



Missouri Department of Revenue
**2016 Savings & Loan Association - Building
& Loan Association Tax Return**

2017 Taxable year based on the 2016 calendar year income period

Due date April 18, 2017

| | | |
|---|-------------|-------------|
| Name | | |
| Address | | |
| City | State | Zip Code |
| Federal Employer Identification Number (FEIN) | County Name | County Code |

During this taxable year, have you been notified of a change in your federal net income or federal income taxes for any period? (If yes, submit schedule of changes) ☐ Yes ☐ No

A copy of the federal return and supporting schedules must be attached to this return.

Part 1 - Additions

| | | |
|---|----|--|
| 1. Federal taxable income (loss) from Federal Forms 1120, Line 28 or 1120S, Line 21..... | 1. | |
| 2. Income from state and political subdivision obligations not included in federal income (explain if different from tax-exempt interest on the federal return)..... | 2. | |
| 3. Income from federal government securities not included in federal income | 3. | |
| 4. Bad debt claimed on federal return <input type="checkbox"/> Reserve Method <input type="checkbox"/> Direct Write-off Method <input type="checkbox"/> Other..... | 4. | |
| 5. Net bad debt recoveries..... | 5. | |
| 6. Missouri S & L Association - B & L Association tax deducted on federal return..... | 6. | |
| 7. Taxes deducted on federal return, claimed as credits on this return (must be detailed on Schedule A or attachment)..... | 7. | |
| 8. Other additions (attach detailed schedule)..... | 8. | |
| 9. Total of Lines 1 through 8..... | 9. | |

Part 2 - Deductions

| | | |
|---|-----|--|
| 10. Net bad debt charge offs..... | 10. | |
| 11. Federal income tax deduction (see instructions)..... | 11. | |
| 12. Charitable contribution in excess of allowable federal deduction..... | 12. | |
| 13. Other deductions (attach detailed schedule)..... | 13. | |
| 14. Total of Lines 10, 11, 12, and 13..... | 14. | |
| 15. Port Cargo Expansion deduction..... | 15. | |
| 16. International Trade Facility deduction..... | 16. | |
| 17. Qualified Trade Activities deduction (limit is 50% of Line 9)..... | 17. | |
| 18. Taxable income (Line 9 less Lines 14, 15, 16, and 17)..... | 18. | |

Part 3 - Computation of Tax

| | | |
|---|------|--|
| 19. Tax — Multiply Line 18 by 7% (if apportionment required, see instructions)..... | 19. | |
| 20. Credits from Line 7 above..... | 20. | |
| 21. Tax after allowable credits (subtract Line 20 from Line 19)..... | 21. | |
| 22A. Less tentative payment or amount previously paid..... | 22A. | |
| 22B. Miscellaneous credits (attach schedule and approved authorizations)..... | 22B. | |
| 22C. Enterprise Zone Credit (attach certificate of eligibility)..... | 22C. | |
| 23. Less overpayment of previous year's tax..... | 23. | |
| 24. Balance due or overpaid (Line 21 less Lines 22A, 22B, 22C, and 23)..... | 24. | |
| 25. Interest for delinquent payment after April 18, 2017 (see instructions)..... | 25. | |
| 26. Total amount due or overpayment to be refunded (Line 24 plus Line 25)..... | 26. | |

| Description (Do not list tangible personal property tax on leased property) | Amount |
|---|--------|
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| Total (Enter on Lines 7 and 20, Page 1) | |

I authorize the Director of Revenue or delegate to discuss my return and attachments with the preparer or any member of his or her firm, or if internally prepared, any member of the internal staff ☐ Yes ☐ No

Under penalties of perjury, I declare that the above information and any attached supplement is true, complete, and correct. Declaration of preparer (other than taxpayer) is based on all information of which he or she has any knowledge.

| | | | |
|--|-------------------------------|-----------------------|--------------------------|
| Signature of Officer (Required) | Title of Officer | Phone Number () - | Date (MM/DD/YYYY) / / |
| Preparer's Signature (Including Internal Preparer) | Preparer's FEIN, SSN, or PTIN | Phone Number () - | Date (MM/DD/YYYY) / / |

Make check or money order payable to "Missouri Department of Revenue". Mail completed form and attachments to the address below. If you pay by check, you authorize the Department of Revenue to process the check electronically. Any returned check may be presented again electronically.





