



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

Attach to Form CT-32-A, Banking Corporation Combined Franchise Tax Return (see instructions on next page)

Table with 2 columns: Name of the parent of the combined group, Parent employer identification number

Schedule B - Computation and allocation of entire net income

24 Federal taxable income before net operating loss and special deductions

Additions

- 25 Dividends and interest effectively connected with the conduct of a trade or business not included on line 24
26 Income effectively connected with the conduct of a trade or business not included on line 24
27 Dividends and interest not included on line 24
28 Income taxes paid to the United States, its possessions, or foreign countries deducted on federal return
29 New York State franchise taxes deducted on federal return
30 Total amount of federal depreciation from Form CT-399 and, if applicable, lines 186 and 188
31 New York State gains (losses) on disposition of property from line 190
32 Amount of special additional mortgage recording tax deducted on your federal return and claimed as a tax credit
33 Any other federal deduction previously allowable as a deduction under Articles 9-B or 9-C
34 Bad debt deduction allowed under IRC section 166 or 585
35 Twenty percent excess of bad debt deduction
36 Other additions to federal taxable income
37 Total additions

Subtractions

- 38 Interest and other expenses not deducted on federal return that are applicable to lines 25, 26, and 27
39 Enter total amount of allowable New York depreciation from Form CT-399 and, if applicable, line 189
40 Federal gains (losses) on disposition of property from lines 191 and 193
41 Federal income or gain from installment method transactions under Articles 9-B or 9-C
42 IRC section 78 dividends included in the computation of lines 24 through 27
43 Amount of wages not deducted on the federal return due to the jobs credits
44 Amount of money received from the FDIC, FSLIC, or RTC
45 Interest income from subsidiary capital x 17% (.17)
46 Dividend income from subsidiary capital x 60% (.6)
47 Net gains from subsidiary capital x 60% (.6)
48 Interest income on obligations of New York State, its political subdivisions, or the United States x 22 1/2% (.225)
49 Adjusted eligible net income of an IBF from line 185
50 Recaptured reserve for losses on loans for IRC section 585(c) taxpayers included on line 24
51 Recoveries of charged-off loans included on line 24 for IRC section 585 taxpayers
52 Bad debt deduction under section 1453(h)
53 Bad debt deduction under section 1453(i)
54 New York net operating loss deduction
55 Other subtractions from federal taxable income
56 Total subtractions
57a Entire net income
57b Allocated entire net income
58 Optional depreciation adjustments
59 Allocated taxable entire net income

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/Bs 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.

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-I, *Instructions for Forms CT-32-A and 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 Forms CT-32-A/B to Form CT-32-A.

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

Exception: You may substitute a computer printout that replicates all the information requested on Form CT-32-A/B for the actual form. You may reduce the printout 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 to other corporation tax forms.

	Corporation #1	Corporation #2	Corporation #3	Corporation #4	Total
EIN	EIN	EIN	EIN	EIN	
Name	Name	Name	Name	Name	

Schedule B – Computation and allocation of entire net income

24				24	
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Additions

25				25	
26				26	
27				27	
28				28	
29				29	
30				30	
31				31	
32				32	
33				33	
34				34	
35				35	
36				36	
37				37	

Subtractions

38				38	
39				39	
40				40	
41				41	
42				42	
43				43	
44				44	
45				45	
46				46	
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49				49	
50				50	
51				51	
52				52	
53				53	
54				54	
55				55	
56				56	
57a				57a	
57b					
58				58	
59					

Name of parent corporation	Parent employer identification number
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Schedule C – Computation and allocation of alternative entire net income

- 60 Entire net income from line 57a
- 61 Interest income from subsidiary capital from line 45
- 62 Dividend income from subsidiary capital from line 46
- 63 Net gain from subsidiary capital from line 47
- 64 Interest income on obligations of New York State, its political subdivisions, or the United States from line 48
- 65 Alternative entire net income *(add lines 60 through 64)*

- 66 Allocated alternative entire net income
- 67 Optional depreciation adjustments from line 58
- 68 Allocated taxable alternative entire net income

Schedule D – Computation of taxable assets

(Read instructions before completing this schedule.)

- 69 Average value of total assets
- 70 Money or other property received from the FDIC, FSLIC, or RTC *(see instructions)*
- 71 Taxable assets *(subtract line 70 from line 69)*
- 72 Allocated taxable assets

73 Compute net worth ratio:
$$\frac{\text{Net worth on last day of the tax year}}{\text{Total assets on last day of the tax year}} = \dots\dots\dots$$

74 Compute percentage of mortgages included in total assets:
$$\frac{\text{Average quarterly balance of mortgages}}{\text{Average quarterly balance of total assets}} = \dots\dots\dots$$

	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

60					60	
61					61	
62					62	
63					63	
64					64	
65					65	

66						
67					67	
68						

Schedule D – Computation of taxable assets

69					69	
70					70	
71					71	
72						

73		%	%	%	%	73	
74		%	%	%	%	74	

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 made up of 33% or more of mortgages cannot be included on the combined return.

