

SCHEDULE B - Computation and Allocation of Entire Net Income

Form with 31 numbered lines for 'ADDITIONS' and 'SUBTRACTIONS'. Includes columns for 'ALIEN CORPORATIONS' and 'ALL OTHERS'. Lines include Federal taxable income, dividends, interest, taxes, and net income calculations.

MAILING INSTRUCTIONS

Attach copy of all pages of your federal tax return 1120S. Make remittance payable to the order of NYC DEPARTMENT OF FINANCE. Payment must be made in U.S. dollars and drawn on a U.S. bank. To receive proper credit, you must enter your correct Employer Identification Number on your tax return and remittance. The due date for the calendar year 2020 return is on or before March 16, 2021. For fiscal years beginning in 2020, file on or before the 15th day of the 3rd month following the close of the fiscal year.

ALL RETURNS EXCEPT REFUND RETURNS
NYC DEPARTMENT OF FINANCE
BANKING CORPORATION TAX
P.O. BOX 5564
BINGHAMTON, NY 13902-5564

REMITTANCES
PAY ONLINE WITH FORM NYC-200V
AT NYC.GOV/ESERVICES
OR
Mail Payment and Form NYC-200V ONLY to:
NYC DEPARTMENT OF FINANCE
P.O. BOX 3933
NEW YORK, NY 10008-3933

RETURNS CLAIMING REFUNDS
NYC DEPARTMENT OF FINANCE
BANKING CORPORATION TAX
P.O. BOX 5563
BINGHAMTON, NY 13902-5563



SCHEDULE C - Computation and Allocation of Alternative Entire Net Income

Table with 6 rows for SCHEDULE C. Rows include: 1. Entire net income (from Schedule B, line 30); 2. Interest income from subsidiary capital; 3. Dividend income, gains and losses from subsidiary capital; 4. Interest income on obligations of N.Y. State, its political subdivisions, or of the U.S.; 5. Alternative entire net income (add lines 1 through 4); 6. Allocated alternative entire net income - line 5 x [] % (from Schedule G, part 2, line 5 rounded to the nearest one hundredth of a percentage point) (enter on page 1, Schedule A, line 2).

SCHEDULE D - Computation and Allocation of Taxable Assets

Table with 6 rows for SCHEDULE D. Rows include: 1. Average value of total assets; 2. Money or other property received from the Federal Deposit Insurance Corporation or from the Federal Savings and Loan Insurance Corporation; 3. Taxable assets (line 1 less line 2); 4. Allocated taxable assets - line 3 x [] % (from Schedule G, part 3, line 7 rounded to the nearest one hundredth of a percentage point) (enter on page 1, Schedule A, line 3); 5. Compute net worth ratio: Net worth on the last day of the tax year / Total assets on the last day of the tax year = [] %; 6. Compute percentage of mortgages included in total assets: Average quarterly balance of mortgages / Average quarterly balance of total assets = [] %.

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.

Mark an X in the appropriate box in the last column and use this rate on line 3 of Schedule A.

Chart table with 4 columns: If the net worth ratio (from line 5) is; And the % of mortgages included in total assets (from line 6) is; The tax rate is; Indicate the appropriate tax rate. Rows include: Less than 4% (33% or more, .00002); At least 4% but less than 5% (33% or more, .00004); All others (All others, .0001).

SCHEDULE E - Federal Return Information - All Banks

THE FOLLOWING INFORMATION MUST BE ENTERED FOR THIS RETURN TO BE COMPLETE

Enter on Lines 1 through 10, in the Federal Amount column, the amounts reported on your Federal 1120S.

Table with 10 rows for SCHEDULE E. Rows include: 1. Interest income; 2. Other income; 3. Total income; 4. Compensation of officers; 5. Salaries and wages; 6. Bad debts; 7. Interest expense; 8. Other deductions; 9. Total deductions; 10. Taxable income before NOL. Includes a 'Federal Amount' column.

Enter on lines 1 through 5, in the Federal Amount column, the amounts reported on your Federal 1120S.

Table with 5 rows for SCHEDULE E. Rows include: 1. Net income (loss) per books; 2. Income subject to tax not recorded on books this year; 3. Expenses recorded on books this year not deducted on this return; 4. Income recorded on books this year not included on this return; 5. Deductions on this return not charged against book income this year. Includes a 'Federal Amount' column.

Enter on lines 1 and 2 in the Federal Amount column the amounts reported on your Federal 1120S.

Table with 2 rows for SCHEDULE E. Rows include: 1. Total assets (Beginning of tax year, Schedule L, Column b); 2. Total assets (End of tax year, Schedule L, Column d). Includes a 'Federal Amount' column.