Missouri Department of Revenue
Financial Institution Tax Schedule B

This form must be completed and submitted with the Bank Franchise Tax Return ([Form INT-2](#)), Savings & Loan Association - Building & Loan Association Tax Return ([Form INT-3](#)), or Credit Union Tax Return ([Form INT-4](#)). The information for this form is available from your real or personal property tax receipts. Complete one section for each office location, home, agency, etc., in Missouri. Extend percentages four digits to the right of the decimal. Total must equal 100%.

| | | |
|--------------|--|----|
| Banks | Year End Combined Total Amount Of All Accounts Or Deposits At Missouri Locations | \$ |
|--------------|--|----|

**Credit Unions
Savings & Loans
Building & Loans**

| | |
|--|----|
| Year End Combined Total Amount Of All Savings Accounts, Deposits, Or Repurchase Agreements At Missouri Locations | \$ |
|--|----|

Attach additional pages if necessary.

| | | | | | |
|---|-----------------------------|----------------|----------|---|--|
| Political Subdivisions Taxing the Reporting Financial Institutions | Physical Street Address | | | Year End Total Of Deposits \$ | |
| | City | State | Zip Code | Percentage Of Total Amt. % | |
| | Subdivisions | Name Or Number | | | |
| | County | | | | |
| | City | | | | |
| | Road District | | | | |
| | School District | | | | |
| | Library District | | | | |
| | Water District | | | | |
| | Sewer District | | | | |
| | Fire District | | | | |
| | Township Or Other Tax Dist. | | | | |
| | | | | | |
| | | | | | |

| | | | | |
|-----------------------------|----------------|----------|---|--|
| Physical Street Address | | | Year End Total Of Deposits \$ | |
| City | State | Zip Code | Percentage Of Total Amount % | |
| Subdivisions | Name Or Number | | | |
| County | | | | |
| City | | | | |
| Road District | | | | |
| School District | | | | |
| Library District | | | | |
| Water District | | | | |
| Sewer District | | | | |
| Fire District | | | | |
| Township Or Other Tax Dist. | | | | |
| | | | | |
| | | | | |

Form 2331 (Revised 12-2016)

Mail to: Taxation Division
P.O. Box 898
Jefferson City, MO 65105-0898

Phone: (573) 751-2326
Fax: (573) 522-1721
TTY: (800) 735-2966
E-mail: fit@dor.mo.gov

For more information, visit
<http://dor.mo.gov/business/finance/>





Missouri Department of Revenue
Apportionment Schedule C
Financial Institutions

| Apportionment Factors | Total Within And Without Missouri (a) | Total Within Missouri (b) | Percent Within Missouri (b) ÷ (a) | |
|---|---------------------------------------|---------------------------|-----------------------------------|---|
| 1. Average yearly value of real and tangible personal property used in the business, whether owned or rented. Owned property: (at original cost, see instructions) (Exclude property not connected with the business and value of construction in progress) | | | | |
| Land | | | | |
| Depreciable assets | | | | |
| Inventory and supplies | | | | |
| Other (attach schedule) | | | | |
| Net annual rental of property, times eight (8) | | | | |
| Total Property Values | | | 1 | % |
| 2. Wages, salaries, commissions, and other compensation of employees — Total Wages And Salaries | | | 2 | % |
| 3. Average daily receivables — Total | | | 3 | % |
| 4. Average daily deposits — Total | | | 4 | % |
| 5. Apportionment Factor — add percentages on Lines 1, 2, 3, and 4, and divide by factors present (see instructions) | | | 5 | % |
| 6. Taxable income from Savings and Loan Tax Return, Form INT-3, Line 15, or Credit Union Tax Return, Form INT-4, Line 12 | | | 6 | |
| 7. Multiply Line 6 by Line 5, enter result | | | 7 | |
| 8. Multiply Line 7 by 7%. Enter here and on Savings and Loan Tax Return, Form INT-3, Line 16, or Credit Union Tax Return, Form INT-4, Line 13 | | | 8 | |

