



CT-32-A

New York State Department of Taxation and Finance

Banking Corporation Combined Franchise Tax Return

Tax Law — Article 32

1999 calendar-yr. filers, check box

Other filers enter tax period:

beginning

ending

Employer identification number, File number, Check box if overpayment claimed, Legal name of corporation, Trade name/DBA, Mailing name and address, State or country of incorporation, Date received, Audit use, NAICS business code number, Principal business activity, ZIP code, Name of country, County code, Type of bank, Federal return filed, New York assets, Total assets everywhere.

If the IRS has completed an audit of any of your returns in the past 5 years, list years. Did you do business in the Metropolitan Commuter Transportation District during the tax year?

A. Payment — pay amount shown on line 17. Make check payable to: New York State Corporation Tax. Attach your payment here.

Schedule A — Computation of combined tax and payment of estimated tax

Table with 23 rows for tax computation. Line 4: 250.00. Line 23: %.

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

Signature of elected officer or authorized person, Official title, Date, Firm's name, ID number, Date, Address, Signature of individual preparing this return.

Mail your return to: NYS CORPORATION TAX, PROCESSING UNIT, PO BOX 22038, ALBANY NY 12201-2038

Composition of prepayments — Use the following worksheet to determine the prepayments of franchise tax on Schedule A, line 12.

		Combined franchise tax	
		Date paid	Amount
24	Mandatory first installment of combined group	24	
25	CT-400 installments of combined group	25 (1)	
		(2)	
		(3)	
26	Payment with extension, from Form CT-5.3	26	
27	Credit from prior years' combined returns	27	
28	Credit from Form CT-32-M	28	
29	Total prepayments from member corporations not previously included in the combined return (from Form CT-32-A/C)	29	
30	Total prepayments (add lines 24 through 29)	30	

Additional information required

Are you a member of a federal consolidated group? Yes No

If you answered Yes, complete items A through E.

- 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
- D. Total consolidated federal taxable income before the net operating loss deduction of corporations that are not included in the federal consolidated return but that are included in a combined return for New York State tax
- E. If 65% or more of the voting stock of the deemed parent corporation is owned or controlled, directly or indirectly, by another corporation, give the name and employer identification number of that corporation.

Name	Employer identification number
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Check box and attach Form CT-60-QSSS if any member of the combined group is the parent of a QSSS

Name of corporation	Employer identification number
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Schedule B — Computation and allocation of entire net income

1 Federal taxable income before net operating loss and special deductions

Additions

2 Dividends and interest effectively connected with the conduct of a trade or business not included on line 1

3 Income effectively connected with the conduct of a trade or business not included on line 1

4 Dividends and interest not included on line 1

5 Income taxes paid to the United States, its possessions, or to foreign countries, as deducted on federal return

6 New York State franchise taxes deducted on federal return

7 Total amount of federal depreciation from Form CT-399 and, if applicable, Schedule G, lines 1 and 3 (see instructions)

8 New York State gains or losses on disposition of property from Schedule H, line 1

9 Amount of special additional mortgage recording tax deducted on your federal return and claimed as a tax credit

10 Any other federal deduction previously allowable as a deduction under Articles 9-B or 9-C (attach explanation)

11 Bad debt deduction allowed under IRC sections 166 or 585

12 Twenty percent excess of bad debt deduction (see instructions; attach computation)

13 Other additions to federal taxable income (attach list)

14 Total additions (add lines 2 through 13)

Subtractions

15 Interest and other expenses not deducted on federal return which are applicable to lines 2, 3, and 4

16 Enter total amount of allowable New York depreciation from Form CT-399 and, if applicable, Schedule G, line 4 (see instructions)

17 Federal gains or losses on disposition of property from Schedule H, lines 2 and 4

18 Federal income or gain from installment method transactions under Articles 9-B or 9-C

19 IRC section 78 dividends included in the computation of lines 1 through 4

20 Amount of wages not deducted on the federal return due to the jobs credits

21 Amount of money received from the FDIC, FSLIC, or RTC (see instructions)

22 Interest income from subsidiary capital × 17% (.17) (see instructions) (attach statement)

23 Dividend income from subsidiary capital × 60% (.60) (see instructions)

24 Net gains from subsidiary capital × 60% (.60) (see instructions)

25 Interest income on obligations of New York State, its political

subdivisions, or the United States × 22½% (.225) (see instructions) (attach list)