**SCHEDULE F - Computation of International Banking Facility Adjusted Eligible Net Income or Loss
(Pursuant to Section 11-641 (f) of the Administrative Code)**

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

If using the modification method, complete lines 1 through 34; if using the formula allocation method, complete lines 1 through 18 only.

| COMPUTATION OF ELIGIBLE GROSS INCOME | | COLUMN A Total IBF Gross Income | COLUMN B Ineligible IBF Gross Income | COLUMN C Eligible Gross Income (column A minus column B) |
|--|--|------------------------------------|---|--|
| 1. | Interest income from loans..... | | | 1. |
| 2. | Interest income from deposits..... | | | 2. |
| 3. | Income from foreign exchange trading and hedging transactions. | | | 3. |
| 4. | Fee income | | | 4. |
| 5. | ELIGIBLE GROSS INCOME (add lines 1 through 4 of column C) | | | 5. |
| COMPUTATION OF APPLICABLE EXPENSES | | COLUMN A Direct Expenses | COLUMN B Indirect Expenses | COLUMN C Total (column A plus column B) |
| 6. | Salaries and wages..... | | | 6. |
| 7. | Repairs..... | | | 7. |
| 8. | Bad debts..... | | | 8. |
| 9. | Rents..... | | | 9. |
| 10. | Taxes..... | | | 10. |
| 11. | Interest..... | | | 11. |
| 12. | Contributions..... | | | 12. |
| 13. | Depreciation..... | | | 13. |
| 14. | Advertising..... | | | 14. |
| 15. | Pension, profit sharing, etc., plans..... | | | 15. |
| 16. | Employee benefit programs..... | | | 16. |
| 17. | Other expenses..... | | | 17. |
| 18. | TOTAL APPLICABLE EXPENSES (add lines 6 through 17 of column C) | | | 18. |
| COMPUTATION OF INELIGIBLE FUNDING AMOUNT | | | | |
| 19. | Eligible net income (line 5 minus line 18) | | | 19. |
| 20. | Average aggregate liabilities and other sources of funds of the IBF which are not owed to or received from foreign persons | | | 20. |
| 21. | All average aggregate liabilities and other sources of funds of the IBF | | | 21. |
| 22. | Divide line 20 by line 21 | | | 22. |
| 23. | Ineligible funding amount (line 19 x line 22) | | | 23. |
| 24. | Remaining amount (line 19 minus line 23) (transfer amount to line 32 below) | | | 24. |
| COMPUTATION OF FLOOR AMOUNT | | | | |
| 25. | Average aggregate amount of loans to and deposits with foreign persons in financial accounts within New York State for taxable years 1975, 1976 and 1977..... | | | 25. |
| 26. | Statutory percentage for the current taxable year..... | | | 26. |
| 27. | Multiply line 25 by line 26..... | | | 27. |
| 28. | Average aggregate amount of loans to and deposits with foreign persons in financial accounts within New York State (other than IBF) for the current taxable year, but not in excess of amount on line 27 | | | 28. |
| 29. | Balance (line 27 minus line 28)..... | | | 29. |
| 30. | Average aggregate amount of loans to and deposits with foreign persons in financial accounts of the IBF for the current taxable year..... | | | 30. |
| 31. | Enter the number "1" or line 29 divided by line 30, whichever is less | | | 31. |
| 32. | Remaining amount (enter amount from line 24) | | | 32. |
| 33. | Floor amount (line 31 x line 32) | | | 33. |
| 34. | ADJUSTED ELIGIBLE NET INCOME OR LOSS (line 32 minus line 33) (transfer amount to Schedule B, line 26) | | | 34. |



SCHEDULE G - Allocation Percentages - Parts 1, 2 and 3

- ◆ Are you a banking corporation described in Administrative Code section 11-640(a)(9)? Yes No
 - ◆ Are you substantially engaged in providing management, administrative, or distribution services to an investment company as such terms are defined in Adm. Code section 11-642(b)(1-a)? Yes No
- If you answered "Yes" to **both** questions, see instructions concerning "Allocation for Certain Banking Corporations."

Part 1 Computation of entire net income allocation

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**

If you are claiming an allocation outside NYC, attach a rider to explain the business carried on outside NYC upon which you base your right to allocate.

