



TAX RETURN FOR BANKING CORPORATIONS

2013

ATTACH COPY OF ALL PAGES OF YOUR FEDERAL RETURN

For CALENDAR YEAR 2013 or FISCAL YEAR beginning 2013 and ending

Amended return, Final return, Special short period return (see inst.)
Check box if you claim any 9/11/01-related federal tax benefits (see inst.) Enter 2-character special condition code, if applicable (see inst.):

Name, In Care Of, Address (number and street), City and State, Zip Code, Business Telephone Number, Taxpayer's Email Address:

EMPLOYER IDENTIFICATION NUMBER, BUSINESS CODE NUMBER AS PER FEDERAL RETURN

STATE OR COUNTRY OF ORGANIZATION, DATE ORGANIZED, DATE BUSINESS BEGAN IN NEW YORK CITY, FEDERAL RETURN WAS FILED ON, TYPE OF CORPORATION, TYPE OF BUSINESS, LOCATION(S) WITHIN NYC

SCHEDULE A - Computation of Tax

Table with columns: Description, Amount included with Form NYC-200V or being paid electronically, Payment Amount. Rows include: Allocated taxable entire net income, Allocated taxable alternative entire net income, Allocated taxable assets, Fixed minimum tax, Tax, UBT Paid Credit, Relocation and employment assistance program (REAP) credit, LMREAP Credit, Net Tax, First installment of estimated tax, Total of lines 8 and 9a or 9b, Prepayments, Balance due, Overpayment, Interest, Additional charges, Penalty for underpayment of estimated tax, Net overpayment, Amount of line 16 to be, TOTAL REMITTANCE DUE, Issuer's allocation percentage, Total receipts, Total capital from federal return, EIN of parent corporation, Entire net income allocation percentage, NYC rent deducted on federal tax return.

CERTIFICATION OF AN ELECTED OFFICER OF THE CORPORATION

I hereby certify that this return, including any accompanying rider, is, to the best of my knowledge and belief, true, correct and complete. I authorize the Dept. of Finance to discuss this return with the preparer listed below. (see instructions) ..YES

Firm's Email Address:

Signature of officer, Title, Date, Preparer's signature, Preparer's printed name, Check if self-employed, Date, Firm's name (or yours, if self-employed), Address, Zip Code

Preparer's Social Security Number or PTIN, Firm's Employer Identification Number

SCHEDULE B - Computation and Allocation of Entire Net Income

1. Federal taxable income before net operating loss deduction and special deductions (from federal return 1120, line 28; 1120F, Section II, line 29; 1120S, line 21; 1120-REIT, line 22; or 1120-RIC, line 26) 1.

Table with columns for 'ALIEN CORPORATIONS' and 'ALL OTHERS'. Rows include: 2a. Dividends and interest effectively connected with the conduct of a trade or business in the United States NOT included on line 1; 2b. Any other income not included on line 1 or line 2a which is exempt by treaty from federal income tax; 3a. Dividends not included on line 1; 3b. Interest not included on line 1; 4. Enter the sum of lines 2a and 2b or the sum of lines 3a and 3b, whichever is applicable; 5. Income taxes paid to the U.S.; 6. New York State Franchise Tax; 7. New York City General or Banking Corporation taxes; 8. Enter total amount of federal depreciation adjustment; 9. Amount deducted on federal return as a result of safe harbor lease election; 10. Amount which would have been required to be included in federal taxable income had safe harbor lease election not been made; 11. Any other federal deduction previously allowable as a deduction under Subchapter 3 of Chapter 6; 12. Other additions to federal taxable income; 13. Total additions (add lines 4 through 12).

