

MISSOURI DEPARTMENT OF
REVENUE
**2023 Savings & Loan Association -
Building & Loan Association Tax Return**

- Amended Return - Select if filing an amended return.
 Federal Extension - Select this box if you have an approved federal extension.

2024 Taxable year based on the 2023 calendar year income period

Due date April 15, 2024

Name		
Address		Federal Employer Identification Number (FEIN)
City	State	Zip 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 Form 1120, Line 28 or 1120S, Line 21.....	1	00
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	00
3. Income from federal government securities not included in federal income	3	00
4. Bad debt claimed on federal return <input type="checkbox"/> Reserve Method <input type="checkbox"/> Direct Write-off Method <input type="checkbox"/> Other.....	4	00
5. Net bad debt recoveries.....	5	00
6. Missouri S & L Association - B & L Association tax deducted on federal return.....	6	00
7. Taxes deducted on federal return, claimed as credits on this return (must be detailed on Schedule A or attachment).....	7	00
8. Other additions (attach detailed schedule).....	8	00
9. Total of Lines 1 through 8.....	9	00

Part 2 - Deductions

10. Net bad debt charge offs.....	10	00
11. Federal income tax deduction (see instructions).....	11	00
12. Charitable contribution in excess of allowable federal deduction.....	12	00
13. Other deductions (attach detailed schedule).....	13	00
14. Total of Lines 10, 11, 12, and 13.....	14	00
15. Port Cargo Expansion deduction.....	15	00
16. International Trade Facility deduction.....	15	00
17. Qualified Trade Activities deduction (limit is 50% of Line 9).....	17	00
18. Taxable income (Line 9 less Lines 14, 15, 16, and 17).....	18	00

Part 3 - Computation of Tax

19. Tax — Multiply Line 18 by 4.48% (if apportionment required, see instructions).....	19	00
20. Credits from Line 7 above	20	00
21. Tax after allowable credits (subtract Line 20 from Line 19).....	21	00
22A. Less tentative payment or amount previously paid	22A	00
22B. Miscellaneous credits (attach schedule and approved authorizations)	22B	00
23. Less overpayment of previous year's tax	23	00
24. Subtotal (see instructions).....	24	00
Skip lines 25 through 27 if you are not filing an amended return.		
25. Amended return only - Amount paid on original return.....	25	00
26. Amended return only - Overpayment, if any, shown on original return	26	00
27. Amended return only - (Line 25 less line 26).....	27	00
28. Balance due or overpaid (Line 24 less line 27)	28	00
29. Interest for delinquent payment after April 15, 2024 (see instructions)	29	00
30. Total amount due or overpayment (see instructions for overpayment). (Line 28 plus Line 29)	30	00

Schedule A - Taxes Claimed As Credits	Description (Do not list tangible personal property tax on leased property)	Amount
Total (Enter on Lines 7 and 20, Page 1)		

Tax Credit Schedule	Benefit Number	Credit Name	Amount Claimed
Total (Enter on Line 22B, Page 1)			

Authorization and Signature

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 schedules and statements are 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: Printed Name of Officer:

Telephone Number: Date Signed (MM/DD/YY):

Preparer's Signature (Including Internal Preparer): Preparer's FEIN, SSN, or PTIN:

Telephone Number: Date Signed (MM/DD/YY):

Email Address:

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.

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

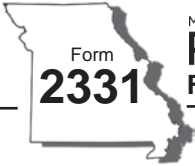
E-mail: fit@dor.mo.gov
Visit <http://dor.mo.gov/business/finance> for additional information.

Form INT-3 (Revised 12-2023)

Phone: (573) 751-2326
Fax: (573) 522-1720
TTY: (800) 735-2966



Ever served on active duty in the United States Armed Forces?
If yes, visit dor.mo.gov/military/ to see the services and benefits we offer to all eligible military individuals. A list of all state agency resources and benefits can be found at veteranbenefits.mo.gov/state-benefits/.



MISSOURI DEPARTMENT OF
REVENUE
Financial Institution Tax Schedule B

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. Indicate the complete physical address of each office and the percentage of each office compared to the total income of the company in Missouri, extend percentages four digits to the right of the decimal. The total must equal 100%. For each address include the county in which the address is located. If there are more than 30 locations, please email a list of the locations in a spread sheet, along with a copy of this return, to the Department at the e-mail shown at the bottom of the return.

Banks

Year End Combined Total Amount Of All Accounts Or Deposits At Missouri Locations	\$	
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**Credit Unions
Savings & Loans
Building & Loans**

Year End Combined Total Amount Of All Savings Accounts, Deposits, Or Repurchase Agreements At Missouri Locations	\$	
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Attach additional pages if necessary.