26 Adjusted eligible net income of an IBF from Schedule F, line 24

27 Recaptured reserve for losses on loans from IRC section 585(c) taxpayers included on line 1

28 Recoveries of charged-off loans included on line 1 for IRC section 585 taxpayers

29 Bad debt deduction under section 1453(h) (attach computation)

30 Bad debt deduction under section 1453(i) (attach computation)

31 Other subtractions from federal taxable income (attach list)

32 Total subtractions (add lines 15 through 31)

33 Entire net income (add line 1 and line 14; subtract line 32)

34 Allocated entire net income: line 33 × _____ % from Schedule E, Part I, line 40

35 Optional depreciation adjustments (add Schedule G, line 2, and Schedule H, line 3)

36 Allocated taxable entire net income (line 34 plus or minus line 35; enter on Schedule A, line 1)

	A Parent corporation	B Total from member corporations	C Subtotal <i>(column A + column B)</i>	D Intercorporate eliminations	E Combined totals <i>(column C - column D)</i>
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Schedule B — Computation and allocation of entire net income

1					1 •
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Additions

2					2 •
3					3 •
4					4 •
5					5 •
6					6 •
7					7 •
8					8 •
9					9 •
10					10 •
11					11 •
12					12 •
13					13 •
14					14

Subtractions

15					15 •
16					16 •
17					17 •
18					18 •
19					19 •
20					20 •
21					21 •
22					22 •
23					23 •
24					24 •
25					25 •
26					26 •
27					27 •
28					28 •
29					29 •
30					30 •
31					31 •
32					32
33					33 •

34					34
35					35
36					36

Name of corporation	Employer identification number
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Schedule C — Computation and allocation of alternative entire net income

- 1 Entire net income from Schedule B, line 33
- 2 Interest income from subsidiary capital from Schedule B, line 22
- 3 Dividend income from subsidiary capital from Schedule B, line 23
- 4 Net gain from subsidiary capital from Schedule B, line 24
- 5 Interest income on obligations of New York State, its political subdivisions, or the United States, from Schedule B, line 25
- 6 Alternative entire net income (add lines 1 through 5)

- 7 Allocated alternative entire net income: line 6 × _____ % from Schedule E, Part II, line 47, column E
- 8 Optional depreciation adjustments from Schedule B, line 35
- 9 Allocated taxable alternative entire net income (line 7 plus or minus line 8; also enter on Schedule A, line 2)

Schedule D — Computation of taxable assets

(Read instructions before completing this schedule.)

- 1 Average value of total assets
- 2 Money or other property received from the FDIC, FSLIC, or RTC (see instructions)
- 3 Taxable assets (subtract line 2 from line 1)
- 4 Allocated taxable assets: line 3 × _____ % from Schedule E, Part III, line 87 (also enter on Schedule A, line 3)

5 Compute net worth ratio:

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

6 Compute percentage of mortgages included in total assets:

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

	A Parent corporation	B Total from member corporations	C Subtotal <i>(column A + column B)</i>	D Intercorporate eliminations	E Combined totals <i>(column C - column D)</i>
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Schedule C — Computation and allocation of alternative entire net income

1					1
2					2
3					3
4					4
5					5
6					6

7					7
8					8
9					9

Schedule D — Computation of taxable assets

1					1 •
2					2 •
3					3
4					4 •

5		%
6		%

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 5% 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 corporation	Employer identification number
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Schedule E — Allocation percentages (Parts I, II, and III)

Part I — Computation of entire net income allocation percentage

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 method • IBF formula allocation method

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

Receipts during the tax period from within New York State:

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

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

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

30 Additional receipts percentage (enter percentage from line 29, column E)

Deposits maintained in branches within New York State:

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

Deposits maintained in branches within and outside New York State:

- 34 Deposits of \$100,000 or more
- 35 Deposits of less than \$100,000
- 36 Deposits within and outside New York State (add lines 34 and 35)
- 37 Percentage in New York State (divide line 33 by line 36)

38 Additional deposits percentage (enter percentage from line 37)

39 Total of New York State percentages (add lines 4, 29, 30, 37, and 38)

40 ENI allocation percentage (divide line 39 by five or by the number of percentages; also enter on Schedule B, line 34)

	A Parent corporation	B Total from member corporations	C Subtotal <i>(column A + column B)</i>	D Intercorporate eliminations	E Combined totals <i>(column C - column D)</i>
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Schedule E — Allocation percentages (Parts I, II, and III)