Mail to: Taxation Division
P.O. Box 898
Jefferson City, MO 65105-0898

Phone: (573) 751-2326
Fax: (573) 522-1721
TTY: (800) 735-2966
E-mail: fit@dor.mo.gov

Visit <http://dor.mo.gov/business/finance/>
for additional information.

Form 2330 (Revised 12-2016)



Instructions For Apportionment Schedule C

Who may apportion income?

A taxpayer must have income from business activity taxable by this state and at least one other state to apportion income. The income of the taxpayer is divided between the states in which the business is conducted pursuant to the property, payroll, receivables and deposits apportionment factors. If one or more of the four factors does not exist (that is, there is no denominator) determine the apportionment factor (Schedule C, Line 5) by dividing by the number of factors used.

Taxable in Another State:

A taxpayer is "taxable in another state" if, by reason of business activity in another state, it is subject to and did pay one of the types of taxes specified: a net income tax, a franchise tax measured by net income, a franchise tax for the privilege of doing business, or a corporate tax. The taxpayer must carry on business activities in another state. If the taxpayer voluntarily files and pays one or more of such taxes when not required to do so by the laws of that state or pays a minimal fee for qualification, organization or for the privilege of doing business in that state, but does not actually engage in business activities in that state, and does not have business facilities in that state or does actually engage in some activity, not sufficient for nexus, and the minimum tax bears no relation to the corporation's activities with such state, the taxpayer is not "taxable" in another state.

1. **Property Factor:** The denominator, Column (a), is the average value of all the taxpayer's real and tangible personal property owned or rented and used during the income year for the production of income. The numerator, Column (b), of the property factor shall include the average value of the taxpayer's real and tangible personal property owned or rented and used in this state or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State," during the income year. An automobile assigned to a traveling employee shall be included in the numerator of the factor of the state to which the employee's compensation is assigned under the payroll factor or in the numerator of the state in which the automobile is licensed.

Property owned by the taxpayer shall be valued at its original cost. As a general rule "original cost" is deemed to be the basis of the property for federal income tax purposes (prior to any federal adjustments) at the time of acquisition by the taxpayer and adjusted by subsequent capital additions or improvements thereto and partial disposition thereof, by reason of sale, exchange, abandonment, etc. Property rented by the taxpayer is valued at eight times the net annual rental rate. The net annual rental rate is the total annual rental rate paid by the taxpayer, less total annual rental rates received by the taxpayer from subrentals. As a general rule the average value of property owned by the taxpayer shall be determined by averaging the values at the beginning and ending of the income year. However, the Director of Revenue may require averaging by monthly values if such method of averaging is reasonably required to properly reflect the average value of the taxpayer's property for the income year.

2. **Payroll Factor:** The payroll factor includes only compensation which is attributable to the income subject to apportionment. The denominator, Column (a), of the payroll factor is the total compensation paid everywhere during the income year.

The numerator, Column (b), of the payroll factor is the total amount paid in this state or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State," during the income year by the taxpayer for compensation. Compensation is paid in this state if any one of the following tests, applied consecutively, are met: a) The employee's service is performed entirely within this state; b) The employee's service is performed both within and without this state, but the service performed without this state is incidental to the employee's service within the state (the word "incidental" means any service which is temporary or transitory in nature, or which is rendered in connection with an isolated transaction); c) If the employee's services are performed both within and without this state, the employee's compensation will be attributed to this state: (i) if the employee's base of operations is in this state; or (ii) if there is no base of operations in any state in which some part of the service is performed, but the place from which the service is directed or controlled is in this state; or (iii) if the base of operations or the place from which the service is directed or controlled is not in any state in which some part of the service is performed but the employee's residence is in this state. The term "base of operation" is the place of more or less permanent nature from which the employee starts his work and to which he customarily returns in order to receive instructions from the taxpayer or communications from his customers or other persons, or perform any other functions necessary to the exercise of his trade or profession at some other point or points.