Table with columns for 'ALIEN CORPORATIONS' and 'ALL OTHERS'. Rows include: 14. Interest and other expenses not deducted on federal return which are applicable to lines 2a, 2b, 3a or 3b; 15. Enter total amount of allowable NYC depreciation adjustment; 16. Federal income or gain from installment method transactions previously includible under Subchapter 3, Chapter 6; 17. Amount of Internal Revenue Code Section 78 dividends included on lines 1, 2a, 2b, 3a and 3b; 18. Amount included in federal taxable income as a result of safe harbor lease election; 19. Amount which would have been required to be excluded from federal taxable income had safe harbor lease election not been made; 20. Wages and salaries subject to federal jobs credit and not deducted on federal return; 21. Amount of money received from Federal Deposit Insurance Corp. or from Federal Savings and Loan Insurance Corp. and included on line 1; 22. Interest income from subsidiary capital (attach rider) \$ x 17%; 23a. Dividend income from subsidiary capital (not included on line 17) (attach rider) \$ x 60%; 23b. Net gains from subsidiary capital (attach rider) \$ x 60%; 24. Interest income on obligations of N.Y. State, its political subdivisions, or of the U.S. (attach rider) \$ x 22 1/2%; 25. Adjusted eligible net income or loss of an International Banking Facility (from Schedule F, line 34); 26. New York City net operating loss (NOL) deduction; 27. Other subtractions from federal taxable income; 28. Total subtractions (add lines 14 through 27).

29. ENTIRE NET INCOME (line 1 plus line 13 minus line 28) 29.
30. Allocated entire net income - line 29 x % (From Schedule G, part 1, line 7)(enter on page 1, Schedule A, line 1) 30.



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 29), 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: (Less than 4%, At least 4% but less than 5%, All others), And the % of mortgages included in total assets (from line 6) is: (33% or more, 33% or more, All others), The tax rate is: (.00002, .00004, .0001), Indicate the appropriate tax rate: (checkboxes).

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 pro-forma return Federal 1120 or Federal 1120-F, Section II.

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.

Enter on lines 1 through 5, in the Federal Amount column, the amounts reported on your federal pro-forma return Federal 1120 or Federal 1120-F, Schedule M-1.

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.

Enter on lines 1 and 2 in the Federal Amount column the amounts reported on your federal pro-forma return 1120 or federal 1120-F, Schedules K and L.

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).



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 25)			34.



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

- Are you a banking corporation described in Administrative Code section 11-640(a)(9)?
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)?

If you answered "Yes" to both questions, then you must allocate using weighted factors (see instructions concerning "Weighted Factor 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.

- 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 20)
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 on weighted factor allocation))
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 on weighted factor allocation))
6. Total of NYC percentages shown on lines 1c, 2m, 3, 4d and 5 (see instructions on weighted factor allocation)
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 30 and to Schedule A, line 25)

Table with 2 main columns: COLUMN A NEW YORK CITY and COLUMN B EVERYWHERE. Rows correspond to items 1a through 7.

Part 2 Computation of alternative entire net income allocation percentage

- 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)

Table with 2 main columns: COLUMN A NEW YORK CITY and COLUMN B EVERYWHERE. Rows correspond to items 1a through 5.



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	1a.			
1b.	Multiply column A x 80%.....	1b.			
1c.	Percentage in New York City (line 1b, column A divided by line 1a, column B)	1c.			%
2.	Receipts arising during the taxable period from:				
a.	Interest income from loans and financing leases.....	2a.			
b.	Other income from loans and financing leases.....	2b.			
c.	Lease transactions and rents	2c.			
d.	Interest from bank, credit, travel, entertainment and other credit card receivables	2d.			
e.	Service charges and fees from bank, credit, travel, entertainment and other credit cards.....	2e.			
f.	Receipts from merchant discounts.....	2f.			
g.	Income from trading activities and investment activities	2g.			
h.	Fees or charges from letters of credit, traveler's checks and money orders..	2h.			
i.	Performance of services.....	2i.			
j.	Royalties.....	2j.			
k.	All other business receipts	2k.			
l.	Totals	2l.			
m.	Percentage in New York City (line 2l, column A divided by line 2l, column B)	2m.			%
3.	Additional receipts factor (enter percentage from line 2m (see instructions on weighted factor allocation))	3.			%
4.	Deposits maintained in branches				
a.	Deposits of \$100,000 or more	4a.			
b.	Deposits of less than \$100,000.....	4b.			
c.	Total of line 4a and line 4b	4c.			
d.	Percentage in New York City (line 4c, column A divided by line 4c, column B) .	4d.			%
5.	Additional deposits factor (enter percentage from line 4d (see instructions on weighted factor allocation))	5.			%
6.	Total of NYC percentages shown on lines 1c, 2m, 3, 4d and 5 (see instructions on weighted factor allocation)	6.			%
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)	7.			%

