



Missouri Department of Revenue
**2017 Savings & Loan Association - Building
 & Loan Association Tax Return**

2018 Taxable year based on the 2017 calendar year income period

Due date April 17, 2018

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

Part 2 - Deductions

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

Part 3 - Computation of Tax

19. Tax — Multiply Line 18 by 7% (if apportionment required, see instructions).....	19		
20. Credits from Line 7 above.....	20		
21. Tax after allowable credits (subtract Line 20 from Line 19).....	21		
22A. Less tentative payment or amount previously paid.....	22A		
22B. Miscellaneous credits (attach schedule and approved authorizations).....	22B		
22C. Enterprise Zone Credit (attach certificate of eligibility).....	22C		
23. Less overpayment of previous year's tax.....	23		
24. Balance due or overpaid (Line 21 less Lines 22A, 22B, 22C, and 23).....	24		
25. Interest for delinquent payment after April 17, 2018 (see instructions).....	25		
26. Total amount due or overpayment to be refunded (Line 24 plus Line 25).....	26		



Missouri Department of Revenue
General Instructions - 2017 Savings and Loan Return

Section 148.610 – 148.710, RSMo

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

The 2017 Savings and Loan Return (**Form INT-3**) must be completed and filed by April 17, 2018. The tax is based upon the taxpayer's net income for the 2017 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> 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 17.

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 19.

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 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. 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 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 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 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 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 22C 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 23 Enter overpayment of previous year's tax.

Line 24 Subtract Lines 22A, 22B, 22C, and 23 from Line 21.

Line 25 Any tax due on this return not paid by April 17, 2018 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 26 Enter the total of Lines 24 and 25. If a balance due, submit this amount. Make check payable to "Missouri Department of Revenue".

Available Tax Credits

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

County Codes

Code	County	Code	County	Code	County	Code	County	Code	County
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