3. **Receivables Factor:** The denominator, Column (a), of the receivables factor is the total average daily contract obligations owing to the taxpayer everywhere during the income period. The numerator, Column (b), of the receivables factor is the average daily contract obligations owing to the taxpayer on an open account held by an office, facility or branch in Missouri or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State".
4. **Deposits Factor:** The denominator, Column (a), of the deposits factor is the total average daily deposits everywhere during the income period. The numerator, Column (b), of the deposits factor is the average daily deposits held by an office facility or branch in Missouri or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State".

Note: Percentages on Lines 1–5 should be extended to four digits to the right of the decimal.



Missouri Department of Revenue
General Instructions - 2016 Savings and Loan Return

Section 148.610 – 148.710, RSMo

This information is for guidance only and does not state the complete law.

The 2016 Savings and Loan Return (**Form INT-3**) must be completed and filed by April 18, 2017. The tax is based upon the taxpayer's net income for the 2016 calendar year. An extension of time for filing this return may be granted by the Director of Revenue. When an extension is granted, the taxpayer is required to pay, as part of any tax due, interest thereon at the rate determined by **Section 32.065, RSMo**, from the day when such return should have been filed, if no such extension had been granted. Visit the Department's website at <http://dor.mo.gov/intrates.php> to obtain the annual interest rate. Pursuant to Regulation **12 CSR 10-10.070**, an extension of time may not exceed 180 days from the due date of April 18.

Review the state law prior to the completion of this tax return, since the Internal Revenue Code and the state law differ in the accounting for various transactions. A copy of your Federal Form 1120 or 1120S must be attached to the Missouri Savings & Loan Tax Return.

If any association operates more than one office or branch in Missouri, the association shall file one return. The association must complete the Financial Institution Tax Schedule B (**Form 2331**), listing the address of each office or branch and showing the total dollar amount of savings accounts, deposits and repurchase agreements of each office or branch and the total for the association. If an association has an office or offices outside Missouri, the total of the dollar amount of deposits and accounts at an office or offices outside Missouri shall be excluded in determining the total deposits and accounts of the taxpayer. Schedule B must be completed and submitted with the Savings and Loan Tax Return.

All savings and loan associations must complete this tax return reflecting their total business activities from all sources. Savings and loan associations conducting business in multiple states should refer to the instructions for Line 19.

Instructions

County Code - Enter your three digit county code of the principal place of your institution from the list provided at the end of these instructions.

Part I

Line 1 Enter the amount of taxable income (loss) from Federal Form 1120, Line 28, before any net operating loss deduction or special deduction is applied, or Federal Form 1120S, Line 21.

Line 2 Enter all income received from state and political subdivision obligations excluded on the federal return. Explain if different from tax-exempt interest shown on the federal return.

Line 3 Enter all income received from federal government securities excluded from the federal return.

Line 4 Enter the bad debt claimed on the federal return or any additions to a bad debt reserve claimed as a deduction on the federal return. (The reserve method is not a permissible method on this return.) In the appropriate box, indicate the bad debt method used on the federal return.

Line 5 Enter the excess, if any, of recoveries of bad debts previously charged off over current year's charge offs. Attach schedule of bad debt computation.

Line 6 Enter the amount of Missouri Savings and Loan tax (imposed by Chapter 148, RSMo) deducted on the federal return.

Line 7 Enter the total credits from Schedule A of this return. The amount of taxes claimed as a deduction on the federal return but claimed as a credit on Line 20 of this return includes all taxes paid directly to the State of Missouri or any political subdivision thereof, except taxes on tangible personal property owned by the taxpayer and held for lease or rental to others, contributions paid pursuant to the unemployment compensation law of Missouri, real estate taxes, social security taxes, sales and use taxes and taxes imposed by this law. Explain the difference, if any, between the amount shown on Line 7 of this return and the federal return. Please submit the schedule of taxes deducted on the federal return for verification purposes. The savings and loan assessment fee is not an allowable credit. The annual registration fee is not an allowable credit because it is not a tax.

