			

Schedule H — Allocation Percentages (Parts I, II, and III)

***PART I — Computation of Entire Net Income Allocation — IBF Election has been made** • Yes • No

If you are claiming an allocation outside New York, attach an explanation of the business carried on outside New York that gives you the right to allocate. If an election has been made you must include in Column B certain IBF activities	Column A New York State	Column B Everywhere
1 a. Wages, salaries and other compensation of employees, except general executive officers	1a •	•
b. Multiply line 1a, Column A by 80%	1b •	•
c. Percentage in New York (divide line 1b, Column A, by line 1a, Column B)	1c	• %
2 Receipts arising during the tax period from:		
a. Interest income from loans and financing leases	2a •	•
b. Other income from loans and financing leases	2b •	•
c. Lease transactions and rents	2c •	•
d. Interest from bank, credit, travel, entertainment and other credit card receivables ..	2d •	•
e. Service charges and fees from bank, credit, travel, entertainment and other credit cards	2e •	•
f. Receipts from merchant discounts	2f •	•
g. Income from trading activities and investment activities	2g •	•
h. Fees or charges from letters of credit, traveler's checks and money orders	2h •	•
i. Performance of services	2i •	•
j. Royalties	2j •	•
k. All other business receipts	2k •	•
l. Total (add lines 2a through 2k)	2l •	•
m. Percentage in New York (divide line 2-l, Column A, by line 2-l, Column B)	2m	• %
3 Additional receipts factor (enter percentage from line 2m)	3	• %
4 Deposits maintained in branches		
a. Deposits of \$100,000 or more	4a •	•
b. Deposits of less than \$100,000	4b •	•
c. Add line 4a and line 4b	4c •	•
d. Percentage in New York (divide line 4c, Column A, by line 4c, Column B)	4d	• %
5 Additional deposits factor (enter percentage from line 4d)	5	• %
6 Total of New York percentages (add lines 1c, 2m, 3, 4d and 5)	6	• %
7 Allocation percentage (divide line 6 by five or by the number of percentages; enter on Schedule B, line 50)	7	• %

Schedule H — Part II — Computation of Alternative Entire Net Income Allocation

1 a. Wages, salaries and other compensation of employees, except general executive officers	1a •	•
b. Percentage in New York State — (divide line 1a, Column A by line 1a, Column B)	1b	• %
2 Receipts factor (enter percentage from Schedule H, Part I, line 2m)	2	• %
3 Deposit factor (enter percentage from Schedule H, Part I, line 4d)	3	• %
4 Add lines 1b, 2 and 3	4	• %
5 Alternative entire net income allocation percentage (divide line 4 by three or by the number of percentages; also enter on Schedule C, line 58)	5	• %

Schedule H — Part III — Computation of Taxable Assets Allocation

All activities of an IBF are to be included in both the numerator (Column A) and denominator (Column B) when computing the taxable asset allocation		Column A New York State	Column B Everywhere
1	a. Wages, salaries and other compensation of employees, except general executive officers	1a ●	●
	b. Multiply line 1a, Column A by 80%	1b ●	
	c. Percentage in New York (divide line 1b, Column A, by line 1a, Column B)	1c	● %
2	Receipts arising during the tax period from:		
	a. Interest income from loans and financing leases	2a ●	●
	b. Other income from loans and financing leases	2b ●	●
	c. Lease transactions and rents	2c ●	●
	d. Interest from bank, credit, travel, entertainment and other credit card receivables	2d ●	●
	e. Service charges and fees from bank, credit, travel, entertainment and other credit cards	2e ●	●
	f. Receipts from merchant discounts	2f ●	●
	g. Income from trading activities and investment activities	2g ●	●
	h. Fees or charges from letters of credit, traveler's checks and money orders	2h ●	●
	i. Performance of services	2i ●	●
	j. Royalties	2j ●	●
	k. All other business receipts	2k ●	●
	l. Total (add lines 2a through 2k)	2l ●	●
	m. Percentage in New York (divide line 2-l, Column A, by line 2-l, Column B)	2m	● %
3	Additional receipts factor (enter percentage from line 2m)	3	● %
4	Deposits maintained in branches		
	a. Deposits of \$100,000 or more	4a ●	●
	b. Deposits of less than \$100,000	4b ●	●
	c. Add line 4a and line 4b	4c ●	●
	d. Percentage in New York (divide line 4c, Column A, by line 4c, Column B)	4d	● %
5	Additional deposits factor (enter percentage from line 4d)	5	● %
6	Total of New York percentages (add lines 1c, 2m, 3, 4d and 5)	6	● %
7	Allocation percentage (divide line 6 by five or by the number of percentages; also enter on Schedule D, line 65)	7	● %

Composition of prepayments claimed on line 10, Schedule A

	Date	Amount	Deposit Serial Number
A Mandatory first installment			
B CT-400 installments (1)			
(2)			
(3)			
C Payment with extension — CT-5.2			
D Credit from prior years			
E Credit from Form CT-32-M			
F Add A, B, C, D and E (enter here and on Schedule A, line 10)			

Additional Information Required

Are you a member of a federal consolidated group? Yes No
 Are you a member of a New York State combined group? Yes No

If you answered Yes to either question, complete items A through D.

A Number of corporations included in the federal consolidated group	•	
B Total consolidated federal taxable income before the net operating loss deduction	•	
C Total consolidated federal taxable income before the net operating loss deduction of corporations that are included in the federal consolidated return but that are not included in a combined return for New York State tax purposes	•	
D Total consolidated federal taxable income before the net operating loss deduction of corporations not included in the federal consolidated return but that are included in the combined return for New York State tax purposes	•	

E If 65% or more of the voting stock of this corporation is owned or controlled, directly or indirectly, by another corporation, give the name and employer identification number of such corporation.

Name	Employer identification number
	—

Article 31-B Information

Does this corporation have an interest in real property located in New York State? Yes No
 Has the controlling interest in the corporation's stock changed during the period covered in this return? Yes No

If you answered Yes to both questions, attach a statement with complete details (see instructions).

Computation of the Issuer's Allocation Percentage

Complete Method I, II, or III (See instructions)

Method I — Enter the alternative entire net income allocation percentage from Form CT-32, Schedule H, Part II, line 5. (Enter here and on line 16) _____ %

Method II — New York State gross income \$ _____
 divided by
 worldwide gross income \$ _____
 Divide New York State gross income by worldwide gross income (enter here and on line 16) _____ %

Method III

Computation of Subsidiary Capital Allocated to New York State.

A Description of subsidiary capital		B % of voting stock owned	C Average value	D Current liabilities attributable to subsidiary capital	E Net average value (Col. C - Col. D)	F Issuer's allocation %	G Value allocated to New York State (Col. E x Col. F)
List each item (attach separate sheet if necessary)	Employer identification number						
Amounts from attached list							
1 Totals							

Computation of Business Capital Allocated to New York State

2 Average value of total assets (Schedule D, line 61)	2	
3 Deduct current liabilities	3	
4 Deduct total net average value of subsidiary capital (line 1, Column E)	4	
5 Net business assets (subtract lines 3 and 4 from line 2)	5	
6 Enter the alternative entire net income allocation percentage from Form CT-32, Schedule H, Part II, line 5	6	%
7 Business assets allocated to New York State (multiply line 5 by line 6)	7	

Computation of Issuer's Allocation Percentage

8 Subsidiary capital and business capital allocated to New York State (add line 1, column G and line 7)	8	
9 Total worldwide capital (see instructions)	9	
10 Issuer's allocation percentage (divide line 8 by line 9). Enter here and on line 16	10	%