



CT-32-A/B

New York State Department of Taxation and Finance

Combined Group Detail Spreadsheet Attachment to Form CT-32-A Banking Corporation Combined Franchise Tax Return

Who Must File This Form

Combined groups that have more than one member corporation must use Form CT-32-A/B to detail the member corporations' individual computations. If the parent corporation has more than four member corporations, use as many additional Form CT-32-A/B's as necessary. The parent corporation should complete the "Parent" column on Form CT-32-A, and should not be included on Form CT-32-A/B.

Enter the amounts shown in the *Total* column on the corresponding line on Form CT-32-A, column B (*Total from Member Corporations*).

Attach all CT-32-A/B forms to Form CT-32-A.

Please note that for purposes of all combined returns and attachments, the corporation responsible for filing Form CT-32-A shall be designated the *parent*. The other corporations included in the combined return shall be designated *member corporations*.

Instructions

Line numbers and text for Form CT-32-A/B correspond to the line numbers of Form CT-32-A, *Banking Corporation Combined Franchise Tax Return*. Note that certain lines are not included on Form CT-32-A/B because member corporation information is not required for these lines. For line instructions refer to the corresponding line instructions in Form CT-32-A-1, *Instructions for Form CT-32-A and CT-32-A/B*.

Form CT-32-A/B Exception: A computer printout that replicates all the information requested on Form CT-32-A/B may be substituted for the actual form. The printout may be reduced to fit on an 8½ by 11 inch sheet of paper. This exception applies to Form CT-32-A/B only. It does not apply to Form CT-32-A, or any other corporation tax form.

Attach to Form CT-32-A, *Banking Corporation Combined Franchise Tax Return*

Name of the parent of the combined group	Parent employer identification number	Corporation #1	Corporation #2	Corporation #3	Corporation #4	Total
		EIN	EIN	EIN	EIN	
		Name	Name	Name	Name	

Schedule B - Computation and Allocation of Entire Net Income

Schedule B

1	Federal taxable income before net operating loss and special deductions	1				1	
Additions		Additions					
2	Dividends and interest effectively connected with the conduct of a trade or business not included on line 1	2				2	
3	Income effectively connected with the conduct of a trade or business not included on line 1	3				3	
4	Dividends and interest not included on line 1	4				4	
5	Income taxes paid to the United States, its possessions or foreign countries deducted on federal return	5				5	
6	New York State franchise taxes deducted on federal return	6				6	
7	Total amount of federal depreciation from Form CT-399 and, if applicable, Schedule G, lines 1 and 3 (<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 section 280-F, enter "0"</i>)	7				7	
8	New York State gains (<i>losses</i>) on disposition of property from Schedule H, line 1	8				8	
9	Amount of special additional mortgage recording tax deducted on your federal return and claimed as a tax credit	9				9	
10	Any other federal deduction previously allowable as a deduction under Articles 9-B or 9-C (<i>attach explanation</i>)	10				10	
11	Bad debt deduction allowed pursuant to IRC section 166, 585 or 593	11				11	
12	Bad debt deduction allowed pursuant to IRC section 166 for IRC section 585(c) taxpayers	12				12	
13	Twenty percent excess of bad debt deduction (<i>see instructions; attach computation</i>)	13				13	
14	Other additions to federal taxable income (<i>attach list</i>)	14				14	
15	Total additions (<i>add lines 2 through 14</i>)	15				15	
Subtractions		Subtractions					
16	Interest and other expenses not deducted on federal return that are applicable to lines 2, 3, and 4	16				16	
17	Enter total amount of allowable New York depreciation from Form CT-399 and, if applicable, Schedule G, line 4 (<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, section 280-F, enter "0"</i>)	17				17	
18	Federal gains (<i>losses</i>) on disposition of property from Schedule H, lines 2 and 4	18				18	
19	Federal income or gain from installment method transactions under Articles 9-B or 9-C	19				19	
20	IRC section 78 dividends included in the computation of lines 1 through 4	20				20	
21	Amount of wages not deducted on the federal return due to the jobs credits	21				21	
22	Amount of money received from the FDIC, FSLIC or RTC (<i>see instructions</i>)	22				22	
23	Interest income from subsidiary capital (<i>attach statement</i>) \$ _____ x 17% (.17)	23				23	
24	Dividend income from subsidiary capital \$ _____ x 60% (.60)	24				24	
25	Net gains from subsidiary capital \$ _____ x 60% (.60)	25				25	
26	Interest income on obligations of New York State, its political subdivisions or the United States (<i>attach list</i>) \$ _____ x 22½% (.225)	26				26	
27	Adjusted eligible net income of an I.B.F. from Schedule F, line 24	27				27	
28	Recaptured reserve for losses on loans for IRC section 585(c) taxpayers included on line 1	28				28	
29	Recoveries of charged-off loans included on line 1 for IRC section 585 taxpayers	29				29	
30	Bad debt deduction pursuant to section 1453(h) (<i>attach computation</i>)	30				30	
31	Bad debt deduction pursuant to section 1453(i) (<i>attach computation</i>)	31				31	
32	Other subtractions from federal taxable income (<i>attach list</i>)	32				32	
33	Total subtractions (<i>add lines 16 through 32</i>)	33				33	
34	Entire net income (<i>add line 1 and line 15; subtract line 33</i>)	34				34	
35	Allocated entire net income	35					
36	Optional depreciation adjustments (<i>add Schedule G, line 2, and Schedule H, line 3</i>)	36				36	
37	Allocated taxable entire net income	37					