Name of parent corporation	Parent 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 **or** IBF formula allocation method

- 75 Wages, salaries, and other compensation of employees (except general executive officers) within New York State
- 76 Multiply line 75 by 80% (.8)
- 77 Wages, salaries, and other compensation of employees (except general executive officers) within and outside New York State
- 78 Percentage in New York State

Receipts during the tax period from within New York State:

- 79 Interest income from loans and financing leases
- 80 Other income from loans and financing leases
- 81 Lease transactions and rents
- 82 Interest from bank, credit, travel, entertainment, and other credit card receivables
- 83 Service charges and fees from bank, credit, travel, entertainment, and other credit cards
- 84 Receipts from merchant discounts
- 85 Income from trading activities and investment activities
- 86 Fees or charges from letters of credit, traveler’s checks, and money orders
- 87 Performance of services
- 88 Royalties
- 89 All other business receipts
- 90 Total receipts from within New York State (add lines 79 through 89)

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

- 91 Interest income from loans and financing leases
- 92 Other income from loans and financing leases
- 93 Lease transactions and rents
- 94 Interest from bank, credit, travel, entertainment, and other credit card receivables
- 95 Service charges and fees from bank, credit, travel, entertainment, and other credit cards
- 96 Receipts from merchant discounts
- 97 Income from trading activities and investment activities
- 98 Fees or charges from letters of credit, traveler’s checks, and money orders
- 99 Performance of services
- 100 Royalties
- 101 All other business receipts
- 102 Total receipts from within and outside New York State (add lines 91 through 101)
- 103 Percentage in New York State (divide line 90 by line 102; also enter on line 118)
- 104 Additional receipts percentage

Deposits maintained in branches within New York State:

- 105 Deposits of \$100,000 or more
- 106 Deposits of less than \$100,000
- 107 Deposits within New York State (add lines 105 and 106)

Deposits maintained in branches within and outside New York State:

- 108 Deposits of \$100,000 or more
- 109 Deposits of less than \$100,000
- 110 Deposits within and outside New York State (add lines 108 and 109)
- 111 Percentage in New York State (divide line 107 by line 110; also enter on line 119)
- 112 Additional deposits percentage
- 113 Total of New York State percentages
- 114 ENI allocation percentage

	Corporation #1	Corporation #2	Corporation #3	Corporation #4	Total
	EIN	EIN	EIN	EIN	
	Name	Name	Name	Name	

Schedule E — Allocation percentages (Parts I, II, and III)

Part I

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98					98
99					99
100					100
101					101
102					102
103	%	%	%	%	103
104					

105					105
106					106
107					107

108					108
109					109
110					110
111	%	%	%	%	111
112					
113					
114					

Name of parent corporation	Parent employer identification number
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Schedule E – Allocation percentages (Parts II and III) (continued)

Part II — Computation of alternative entire net income allocation percentage

- 115 Wages, salaries, and other compensation of employees (except general executive officers) within New York State
- 116 Wages, salaries, and other compensation of employees (except general executive officers) within and outside New York State
- 117 Percentage in New York State (divide line 115 by line 116)
- 118 Receipts percentage (enter percentage from line 103)
- 119 Deposits percentage (enter percentage from line 111)
- 120 Add lines 117, 118, and 119
- 121 Alternative entire net income allocation percentage (divide line 120 by three or by the number of percentages; also enter on Form CT-32-A/C, Method I, if applicable) .

Part III — Computation of taxable assets allocation percentage (If the corporation has an IBF located in New York State, include all activities of an IBF in both the numerator and denominator when computing the taxable asset allocation.)

- 122 Wages, salaries, and other compensation of employees (except general executive officers) within New York State
- 123 Multiply line 122 by 80% (.8)
- 124 Wages, salaries, and other compensation of employees (except general executive officers) within and outside New York State
- 125 Percentage in New York State

Receipts during the tax period from within New York State:

- 126 Interest income from loans and financing leases
- 127 Other income from loans and financing leases
- 128 Lease transactions and rents
- 129 Interest from bank, credit, travel, entertainment, and other credit card receivables
- 130 Service charges and fees from bank, credit, travel, entertainment, and other credit cards
- 131 Receipts from merchant discounts
- 132 Income from trading activities and investment activities
- 133 Fees or charges from letters of credit, traveler’s checks, and money orders
- 134 Performance of services
- 135 Royalties
- 136 All other business receipts
- 137 Total receipts from within New York State (add lines 126 through 136)

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

- 138 Interest income from loans and financing leases
- 139 Other income from loans and financing leases
- 140 Lease transactions and rents
- 141 Interest from bank, credit, travel, entertainment, and other credit card receivables
- 142 Service charges and fees from bank, credit, travel, entertainment, and other credit cards
- 143 Receipts from merchant discounts
- 144 Income from trading activities and investment activities
- 145 Fees or charges from letters of credit, traveler’s checks, and money orders
- 146 Performance of services
- 147 Royalties
- 148 All other business receipts
- 149 Total receipts from within and outside New York State (add lines 138 through 148)
- 150 Percentage in New York State
- 151 Additional receipts percentage

Deposits maintained in branches within New York State:

- 152 Deposits of \$100,000 or more
- 153 Deposits of less than \$100,000
- 154 Deposits within New York State (add lines 152 and 153)

Deposits maintained in branches within and outside New York State:

- 155 Deposits of \$100,000 or more
- 156 Deposits of less than \$100,000
- 157 Deposits within and outside New York State (add lines 155 and 156)
- 158 Percentage in New York State
- 159 Additional deposits percentage
- 160 Total of New York State percentages
- 161 Taxable assets allocation percentage

	Corporation #1	Corporation #2	Corporation #3	Corporation #4	Total
	EIN	EIN	EIN	EIN	
	Name	Name	Name	Name	

Schedule E — Allocation percentages (continued)

Part II

115					115	
116					116	
117	%	%	%	%	117	
118	%	%	%	%	118	
119	%	%	%	%	119	
120	%	%	%	%	120	
121	%	%	%	%	121	

Part III

122					122	
123					123	
124					124	
125						

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