| | | COLUMN A NEW YORK CITY | COLUMN B EVERYWHERE |
|-----|---|---------------------------|------------------------|
| 1a. | Wages, salaries and other personal service compensation of employees, except general executive officers..... | | |
| 1b. | Multiply column A x 80% | | |
| 1c. | Percentage in New York City (line 1b, column A divided by line 1a, column B) | | % |
| 2. | Receipts arising during the taxable period from: | | |
| a. | Interest income from loans and financing leases | | |
| b. | Other income from loans and financing leases | | |
| c. | Lease transactions and rents..... | | |
| d. | Interest from bank, credit, travel, entertainment and other credit card receivables | | |
| e. | Service charges and fees from bank, credit, travel, entertainment and other credit cards | | |
| f. | Receipts from merchant discounts..... | | |
| g. | Income from trading activities and investment activities..... | | |
| h. | Fees or charges from letters of credit, traveler's checks and money orders..... | | |
| i. | Performance of services | | |
| j. | Royalties | | |
| k. | All other business receipts..... | | |
| l. | Total (transfer amount from column B to page 1, line 21) | | |
| m. | Percentage in New York City (line 2l, column A, divided by line 2l, column B) | | % |
| 3. | Additional receipts factor (enter percentage from line 2m (see instructions)) | 3. | % |
| 4. | Deposits maintained in branches | | |
| a. | Deposits of \$100,000 or more | | |
| b. | Deposits of less than \$100,000 | | |
| c. | Total of line 4a and line 4b..... | | |
| d. | Percentage in New York City (line 4c, column A divided by line 4c, column B) | | % |
| 5. | Additional deposits factor (enter percentage from line 4d (see instructions))..... | 5. | % |
| 6. | Total of NYC percentages shown on lines 1c, 2m, 3, 4d and 5 (see instructions) | 6. | % |
| 7. | Entire net income allocation percentage (divide line 6 by five or by the actual number of percentages used if less than five) (round to the nearest one hundredth of a percentage point and transfer to Schedule B, line 31 and to Schedule A, line 26) | 7. | % |

Part 2 Computation of alternative entire net income allocation percentage

| | | COLUMN A NEW YORK CITY | COLUMN B EVERYWHERE |
|-----|--|---------------------------|------------------------|
| 1a. | Wages, salaries and other personal service compensation of employees, except general executive officers | | |
| 1b. | Percentage in New York City (line 1a, column A divided by line 1a, column B) | | % |
| 2. | Receipts factor - enter percentage from Schedule G, part 1, line 2m | | % |
| 3. | Deposits factor - enter percentage from Schedule G, part 1, line 4d | | % |
| 4. | Total of lines 1b, 2 and 3 | | % |
| 5. | Alternative entire net income allocation percentage (divide line 4 by three or by the actual number of percentages used if less than three) (round to the nearest one hundredth of a percentage point and transfer to Schedule C, line 6) | | % |



Part 3 (Schedule G (cont'd)) Computation of taxable assets allocation percentage

ALL ACTIVITIES OF AN IBF ARE TO BE INCLUDED IN BOTH THE NUMERATOR (COL. A) AND THE DENOMINATOR (COL. B) WHEN COMPUTING THE TAXABLE ASSETS ALLOCATION PERCENTAGE.

| | | COLUMN A NEW YORK CITY | | COLUMN B EVERYWHERE | |
|-----|---|---------------------------|--|------------------------|---|
| 1a. | Wages, salaries and other personal service compensation of employees, except general executive officers | | | | |
| 1b. | Multiply column A x 80%..... | | | | |
| 1c. | Percentage in New York City (line 1b, column A divided by line 1a, column B) | | | | % |
| 2. | Receipts arising during the taxable period from: | | | | |
| a. | Interest income from loans and financing leases | | | | |
| b. | Other income from loans and financing leases | | | | |
| c. | Lease transactions and rents | | | | |
| d. | Interest from bank, credit, travel, entertainment and other credit card receivables | | | | |
| e. | Service charges and fees from bank, credit, travel, entertainment and other credit cards..... | | | | |
| f. | Receipts from merchant discounts | | | | |
| g. | Income from trading activities and investment activities | | | | |
| h. | Fees or charges from letters of credit, traveler's checks and money orders .. | | | | |
| i. | Performance of services..... | | | | |
| j. | Royalties | | | | |
| k. | All other business receipts | | | | |
| l. | Totals | | | | |
| m. | Percentage in New York City (line 2l, column A divided by line 2l, column B) | | | | % |
| 3. | Additional receipts factor (enter percentage from line 2m (see instructions)) | | | | % |
| 4. | Deposits maintained in branches | | | | |
| a. | Deposits of \$100,000 or more | | | | |
| b. | Deposits of less than \$100,000..... | | | | |
| c. | Total of line 4a and line 4b | | | | |
| d. | Percentage in New York City (line 4c, column A divided by line 4c, column B) . | | | | % |
| 5. | Additional deposits factor (enter percentage from line 4d (see instructions)) | | | | % |
| 6. | Total of NYC percentages shown on lines 1c, 2m, 3, 4d and 5 (see instructions)..... | | | | % |
| 7. | Taxable assets allocation percentage (divide line 6 by five or by the actual number of percentages used if less than five) (round to the nearest one hundredth of a percentage point and transfer to Schedule D, line 4)..... | | | | % |

Composition of Prepayments claimed on Schedule A, line 12

| | DATE | AMOUNT |
|---|------|--------|
| A. Mandatory first installment paid with preceding year's tax..... | | |
| B. Payment with declaration, Form NYC-400B (1)..... | | |
| C. Payment with Notice of Estimated Tax Due (2) | | |
| D. Payment with Notice of Estimated Tax Due (3) | | |
| E. Payment with extension, Form NYC-EXT | | |
| F. Carryover credit from preceding year other than UBT Paid Credit carryover..... | | |
| G. TOTAL of A through F (enter on Schedule A, line 12)..... | | |