Part I

1					1	
2					2	•
3					3	•
4					4	•

5					5	•
6					6	•
7					7	•
8					8	•
9					9	•
10					10	•
11					11	•
12					12	•
13					13	•
14					14	•
15					15	•
16					16	•

17					17	•
18					18	•
19					19	•
20					20	•
21					21	•
22					22	•
23					23	•
24					24	•
25					25	•
26					26	•
27					27	•
28					28	•
29					29	•

30					30	•
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31					31	•
32					32	•
33					33	•

34					34	•
35					35	•
36					36	•
37					37	•

38					38	•
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39					39	•
40					40	•

Name of corporation	Employer identification number
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Schedule E — Allocation percentages (Parts I, II, and III) (continued)

Part II — Computation of alternative entire net income allocation percentage

- 41 Wages, salaries, and other compensation of employees (except general executive officers) within New York State
- 42 Wages, salaries, and other compensation of employees (except general executive officers) within and outside New York State
- 43 Percentage in New York State (divide line 41 by line 42)
- 44 Receipts percentage (enter percentage from Schedule E, Part I, line 29)
- 45 Deposits percentage (enter percentage from Schedule E, Part I, line 37)
- 46 Add lines 43, 44, and 45
- 47 Alternative entire net income allocation percentage (divide line 46 by three or by the number of percentages; also enter on Schedule C, line 7) ...

Part III — Computation of taxable assets allocation percentage — If the corporation has an IBF located in New York State, activities of an IBF must be included in both the numerator and denominator when computing the taxable assets allocation.

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

Receipts during the tax period from within New York State:

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

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

- 64 Interest income from loans and financing leases
- 65 Other income from loans and financing leases
- 66 Lease transactions and rents
- 67 Interest from bank, credit, travel, entertainment, and other credit card receivables
- 68 Service charges and fees from bank, credit, travel, entertainment, and other credit cards
- 69 Receipts from merchant discounts
- 70 Income from trading activities and investment activities
- 71 Fees or charges from letters of credit, traveler's checks, and money orders
- 72 Performance of services
- 73 Royalties
- 74 All other business receipts
- 75 Total receipts from within and outside New York State (add lines 64 through 74)
- 76 Percentage in New York State (divide line 63 by line 75)

- 77 Additional receipts percentage (enter percentage from line 76)

Deposits maintained in branches within New York State:

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

Deposits maintained in branches within and outside New York State:

- 81 Deposits of \$100,000 or more
- 82 Deposits of less than \$100,000
- 83 Deposits within and outside New York State (add lines 81 and 82)
- 84 Percentage in New York State (divide line 80 by line 83)
- 85 Additional deposits percentage (enter percentage from line 84)
- 86 Total New York State percentages (add lines 51, 76, 77, 84, and 85)
- 87 Taxable assets allocation percentage (divide line 86 by five or by the number of percentages; also enter on Schedule D, line 4)

	A Parent corporation	B Total from member corporations	C Subtotal <i>(column A + column B)</i>	D Intercorporate eliminations	E Combined totals <i>(column C - column D)</i>
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Schedule E — Allocation percentages (Parts I, II, and III) (continued)

Part II

41					41 •
42					42 •
43	%				43 • %
44	%				44 • %
45	%				45 • %
46	%				46 • %
47	%				47 • %

Part III

48					48
49					49 •
50					50 •
51					51 • %

52					52 •
53					53 •
54					54 •
55					55 •
56					56 •
57					57 •
58					58 •
59					59 •
60					60 •
61					61 •
62					62 •
63					63 •

64					64 •
65					65 •
66					66 •
67					67 •
68					68 •
69					69 •
70					70 •
71					71 •
72					72 •
73					73 •
74					74 •
75					75 •
76					76 • %

77					77 %
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78					78 •
79					79 •
80					80 •

81					81 •
82					82 •
83					83 •
84					84 • %
85					85 • %
86					86 • %
87					87 • %

Schedule F — Computation of international banking facility adjusted eligible net income or loss

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 IBF formula allocation method

Computation of eligible gross income

1 Interest income from eligible loans	1	•	
2 Interest income from eligible deposits	2	•	
3 Income from foreign exchange trading and hedging transactions	3	•	
4 Fee income from eligible transactions	4	•	
5 Eligible gross income (add lines 1 through 4)	5	•	

