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/intrates.php](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 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**

- **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.
- **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. If Line 9 includes income from the Department's website at http://dor.mo.gov/intrates.php or from any county 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 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 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".

### Available Tax Credits

<table>
<thead>
<tr>
<th>Code</th>
<th>County</th>
<th>Code</th>
<th>County</th>
<th>Code</th>
<th>County</th>
<th>Code</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>Adair</td>
<td>047</td>
<td>Clay</td>
<td>093</td>
<td>Iron</td>
<td>139</td>
<td>Montgomery</td>
</tr>
<tr>
<td>003</td>
<td>Andrew</td>
<td>049</td>
<td>Clinton</td>
<td>095</td>
<td>Jackson</td>
<td>141</td>
<td>Morgan</td>
</tr>
<tr>
<td>005</td>
<td>Atchison</td>
<td>051</td>
<td>Cole</td>
<td>097</td>
<td>Jasper</td>
<td>143</td>
<td>New Madrid</td>
</tr>
<tr>
<td>007</td>
<td>Audrain</td>
<td>053</td>
<td>Cooper</td>
<td>099</td>
<td>Jefferson</td>
<td>145</td>
<td>Newton</td>
</tr>
<tr>
<td>009</td>
<td>Barry</td>
<td>055</td>
<td>Crawford</td>
<td>101</td>
<td>Johnson</td>
<td>147</td>
<td>Nodaway</td>
</tr>
<tr>
<td>011</td>
<td>Barton</td>
<td>057</td>
<td>Dade</td>
<td>103</td>
<td>Knox</td>
<td>149</td>
<td>Oregon</td>
</tr>
<tr>
<td>013</td>
<td>Bates</td>
<td>059</td>
<td>Dallas</td>
<td>105</td>
<td>Laclede</td>
<td>151</td>
<td>Osage</td>
</tr>
<tr>
<td>015</td>
<td>Benton</td>
<td>061</td>
<td>Daviess</td>
<td>107</td>
<td>Lafayette</td>
<td>153</td>
<td>Ozark</td>
</tr>
<tr>
<td>017</td>
<td>Bollinger</td>
<td>063</td>
<td>Dekaib</td>
<td>109</td>
<td>Lawrence</td>
<td>155</td>
<td>Pemiscot</td>
</tr>
<tr>
<td>019</td>
<td>Boone</td>
<td>065</td>
<td>Dent</td>
<td>111</td>
<td>Lewis</td>
<td>157</td>
<td>Perry</td>
</tr>
<tr>
<td>021</td>
<td>Buchanan</td>
<td>067</td>
<td>Douglas</td>
<td>113</td>
<td>Lincoln</td>
<td>159</td>
<td>Pettis</td>
</tr>
<tr>
<td>023</td>
<td>Butler</td>
<td>069</td>
<td>Dunklin</td>
<td>115</td>
<td>Linn</td>
<td>161</td>
<td>Phelps</td>
</tr>
<tr>
<td>025</td>
<td>Caldwell</td>
<td>071</td>
<td>Franklin</td>
<td>117</td>
<td>Livingston</td>
<td>163</td>
<td>Pike</td>
</tr>
<tr>
<td>027</td>
<td>Callaway</td>
<td>073</td>
<td>Gasconade</td>
<td>119</td>
<td>McDonald</td>
<td>165</td>
<td>Platte</td>
</tr>
<tr>
<td>029</td>
<td>Camden</td>
<td>075</td>
<td>Gentry</td>
<td>121</td>
<td>Macon</td>
<td>167</td>
<td>Polk</td>
</tr>
<tr>
<td>031</td>
<td>Cape Girardeau</td>
<td>077</td>
<td>Greene</td>
<td>123</td>
<td>Madison</td>
<td>169</td>
<td>Pulaski</td>
</tr>
<tr>
<td>033</td>
<td>Carroll</td>
<td>079</td>
<td>Grundy</td>
<td>125</td>
<td>Maries</td>
<td>171</td>
<td>Putnam</td>
</tr>
<tr>
<td>035</td>
<td>Carter</td>
<td>081</td>
<td>Harrison</td>
<td>127</td>
<td>Marion</td>
<td>173</td>
<td>Ralls</td>
</tr>
<tr>
<td>037</td>
<td>Cass</td>
<td>083</td>
<td>Henry</td>
<td>129</td>
<td>Mercer</td>
<td>175</td>
<td>Randolph</td>
</tr>
<tr>
<td>039</td>
<td>Cedar</td>
<td>085</td>
<td>Hickory</td>
<td>131</td>
<td>Miller</td>
<td>177</td>
<td>Ray</td>
</tr>
<tr>
<td>041</td>
<td>Charlton</td>
<td>087</td>
<td>Holt</td>
<td>133</td>
<td>Mississippi</td>
<td>179</td>
<td>Reynolds</td>
</tr>
<tr>
<td>043</td>
<td>Christian</td>
<td>089</td>
<td>Howard</td>
<td>135</td>
<td>Moniteau</td>
<td>181</td>
<td>Ripley</td>
</tr>
<tr>
<td>045</td>
<td>Clark</td>
<td>091</td>
<td>Howell</td>
<td>137</td>
<td>Monroe</td>
<td>183</td>
<td>St Charles</td>
</tr>
</tbody>
</table>

### County Codes

- Adair
- Atchison
- Audrain
- Barry
- Barton
- Bates
- Benton
- Bollinger
- Boone
- Buchanan
- Butler
- Caldwell
- Callaway
- Camden
- Cape Girardeau
- Carroll
- Carter
- Cass
- Cedar
- Charlton
- Christian
- Clark
- Clay
- Clinton
- Cole
- Cooper
- Crawford
- Dade
- Dallas
- Daviess
- Dekaib
- Dent
- Douglas
- Dunklin
- Franklin
- Gasconade
- Gentry
- Greene
- Grundy
- Harrison
- Henry
- Hickory
- Holt
- Howard
- Monroe
- Montgomery
- Morgan
- New Madrid
- Newton
- Nodaway
- Oregon
- Osage
- Ozark
- Pemiscot
- Perry
- Pettis
- Phelps
- Pike
- Platte
- Polk
- Pulaski
- Putnam
- Ralls
- Randolph
- Ray
- Reynolds
- Ripley
- St Charles
- St Clair
- St Francois
- St Louis County
- Ste Genevieve
- Saline
- Schuyler
- Scotland
- Scott
- Shannon
- Shelby
- Stoddard
- Stone
- Sullivan
- Taney
- Texas
- Verner
- Warren
- Washington
- Wayne
- Webster
- Worth
- Wright
- St Louis City

Form INT-3 Instructions (11-2013)