



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

Name of the parent of the combined group	Parent 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 foreign countries 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 (*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"*)
- 8 New York State gains (*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 pursuant to IRC section 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 that 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 (*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"*)
- 17 Federal gains (*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 \times 17% (.17) (*see instructions*) (*attach statement*)
- 23 Dividend income from subsidiary capital \times 60% (.60) (*see instructions*)
- 24 Net gains from subsidiary capital \times 60% (.60) (*see instructions*)
- 25 Interest income on obligations of New York State, its political subdivisions, or the United States (*attach list*) \times 22½% (.225) (*see instructions*)
- 26 Adjusted eligible net income of an IBF from Schedule F, line 24
- 27 Recaptured reserve for losses on loans for 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 pursuant to section 1453(h) (*attach computation*)
- 30 Bad debt deduction pursuant to 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
- 35 Optional depreciation adjustments (*add Schedule G, line 2, and Schedule H, line 3*)
- 36 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/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.

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 Form 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 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*.

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.

	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

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
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30					30
31					31
32					32
33					33

34					
35					35
36					

Name of parent corporation	Parent 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
- 8 Optional depreciation adjustments from Schedule B, line 35
- 9 Allocated taxable alternative entire net income

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

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:

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

	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

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

7					
8					8
9					

Schedule D - Computation of Taxable Assets

1					1
2					2
3					3
4					

5		%		%		%		%	5
6		%		%		%		%	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 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
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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; or 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

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; enter on Schedule E, Part II, line 44)*

30 Additional receipts percentage

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; enter on Schedule E, Part II, line 45)*

38 Additional deposits percentage

39 Total of New York State percentages

40 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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28				28	
29	%	%	%	%	29

30					
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31				31	
32				32	
33				33	

34				34	
35				35	
36				36	
37	%	%	%	%	37

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39					
40					

Name of parent corporation	Parent employer identification number
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Schedule E - Allocation Percentages (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 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, all activities of an IBF are to be included in both the numerator and denominator when computing the taxable asset 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

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

77 Additional receipts percentage

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
- 85 Additional deposits percentage
- 86 Total of New York State percentages
- 87 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

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

Part III

48					48	
49					49	
50					50	
51						

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