

ALABAMA DEPARTMENT OF REVENUE
Financial Institution Excise Tax Return

For the year January 1 - December 31, 2005, or other tax year beginning \_\_\_\_\_, 2005 and ending \_\_\_\_\_

(For Official Use Only)
NATURE OF BUSINESS, CODE, FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN)
NAME, ADDRESS, CITY, STATE, COUNTRY, 9-DIGIT ZIP CODE
TELEPHONE NUMBER, STATE OF INCORPORATION, DATE OF INCORPORATION
THIS COMPANY'S TOTAL ASSETS, DATE QUALIFIED IN ALABAMA
DEPARTMENT USE ONLY
Extension, Balance, Additional Tax, Date Paid, Reviewed by, Audited by
Is this an Alabama Consolidated Excise Tax return?
Does this company file as part of a consolidated Federal return?
If payment made through Electronic Funds Transfer (EFT), check this box

FILING STATUS: (See Instructions)

- 1 [ ] Corporation operating only in Alabama
2 [ ] Multistate Corporation--Apportionment
3 [ ] Multistate Corporation--Separate (Direct) Accounting (Prior written approval required)

Table with 40 rows and 4 columns. Rows include: 1 Interest and Dividends, 2 Dividend Income, 3 Rental Income, 4 Gain or (Loss) on Sale of Assets, 5 Other Income, 6 TOTAL INCOME, 7 Compensation of Officers, 8 Salaries and Wages of Employees, 9 Repairs, 10 Bad Debts, 11 Rent, 12 Taxes - Actual Amount Paid in 2005, 13 Interest, 14 Contributions, 15 Depreciation, 16 Advertising, 17 Pension, Profit Sharing Plans, Etc., 18 Dividends - Section 40-16-1(2)(g)(i)(j), 19 Other Deductions, 20 TOTAL DEDUCTIONS, 21 Net Income or (Loss), 22 Net Non Business (Income)/Loss, 23 Apportionable Income, 24 Alabama Apportionment Factor, 25 Income Apportioned to Alabama, 26 Net Non Business Income/(Loss) allocated to this state, 27 Alabama Income Before Federal Income Tax Deduction, 28 Federal Income Tax Deduction/(Refund), 29 Alabama Income Before Net Operating Loss (NOL), 30 Alabama NOL Deduction, 31 Alabama Taxable Income, 32 FINANCIAL INSTITUTION EXCISE TAX, 33 Less Taxes Used as Credits, 34 Balance of Tax after Credits, 35 Less Previous Payments, 36 Balance of Tax Due with this Return or (Overpayment/Refund), 37 Interest from April 15 to Date of Payment at the Internal Revenue Service Rate, 38 Penalty for late filing and/or late payment, 39 TOTAL AMOUNT DUE, 40 AMOUNT REMITTED WITH THIS RETURN.

SCHEDULE A - Dividend Income			
Payor Corporation:	Domestic Corps.	Foreign Corps.	
TOTAL TO LINE 2, PAGE 1 .....			

SCHEDULE B - Gain or (Loss) On Sale of Assets				
Description	Sales Price	Cost	Depreciation or Amortization	Net Gain (Loss)
TOTAL TO LINE 4, PAGE 1 .....				

SCHEDULE C - Compensation of Officers				
Name of Officer	Title	Stock Ownership		Amount of Compensation
		Common	Preferred	
TOTAL TO LINE 7, PAGE 1 .....				


SCHEDULE D - Bad Debts - Reserve Method (See Instructions)						
Year	Trade Notes And Accounts Receivable Outstanding At End of Year	Sales On Account	Amount Added To Reserve		Amount Charged Against Reserve	Reserve For Bad Debts At End of Year
			Current Year's Provision	Recoveries		
2000						
2001						
2002						
2003						
2004						
2005						


SCHEDULE E - Taxes Deducted		SCHEDULE F - Taxes Used As Credits	
Franchise Taxes and Permits		Sales Taxes: Supplies, etc.	
Privilege Taxes		Furniture, Fixtures	
Social Security Taxes		Use Taxes	
Ad Valorem Taxes		State Tax on Utilities	
Other Taxes - Attach Schedule		State Tax on Telephone	
TOTAL TO LINE 12, PAGE 1 .....		Other Allowable Credits	
		TOTAL TO LINE 33, PAGE 1 .....	

SCHEDULE G - Depreciation						
Type of Property	Date Acquired	Cost or Other Basis	Prior Depreciation	Method	Life	Current Depreciation
TOTAL TO LINE 15, PAGE 1 .....						