Line 8 Enter deductions claimed on the federal return which are not allowable on this return and income not included on the federal return which is required to be included on this return. Attach a detailed schedule.

Line 9 Enter the total of Lines 1 through 8.

Part II

Line 10 Enter the amount of actual bad debt charge offs.

Line 11 Enter the current year deduction for federal income taxes. The current year deduction will be the amount actually accrued (if an accrual basis taxpayer) or paid (if a cash basis taxpayer) during the year. Accrual basis taxpayers that are members of an affiliated group filing a consolidated federal income tax return shall allocate its consolidated federal tax liability among the members of the group for the year by using the method elected to allocate earnings and profits by the group under Internal Revenue Code Section 1552, without regard to any additional allocations under Treasury Regulation 1.1502-33(d). If no election was made, the taxpayer shall allocate according to Section 1552(a)(1), IRC.

Cash basis taxpayers that are members of an affiliated group filing a consolidated federal income tax return shall allocate the consolidated tax paid or refunded during the year by using the method elected to allocate earnings and profits by the group under Internal Revenue Code Section 1552 for the applicable year without regard to any additional allocations under Treasury Regulation 1.1502-33(d). If no election was made, the taxpayer shall allocate according to Section 1552(1)(1), IRC.

Line 12 Enter the amount of charitable contributions actually made in excess of the amount allowed, if any, on the federal return. Attach a schedule of charitable contributions if not included with the federal return.

Line 13 Enter the total amount of any deduction claimed on this return and not included on the federal return. These deductions must be itemized on a schedule attached to this return.

Line 14 Enter the total amount of Lines 10, 11, 12, and 13.

Line 15 Enter the amount of the Port Cargo Expansion deduction approved by the Missouri Department of Economic Development. Attach a copy of the certificate authorizing the deduction.

Line 16 Enter the amount of the International Trade Facility deduction approved by the Missouri Department of Economic Development. Attach a copy of the certificate authorizing the deduction.

Line 17 Enter the amount of the Qualified Trade Activities deduction approved by the Missouri Department of Economic Development. Attach a copy of the certificate authorizing the deduction. The amount of the deduction cannot exceed fifty percent (50%) of the amount on Line 9.

Line 18 Subtract Lines 14, 15, 16, and 17 from Line 9 and enter net amount. If "loss", indicate by brackets "()" and enter "none" on Line 19.

Part III

Line 19 Multiply the taxable income amount on Line 18 by 7 percent and enter result. If Line 9 includes income from business activity both within and without Missouri from offices or branches located in such states, the tax may be eligible to be apportioned on the Financial Institution Apportionment Schedule C ([Form 2330](#)), which must be attached to Form INT-3.

Line 21 Subtract Line 20 from Line 19 and enter amount. If amount on Line 20 exceeds amount on Line 19, enter "none".

Line 22A Enter the amount of tentative payment (if applicable).

Line 22B Enter the amount of tax credits claimed from the list below. Attach a schedule listing the amounts for each tax credit. A copy of the approved authorization must be attached to the return.

Line 22C Enter the amount of approved Enterprise Zone Credit claimed. Attach a copy of the certificate of eligibility and calculation of the credit claimed on this return.

Line 23 Enter overpayment of previous year's tax.

Line 24 Subtract Lines 22A, 22B, 22C, and 23 from Line 21.

Line 25 Any tax due on this return not paid by April 18, 2017 is delinquent, and interest will be charged on such amount at the annual interest rate. The annual interest rate can be obtained from the Department's website at <http://dor.mo.gov/intrates.php>. Enter the interest on this line.

Line 26 Enter the total of Lines 24 and 25. If a balance due, submit this amount. Make check payable to "Missouri Department of Revenue".

Line 20 Enter the amount from Line 7.