**Political Subdivisions Taxing
the Reporting Financial Institutions**

Physical Street Address				Year End Total Of Deposits	
				\$	
City	County	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	County	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.					

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

E-mail: fit@dor.mo.gov

Visit dor.mo.gov/taxation/business/tax-types/finance/ for additional information.

Form 2331 (Revised 12-2023)

Phone: (573) 751-2326
Fax: (573) 522-1720
TTY: (800) 735-2966



Ever served on active duty in the United States Armed Forces?
If yes, visit dor.mo.gov/military/ to see the services and benefits we offer to all eligible military individuals. A list of all state agency resources and benefits can be found at veteranbenefits.mo.gov/state-benefits/.



Section 148.610 – 148.710, RSMo

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

The 2023 Savings and Loan Return (**Form INT-3**) must be completed and filed by April 15, 2024. The tax is based upon the taxpayer's net income for the 2023 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 dor.mo.gov/taxation/statutory-interest-rates.html 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 original due date of April 15.

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 complete physical address, including the street address, city, state, zip code and county in which the address is located of each office location, home 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

Amended Return: Select the box at the top of the form if filing an amended return.

Federal Extension: Select the box at the top of the form indicating you have an approved federal extension. Attach a copy of the extension with this return.

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 detailed on 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. 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

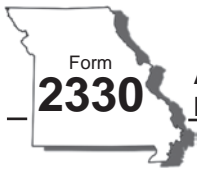
Line 10 Enter the amount of actual bad debt charge offs.

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 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.



MISSOURI DEPARTMENT OF
REVENUE
Apportionment Schedule C
Financial Institutions

Apportionment Schedule	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			
	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 18, or Credit Union Tax Return, Form INT-4, Line 15			6 _____
	7. Multiply Line 6 by Line 5, enter result			7 _____
	8. Multiply Line 7 by 4.48%. Enter here and on Savings and Loan Tax Return, Form INT-3, Line 19, or Credit Union Tax Return, Form INT-4, Line 16			8 _____

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

E-mail: fit@dor.mo.gov Form 2330 (Revised 12-2023)
 Visit dor.mo.gov/taxation/business/tax-types/finance/ for additional information.

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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.

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 4.48 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 20 Enter the amount from Line 7.

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 total amount of tax credits claimed on the Tax Credit Schedule on page 2 of Form INT-3. Attach a copy of the approved authorizations for each credit.

If additional lines are needed attach a schedule listing the amounts for each tax credit and a copy of the approved authorization to the return. See **Section 148.064.1, RSMo**, for ordering of tax credits. Tax credits can only be used once.

Line 23 Enter overpayment of previous year's tax.

Line 24 Line 21 Less Lines 22A, 22B, and 23.

Line 25 Amended return only: Enter payment(s) applied to your original filed return, including payments applied to penalties and interest. If not filing an amended return, go to line 28.

Line 26 Amended return only: Enter the overpayment claimed or adjusted on your original return.

Line 27 Subtract Line 26 from Line 25. If this is not an amended return, enter zero.

Line 28 Line 24 less Line 27. If Line 27 is blank, enter amount from Line 24. If less than zero, the return is overpaid. If amount is greater than zero complete Lines 29 and 30.

Line 29 Any tax due on this return not paid by April 15, 2024 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 dor.mo.gov/taxation/statutory-interest-rates.html. Enter the interest on this line.

Line 30 Enter the total of Lines 28 and 29. If a balance due, submit this amount. Make check payable to "Missouri Department of Revenue".

If an overpayment, submit a completed Application for Financial Institution Tax Credit or Refund (**Form 1141**) with this return indicating whether the overpayment is a refund or a credit.

Available Tax Credits

Affordable Housing Assistance	Family Farms Act	Rebuilding Communities and Neighborhood Preservation Act
Agricultural Products Utilization	Historic Preservation	Remediation
Bond Enhancement	Infrastructure Development	Research Expense
Brownfield "Jobs and Investment"	Innovation Campus	Residential Treatment Agency
Business Use Incentives for Large-scale Development (BUILD)	Intern and Apprentice Recruitment	Shelter for Victims of Domestic Violence
Capitol Complex - Artifact Donation	Maternity Home	Small Business Incubator
Capitol Complex - Monetary Donation	Missouri Low Income Housing	Special Needs Adoption
Development	Missouri Quality Jobs	Sporting Event
Development Reserve	Missouri Works	Youth Opportunities
Developmental Disability Care Provider	Neighborhood Assistance	
Export Finance	New Enhanced Enterprise Zone	
Family Development Account	New Generation Cooperative	
	Pregnancy Resource	