**AFFIDAVIT**

I authorize a representative of the Department of Revenue to discuss my return and attachments with my preparer.  
 Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

**Please Sign Here**  \_\_\_\_\_  
 Your signature \_\_\_\_\_ Date \_\_\_\_\_ Title or Position \_\_\_\_\_

**Paid Preparer's Use Only**  \_\_\_\_\_  
 Preparer's signature \_\_\_\_\_ Date \_\_\_\_\_ Preparer's Social Security No. \_\_\_\_\_  
 Firm's name (or yours if self-employed) and address \_\_\_\_\_ E.I. No. \_\_\_\_\_  
 \_\_\_\_\_ ZIP Code \_\_\_\_\_

Person to contact for information concerning this return .....Name \_\_\_\_\_ Telephone Number ( ) \_\_\_\_\_

**SCHEDULE H – Balance Sheets**

ASSETS	BEGINNING OF TAXABLE YEAR		END OF TAXABLE YEAR	
	(A) AMOUNT	(B) TOTAL	(C) AMOUNT	(D) TOTAL
1 Cash .....				
2 Trade notes and accounts receivable .....				
(a) Less allowance for bad debts .....				
3 Inventories .....				
4 Government obligations:				
(a) U.S. and instrumentalities .....				
(b) State, subdivisions thereof, etc. ....				
5 Other current assets (attach schedule) .....				
6 Loans to stockholders .....				
7 Mortgage and real estate loans .....				
8 Other investments (attach schedule) .....				
9 Buildings and other fixed depreciable assets .....				
(a) Less accumulated depreciation .....				
10 Depletable assets .....				
(a) Less accumulated depletion .....				
11 Land (net of any amortization) .....				
12 Intangible assets (amortizable only) .....				
(a) Less accumulated amortization .....				
13 Other assets (attach schedule) .....				
14 Total assets .....				
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>				
15 Accounts payable .....				
16 Mortgages, notes, bonds payable in less than 1 yr. ....				
17 Other current liabilities (attach schedule) .....				
18 Loans from stockholders .....				
19 Mortgages, notes, bonds payable in 1 yr. or more .....				
20 Other liabilities (attach schedule) .....				
21 Capital stock: (a) Preferred stock .....				
(b) Common stock .....				
22 Paid-in or capital surplus .....				
23 Retained earnings – Appropriated (attach schedule) .....				
24 Retained earnings – Unappropriated .....				
25 Less cost of treasury stock .....		( )		( )
26 Total liabilities and stockholders' equity .....				

**SCHEDULE I – Reconciliation of Income Per Books with Income Per Return**

1 Net income per books .....		7 Income recorded on books this year not included in this return (itemize) .....	
2 State Excise Tax .....			
3 Income subject to tax not recorded on books this year (itemize) .....			
4 Expenses recorded on books this year not in this return (itemize):		8 Deductions in this tax return not charged against book income this year (itemize):	
(a) Depreciation .....		(a) Depreciation .....	
(b) Depletion .....		(b) Depletion .....	
(c) Other .....		(c) Other .....	
5 Excess of Federal Income Tax booked over paid .....		9 Excess of Federal Income Tax paid over amount booked .....	
6 Total of lines 1 through 5 .....		10 Total of lines 7, 8a, 8b, 8c, and 9 .....	
		11 Income (line 6 less line 10) .....	

**SCHEDULE J – Analysis of Unappropriated Retained Earnings Per Books (Line 24 Above)**

1 Balance at beginning of year .....		5 Distributions:	
2 Net income per books .....		(a) Cash .....	
3 Other increases (itemize) .....		(b) Stock .....	
		(c) Property .....	
		6 Other decreases (itemize) .....	
4 Total of lines 1, 2, and 3 .....		7 Total of lines 5a, 5b, 5c, and 6 .....	
		8 Balance at end of year (line 4 less line 7) .....	

**Schedule K – Allocation of Nonbusiness Income, Loss, and Expense – Use only if you checked Filing Status 2, page 1**

Identify by account name and amount all items of nonbusiness income, loss and expense removed from apportionable income and those items which are directly allocable to Alabama.

	ALLOCABLE GROSS INCOME / LOSS		RELATED EXPENSE		NET OF RELATED EXPENSE		
	Column A Everywhere	Column B Alabama	Column C Everywhere	Column D Alabama	Column E Everywhere	Column F Alabama	
<b>1a</b>							
<b>b</b>							
<b>c</b>							
<b>d</b>							
<b>e</b>							
<b>2 NET NONBUSINESS INCOME / LOSS</b>	Enter Column E total ((income)/loss) on line 22 of page 1. Enter Column F total (income/(loss)) on line 26 of page 1 .....					Column E	Column F

