



Missouri Department of Revenue  
**General Instructions - 2013 Savings and Loan Return**

**Section 148.610 – 148.710, RSMo**

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

The 2013 Savings and Loan Return (**Form INT-3**) must be completed and filed by April 15, 2014. The tax is based upon the taxpayer's net income for the 2013 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/inrates.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 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 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 16.

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

**Part III**

**Line 16** Multiply the taxable income amount on Line 15 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 17** Enter the amount from Line 7.

**Line 18** Subtract Line 17 from Line 16 and enter amount. If amount on Line 17 exceeds amount on Line 16, enter "none".

**Line 19A** Enter the amount of tentative payment (if applicable).

**Line 19B** 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 19C** 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 20** Enter overpayment of previous year's tax.

**Line 21** Subtract Lines 19A, 19B, 19C, and 20 from Line 18.

**Line 22** Any tax due on this return not paid by April 15, 2014 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 23** Enter the total of Lines 21 and 22. If a balance due, submit this amount. Make check payable to "Missouri Department of Revenue".

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

<b>County Codes</b>	<b>Code County</b>	<b>Code County</b>	<b>Code County</b>	<b>Code County</b>	<b>Code County</b>
	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	

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

Form-INT-3 Instructions (11-2013)