Name of parent corporation	Parent employer identification number	Corporation #1	Corporation #2	Corporation #3	Corporation #4	Total
		EIN	EIN	EIN	EIN	
		Name	Name	Name	Name	

Schedule C - Computation and Allocation of Alternative Entire Net Income

Schedule C

1 Entire net income from Schedule B, line 34	1					1
2 Interest income from subsidiary capital from Schedule B, line 23	2					2
3 Dividend income from subsidiary capital from Schedule B, line 24	3					3
4 Net gain from subsidiary capital from Schedule B, line 25	4					4
5 Interest income on obligations of New York State, its political subdivisions, or the United States from Schedule B, line 26	5					5
6 Alternative entire net income (add lines 1 through 5)	6					6
7 Allocated alternative entire net income	7					
8 Optional depreciation adjustments from Schedule B, line 36	8					8
9 Allocated taxable alternative entire net income	9					

Schedule D - Computation of Taxable Assets

Schedule D

(Read instructions before completing this schedule.)

1 Average value of total assets	1					1
2 Money or other property received from the FDIC, FSLIC or RTC (see instructions)	2					2
3 Taxable assets (subtract line 2 from line 1)	3					3
4 Allocated taxable assets	4					

5 Compute net worth ratio:

$$\frac{\text{Net worth on last day of the tax year}}{\text{Total assets on last day of the tax year}} =$$

5	%	%	%	%	5
6	%	%	%	%	6

6 Compute percentage of mortgages included in total assets:

$$\frac{\text{Average quarterly balance of mortgages}}{\text{Average quarterly balance of total assets}} =$$

Note: A banking corporation whose largest tax, computed on a separate basis, is on taxable assets and whose net worth ratio, computed on a separate basis, is less than five percent and whose total assets, computed on a separate basis, are comprised of 33% or more of mortgages cannot be included on the combined return.

Name of parent corporation	Parent employer identification number	Corporation #1		Corporation #2		Corporation #3		Corporation #4		Total
		EIN	EIN	EIN	EIN	EIN	EIN			
		Name	Name	Name	Name	Name	Name			

Schedule E - Allocation Percentages (Parts I, II and III)

Schedule E

Part I — Computation of Entire Net Income Allocation Percentage

Part I

If you are claiming an allocation outside New York State, attach an explanation of the business carried on outside New York that gives you the right to allocate.

If the corporation has an IBF located in New York State, check the appropriate box below and see instructions.

The corporation computed entire net income using the: IBF modification or IBF formula allocation method.

1 Wages, salaries and other compensation of employees, except general executive officers, within New York State	1					1	
2 Multiply line 1 by 80% (.8)	2					2	
3 Wages, salaries and other compensation of employees, except general executive officers, within and outside New York State	3					3	
4 Percentage in New York State	4						

Receipts during the tax period from within New York State:

5 Interest income from loans and financing leases	5					5	
6 Other income from loans and financing leases	6					6	
7 Lease transactions and rents	7					7	
8 Interest from bank, credit, travel, entertainment and other credit card receivables	8					8	
9 Service charges and fees from bank, credit, travel, entertainment and other credit cards	9					9	
10 Receipts from merchant discounts	10					10	
11 Income from trading activities and investment activities	11					11	
12 Fees or charges from letters of credit, traveler's checks and money orders	12					12	
13 Performance of services	13					13	
14 Royalties	14					14	
15 All other business receipts	15					15	
16 Total receipts from within New York State (add lines 5 through 15)	16					16	

Receipts during the tax period from within and outside New York State:

17 Interest income from loans and financing leases	17					17	
18 Other income from loans and financing leases	18					18	
19 Lease transactions and rents	19					19	
20 Interest from bank, credit, travel, entertainment and other credit card receivables	20					20	
21 Service charges and fees from bank, credit, travel, entertainment and other credit cards	21					21	
22 Receipts from merchant discounts	22					22	
23 Income from trading activities and investment activities	23					23	
24 Fees or charges from letters of credit, traveler's checks and money orders	24					24	
25 Performance of services	25					25	
26 Royalties	26					26	
27 All other business receipts	27					27	
28 Total receipts from within and outside New York State (add lines 17 through 27)	28					28	
29 Percentage in New York State (divide line 16 by line 28; enter on Schedule E, Part II, line 44)	29		%		%		%