**Schedule L – Apportionment Factor – Use only if you checked Filing Status 2, page 1**

	TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME		A ALABAMA B BEGINNING OF YEAR END OF YEAR		A EVERYWHERE B BEGINNING OF YEAR END OF YEAR	
	<b>1</b>	Loans and credit card receivables				
<b>2</b>	Premises and fixed assets					
<b>3</b>	Other real estate owned					
<b>4</b>	Other real and tangible personal property					
<b>5</b>	Total (lines 1 through 4)					
<b>6</b>	Average value (total of line 5, columns A and B, divided by 2)					
<b>7</b>	Annual rental expense		x8 =			x8 =
<b>8</b>	Total average property (add line 6 and line 7).....		<b>8a</b>			<b>8b</b>
<b>9</b>	Alabama property factor — 8a ÷ 8b = line 9 .....					<b>9</b> ▶ %
<b>SALARIES, WAGES, COMMISSIONS AND OTHER COMPENSATION RELATED TO THE PRODUCTION OF BUSINESS INCOME</b>			<b>10a ALABAMA</b>	<b>10b EVERYWHERE</b>	<b>10c</b>	
<b>10</b>	Alabama payroll factor — 10a ÷ 10b = 10c .....					▶ %
<b>RECEIPTS</b>			<b>ALABAMA</b>	<b>EVERYWHERE</b>		
<b>11</b>	Receipts from lease or rental of real property .....					
<b>12</b>	Receipts from lease or rental of tangible personal property .....					
<b>13</b>	Interest from loans secured by real property .....					
<b>14</b>	Interest from loans not secured by real property .....					
<b>15</b>	Net gains from the sale of loans .....					
<b>16</b>	Interest from credit card receivables and fees charged to card holders .....					
<b>17</b>	Net gains from sale of credit card receivables .....					
<b>18</b>	Credit card issuer's reimbursement fees .....					
<b>19</b>	Receipts from merchant discount .....					
<b>20</b>	Loan servicing fees from loans secured by real property .....					
<b>21</b>	Loan servicing fees from loans not secured by real property .....					
<b>22</b>	Interest, dividends, net gains, and other income from investment and trading assets and activities .....					
<b>23</b>	Receipts of sales of tangible personal property .....					
<b>24</b>	Other receipts .....					
<b>25</b>	Alabama receipts factor — 25a ÷ 25b = line 25c .....		<b>25a</b>	<b>25b</b>		<b>25c</b> ▶ %
<b>26</b>	Sum of lines 9, 10c, and 25c ÷ 3 = <b>ALABAMA APPORTIONMENT FACTOR</b> (Enter here and on line 24, page 1) .....					<b>26</b> ▶ %

**IN ACCORDANCE WITH SECTION 40-16-6, THE INFORMATION REQUESTED BELOW MUST BE PROVIDED**

Department Use Only	Counties In Which Business Is Conducted	Percentage In Each County	Department Use Only	Municipalities In Which Business Is Conducted In Each County	Percentage In Each Municipality

Check here if no office is maintained in this state.

**Schedule M – Federal Income Tax**

- (a) Taxpayers filing separate (nonconsolidated) federal returns should enter on line 1 below the amount of federal income tax actually paid during the year.
- (b) If this corporation is a member of an affiliated group which files a consolidated federal return, indicate the number of the election made under IRC §1552.  
 1552(a)(1)    1552(a)(2)    1552(a)(3)    No Election Made    Other \_\_\_\_\_

**Attach a copy of the common parent corporation's current 1552 election letter.**

Enter on line 1 the amount of the consolidated tax liability allocated to this corporation under the method indicated above. Ignore any supplemental elections under IRC §1502. **Attach a schedule of your computations.**

1	Federal income tax deduction to be apportioned .....	▶	1		
Corporations not apportioning income should omit lines 2 through 4, and enter this amount on line 5.					
2	Alabama income (from line 27, page 1).....		2		
3	Adjusted total income (from line 21, page 1).....		3		
4	Federal income tax apportionment factor (line 2 divided by line 3) .....		4		%
5	Federal income tax deduction apportioned to Alabama (multiply line 1 by line 4) .....		5		
6	Refund of federal income tax deducted in prior year(s) (see instructions) .....		6		
7	<b>NET FEDERAL INCOME TAX DEDUCTION / (REFUND) (subtract line 6 from line 5). Enter here and on line 28, page 1.....</b>	▶	7		

**Other Information**

- 1 Briefly describe your Alabama operations. \_\_\_\_\_
- 2 List other states in which corporation operates, if applicable. \_\_\_\_\_
- 3 If this corporation is a member of an affiliated group which files a consolidated federal return, the following information **must be provided**:
  - (a) Copy of Federal Form 851, Affiliations Schedule. Identify by asterisk or underline the names of those corporations subject to tax in Alabama.
  - (b) Copy of the spreadsheet of the income statements for EVERY corporation in the consolidated group.
  - (c) Copy of the consolidated Federal Form 1120, pages 1-4, as filed with the IRS.
- 4 Are you currently being audited by the IRS?    Yes    No
- 5 Does this corporation file a business privilege tax return (Form PSA)?    Yes    No  
Under what Federal Identification Number \_\_\_\_\_?
- 6 Location of the corporate records:  
Street address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mail to: Alabama Department of Revenue  
 Individual and Corporate Tax Division  
 FIET Unit  
 PO Box 327439  
 Montgomery, AL 36132-7439

**RETURN AND TAX DUE BY APRIL 15, 2006**