Composition of Prepayments claimed on Schedule A, line 11

	DATE	AMOUNT
A. Mandatory first installment paid with preceding year's tax	A.	
B. Payment with declaration, Form NYC-400B (1)	B.	
Payment with Notice of Estimated Tax Due (2)		
Payment with Notice of Estimated Tax Due (3)		
C. Payment with extension, Form NYC-EXT	C.	
D. Carryover credit from preceding year other than UBT Paid Credit carryover.....	D.	
E. TOTAL of A, B, C and D (enter on Schedule A, line 11)	E.	



SCHEDULE J - Additional Required Information

- 1. Is the Internal Revenue Service or the New York State Department of Taxation and Finance auditing any taxable income reported in a prior year?
2. Has the Internal Revenue Service or the New York State Department of Taxation and Finance corrected any taxable income reported in a prior year?
3. Has Form(s) NYC-3360, NYC-3360B or NYC-3360F been filed?
4. Did you calculate a depreciation deduction by the application of the Federal Accelerated Cost Recovery System (ACRS)?
5. Were you a participant in a "safe harbor leasing" transaction during the period covered by this return?
6. At any time during the taxable year, did the corporation have an interest in real property (including a leasehold interest) located in NYC or in an entity owning such real property?
7. If "YES" to 6:
a. Attach a schedule of such property, including the nature of the interest and including the street address, borough, block and lot number.
b. Was any NYC real property or interest (including a leasehold interest) in an entity owning real property acquired or transferred with or without consideration?
c. Was there a partial or complete liquidation of the corporation?
d. Was 50% or more of the corporation's ownership transferred during the tax year, over a three-year period or according to a plan?
8. If "YES" to 7b, 7c, or 7d, was a Real Property Transfer Tax Return filed?
9. If "NO" to 8, explain:
10. Are you a member of:
a. a federal consolidated group
b. a New York State combined group
c. a New York City combined group
11. If you answered:
"YES" to 10a. indicate total federal consolidated taxable income of group before net operating loss deduction
"YES" to 10b. compute total federal consolidated taxable income before net operating loss deduction for those corporations not included in the New York City combined group but included in the New York State combined group
"YES" to 10c. compute total federal consolidated taxable income before net operating loss deduction for those corporations not included in the New York City combined group but in the federal consolidated group
12. Balance sheet information as of end of the year as per federal income tax return:
Total assets
Total liabilities
Total capital
13. If you are a member of a New York City combined group, compute combined New York City balance sheet information as of end of the year.
Total assets
Total liabilities
Total capital
14. Attach a list of offices and branches located outside New York City.
15. Do you have an International Banking Facility in New York City?
If "YES", provide the date established
Date business began in NYC
Provide the date approval was obtained from Federal Reserve Bank
16. Does the corporation have one or more qualified subchapter S subsidiaries?
If "YES", attach a schedule showing the name, address and EIN, if any, of each QSSS and indicate whether the QSSS filed or was required to file a City business income tax return. See Finance Memorandum 99-3 online at:
http://home2.nyc.gov/html/dof/html/pdf/99pdf/fm99_3.pdf
17. Is this taxpayer subject to the Commercial Rent Tax?
18. If "YES", were all required Commercial Rent Tax Returns filed?

Attach copy of all pages of your federal tax return or pro forma federal tax return.

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 2013 return is on or before March 17, 2014.

For fiscal years beginning in 2013, 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/FINANCE
OR
Mail Payment and Form NYC-200V ONLY to:
NYC DEPARTMENT OF FINANCE
P.O. BOX 3646
NEW YORK, NY 10008-3646

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