Computation of applicable expenses

6 Direct expenses	6	•	
7 Indirect expenses	7	•	
8 Total applicable expenses (add lines 6 and 7)	8		

Computation of ineligible funding amount

9 Eligible net income (subtract line 8 from line 5)	9		
10 Average aggregate liabilities and other sources of funds of the IBF which are not owed to or received from foreign persons	10	•	
11 Average aggregate liabilities and other sources of funds of the IBF	11	•	
12 Divide line 10 by line 11	12		%
13 Ineligible funding amount (multiply line 9 by line 12)	13		
14 Remaining amount (subtract line 13 from line 9; also enter on line 22, below)	14		

Computation of floor amount and adjusted eligible net income or loss

15 Average aggregate amount of loans to and deposits with foreign persons in financial accounts within New York State for tax years 1975, 1976, 1977	15	•	
16 Statutory percentage for the current tax year	16	•	%
17 Multiply line 15 by line 16	17		
18 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	18	•	
19 Balance (subtract line 18 from line 17)	19		
20 Average aggregate amount of loans to and deposits with foreign persons in financial accounts of the IBF for the current tax year	20	•	
21 Enter "100%" or the percentage obtained by dividing line 19 by line 20, whichever is less	21		%
22 Remaining amount (enter amount from line 14)	22	•	
23 Floor amount (multiply line 21 by line 22)	23		
24 Adjusted eligible net income or loss (subtract line 23 from line 22; also enter on Schedule B, line 26)	24		

Schedule G — Computation of New York depreciation on certain property when method differs from federal (see instructions)

A	B	C	D	E	F	G	H
Description of property	Date acquired	Cost	Federal depr. prior years	Federal depr. this year	New York depr. prior years	New York depr. this year	Undepreciated balance
Part I — Depreciation on qualified							
New York property acquired between							
January 1, 1964, and							
December 31, 1967							
Totals				•		•	

- 1 Add column E amounts _____ ↑
 Combine this total with Schedule G, Part II, line 3, and enter on Schedule B, line 7
- 2 Add column G amounts; combine this total with Schedule H, Part II, line 3, and enter on Schedule B, line 35 _____ ↑

Part II — Other property on which							
New York depreciation differs							
from federal							
Totals				•		•	

- 3 Add column E amounts _____ ↑
 Combine this total with Schedule G, Part I, line 1, and enter on Schedule B, line 7
- 4 Add Part II column G amounts; enter on Schedule B, line 16 _____ ↑

Schedule H — Computation of New York gain (loss) on disposition of certain property acquired prior to January 1, 1973 (see instructions)

Part I — Property acquired prior to: 1/1/26 by commercial banks; 1/1/44 by savings banks; 1/1/53 by savings and loan associations

A	B	C	D	E
Description of property	Cost or fair market price on valuation date	Selling price	New York gain (loss) column C — column B	Federal gain (loss)
Totals (show any negative amounts in parentheses)			•	•

- 1 Add column D amounts; enter on Schedule B, line 8 _____
- 2 Add column E amounts; combine this total with Schedule H, Part II, line 4 and enter on Schedule B, line 17 _____

Part II — Property on which optional depreciation was claimed or on which the method used for New York State differed from federal depreciation deducted

A	B	C	D	E
Description of property	Depreciation basis for New York State	Selling price	New York gain (loss) column C — column B	Federal gain (loss)
Totals (show any negative amounts in parentheses)			•	•

- 3 Add column D amounts _____
- Combine this total with Schedule G, line 2 and enter on Schedule B, line 35
- 4 Add column E amounts; combine this total with Schedule H, Part I, line 2 and enter on Schedule B, line 17 _____

Schedule I — 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-A, Schedule E, Part II, line 47, column A (enter here and on Schedule A, line 23) █ %

Method II —

A New York State gross income	\$	_____
B Worldwide gross income	\$	_____

Divide line A by line B (enter here and on Schedule A, line 23) █ %

Method III — Computation of subsidiary capital allocated to New York State

A		B	C	D	E	F	G
Subsidiary corporation		% of voting stock owned	Average value of subsidiary capital	Current liabilities attributable to subsidiary capital	Net average value (col. C - col. D)	Issuer's allocation percentage	Value allocated to New York State (col. E x col. F)
Name (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 from Schedule D, line 1, column A	2	_____
3 Current liabilities	3	_____
4 Total net average value of subsidiary capital from 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 Schedule E, Part II, line 47, column A	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 Schedule A, line 23	10	_____ %