Available Tax Credits

| | | |
|--|------------------------------|---------------------------------|
| Affordable Housing Assistance | Family Farms Act | Pregnancy Resource |
| Agricultural Products Utilization | Film Production | Rebuilding Communities |
| Alternative Fuel Infrastructure | Historic Preservation | Rebuilding Communities and |
| Bond Enhancement | Infrastructure Development | Neighborhood Preservation Act |
| Brownfield "Jobs and Investment" | Innovation Campus | Remediation |
| Business Use Incentives for | Maternity Home | Residential Treatment Agency |
| Large-scale Development (BUILD) | Missouri Low Income Housing | Shelter for Victims of Domestic |
| Demolition | Missouri Quality Jobs | Violence |
| Development | Missouri Works | Small Business Incubator |
| Development Reserve | Neighborhood Assistance | Small Business Investment |
| Developmental Disability Care Provider | New Enhanced Enterprise Zone | Special Needs Adoption |
| Distressed Areas Land Assemblage | New Enterprise Creation | Sporting Event |
| Export Finance | New Generation Cooperative | Transportation Development |
| Family Development Account | New Market | Youth Opportunities |

County Codes

| Code | County | Code | County | Code | County | Code | County | Code | County |
|------|----------------|------|-----------|------|-------------|------|------------|------|-----------------|
| 001 | Adair | 047 | Clay | 093 | Iron | 139 | Montgomery | 185 | St Clair |
| 003 | Andrew | 049 | Clinton | 095 | Jackson | 141 | Morgan | 187 | St Francois |
| 005 | Atchison | 051 | Cole | 097 | Jasper | 143 | New Madrid | 189 | St Louis County |
| 007 | Audrain | 053 | Cooper | 099 | Jefferson | 145 | Newton | 193 | Ste Genevieve |
| 009 | Barry | 055 | Crawford | 101 | Johnson | 147 | Nodaway | 195 | Saline |
| 011 | Barton | 057 | Dade | 103 | Knox | 149 | Oregon | 197 | Schuyler |
| 013 | Bates | 059 | Dallas | 105 | Laclede | 151 | Osage | 199 | Scotland |
| 015 | Benton | 061 | Daviess | 107 | Lafayette | 153 | Ozark | 201 | Scott |
| 017 | Bollinger | 063 | Dekalb | 109 | Lawrence | 155 | Pemiscot | 203 | Shannon |
| 019 | Boone | 065 | Dent | 111 | Lewis | 157 | Perry | 205 | Shelby |
| 021 | Buchanan | 067 | Douglas | 113 | Lincoln | 159 | Pettis | 207 | Stoddard |
| 023 | Butler | 069 | Dunklin | 115 | Linn | 161 | Phelps | 209 | Stone |
| 025 | Caldwell | 071 | Franklin | 117 | Livingston | 163 | Pike | 211 | Sullivan |
| 027 | Callaway | 073 | Gasconade | 119 | McDonald | 165 | Platte | 213 | Taney |
| 029 | Camden | 075 | Gentry | 121 | Macon | 167 | Polk | 215 | Texas |
| 031 | Cape Girardeau | 077 | Greene | 123 | Madison | 169 | Pulaski | 217 | Vernon |
| 033 | Carroll | 079 | Grundy | 125 | Maries | 171 | Putnam | 219 | Warren |
| 035 | Carter | 081 | Harrison | 127 | Marion | 173 | Ralls | 221 | Washington |
| 037 | Cass | 083 | Henry | 129 | Mercer | 175 | Randolph | 223 | Wayne |
| 039 | Cedar | 085 | Hickory | 131 | Miller | 177 | Ray | 225 | Webster |
| 041 | Chariton | 087 | Holt | 133 | Mississippi | 179 | Reynolds | 227 | Worth |
| 043 | Christian | 089 | Howard | 135 | Moniteau | 181 | Ripley | 229 | Wright |
| 045 | Clark | 091 | Howell | 137 | Monroe | 183 | St Charles | 510 | St Louis City |