30 Additional receipts percentage

Deposits maintained in branches within New York State:

31 Deposits of \$100,000 or more	31					31	
32 Deposits of less than \$100,000	32					32	
33 Deposits within New York State (add lines 31 and 32)	33					33	

Deposits maintained in branches within and outside New York State:

34 Deposits of \$100,000 or more	34					34	
35 Deposits of less than \$100,000	35					35	
36 Deposits within and outside New York State (add lines 34 and 35)	36					36	
37 Percentage in New York State (divide line 33 by line 36; enter on Schedule E, Part II, line 45)	37		%		%		%

38 Additional deposits percentage

39 Total of New York State percentages

40 ENI allocation percentage

Name of parent corporation	Parent employer identification number	Corporation #1	Corporation #2	Corporation #3	Corporation #4	Total
		EIN	EIN	EIN	EIN	
		Name	Name	Name	Name	

Schedule E - Allocation Percentages (continued)

Schedule E (continued)

Part II — Computation of Alternative Entire Net Income Allocation Percentage

Part II

41 Wages, salaries and other compensation of employees, except general executive officers, within New York State	41					41	
42 Wages, salaries and other compensation of employees, except general executive officers, within and outside New York State	42					42	
43 Percentage in New York State (divide line 41 by line 42)	43	%	%	%	%	43	
44 Receipts percentage (enter percentage from Schedule E, Part I, line 29)	44	%	%	%	%	44	
45 Deposits percentage (enter percentage from Schedule E, Part I, line 37)	45	%	%	%	%	45	
46 Add lines 43, 44 and 45	46	%	%	%	%	46	
47 Alternative entire net income allocation percentage (divide line 46 by three or by the number of percentages; also enter on Form CT-32-A/C, Method I, if applicable)	47	%	%	%	%	47	

Part III — Computation of Taxable Assets Allocation Percentage (If the corporation has an IBF located in New York State, all activities of an IBF are to be included in both the numerator and denominator when computing the taxable asset allocation.)

Part III

48 Wages, salaries and other compensation of employees, except general executive officers, within New York State	48					48	
49 Multiply line 48 by 80% (.8)	49					49	
50 Wages, salaries and other compensation of employees, except general executive officers, within and outside New York State	50					50	
51 Percentage in New York State	51						

Receipts during the tax period from within New York State:

52 Interest income from loans and financing leases	52					52	
53 Other income from loans and financing leases	53					53	
54 Lease transactions and rents	54					54	
55 Interest from bank, credit, travel, entertainment and other credit card receivables	55					55	
56 Service charges and fees from bank, credit, travel, entertainment and other credit cards	56					56	
57 Receipts from merchant discounts	57					57	
58 Income from trading activities and investment activities	58					58	
59 Fees or charges from letters of credit, traveler's checks and money orders	59					59	
60 Performance of services	60					60	
61 Royalties	61					61	
62 All other business receipts	62					62	
63 Total receipts from within New York State (add lines 52 through 62)	63					63	

Receipts during the tax period from within and outside New York State:

64 Interest income from loans and financing leases	64					64	
65 Other income from loans and financing leases	65					65	
66 Lease transactions and rents	66					66	
67 Interest from bank, credit, travel, entertainment and other credit card receivables	67					67	
68 Service charges and fees from bank, credit, travel, entertainment and other credit cards	68					68	
69 Receipts from merchant discounts	69					69	
70 Income from trading activities and investment activities	70					70	
71 Fees or charges from letters of credit, traveler's checks and money orders	71					71	
72 Performance of services	72					72	
73 Royalties	73					73	
74 All other business receipts	74					74	
75 Total receipts from within and outside New York State (add lines 64 through 74)	75					75	
76 Percentage in New York State	76						

77 Additional receipts percentage

Deposits maintained in branches within New York State:

78 Deposits of \$100,000 or more	78					78	
79 Deposits of less than \$100,000	79					79	
80 Deposits within New York State (add lines 78 and 79)	80					80	

Deposits maintained in branches within and outside New York State:

81 Deposits of \$100,000 or more	81					81	
82 Deposits of less than \$100,000	82					82	
83 Deposits within and outside New York State (add lines 81 and 82)	83					83	
84 Percentage in New York State	84						
85 Additional deposits percentage	85						
86 Total of New York State percentages	86						
87 Taxable assets allocation percentage	87						