

REVISED **OHIO** Tax Year **2002**  
**FT 1120-FI**  
**Corporation Franchise Tax Report for Financial Institutions**

FOR DEPARTMENT USE ONLY

Based upon calendar year 2001 or other taxable year beginning \_\_\_\_\_, \_\_\_\_\_ and ending \_\_\_\_\_, 2001.

If this is an amended report, check the box (if the amended report reflects a refund, attach Form FT-REF).

|   |       |   |  |   |  |  |  |  |  |  |  |  |  |  |
|---|-------|---|--|---|--|--|--|--|--|--|--|--|--|--|
| Corporation Name  |       | OHIO FRANCHISE TAX I.D. No.<br><table border="1" style="width:100%; height: 20px;"> <tr> <td style="width:15%;"></td> </tr> </table> |  |   |  |  |  |  |  |  |  |  |  |  |
|   |       |   |  |   |  |  |  |  |  |  |  |  |  |  |
| Address (Check box below if you are not receiving forms at the proper mailing address.)<br><input type="checkbox"/>   |       | OHIO CHARTER OR LICENSE NO.<br><table border="1" style="width:100%; height: 20px;"> <tr> <td style="width:15%;"></td> </tr> </table> |  |   |  |  |  |  |  |  |  |  |  |  |
|   |       |   |  |   |  |  |  |  |  |  |  |  |  |  |
| City  | State | Zip Code  |  | FEDERAL EMPLOYER IDENTIFICATION NO.<br><table border="1" style="width:100%; height: 20px;"> <tr> <td style="width:15%;"></td> </tr> </table> |  |  |  |  |  |  |  |  |  |  |
|   |       |   |  |   |  |  |  |  |  |  |  |  |  |  |
| <input type="checkbox"/> <b>Statutory Agent</b><br>Check the box if both the below-reported statutory agent and the address are the same as were reported on the 2001 franchise tax report. |       | <input type="checkbox"/> <b>Corporate Officers</b><br>Check the box if all the below-reported corporate officers are the same as were reported on the 2001 franchise tax report.  |  |   |  |  |  |  |  |  |  |  |  |  |
| Name  |       | First Name                      Middle Initial                      Last Name   |  |   |  |  |  |  |  |  |  |  |  |  |
| Street Address  |       | President   |  |   |  |  |  |  |  |  |  |  |  |  |
| City  |       | Secretary   |  |   |  |  |  |  |  |  |  |  |  |  |
| State   |       | Treasurer   |  |   |  |  |  |  |  |  |  |  |  |  |
| Zip Code  |       |   |  |   |  |  |  |  |  |  |  |  |  |  |

**Schedule A — Computation of Franchise Tax**

Whole Dollars Only

|  |     |  |    |
|--|-----|--|----|
| 1. Net value of stock (from Schedule E, line 7 or, if applicable, from Schedule F, line 6) .....                           | 1.  |  | 00 |
| 2. Apportionment ratio (from Schedule D-1, line 4 or Schedule D-2) .....   | 2.  |  |    |
| 3. Taxable value (line 1 x line 2) .....   | 3.  |  | 00 |
| 4. Tax on net worth basis (.013 x line 3, but not less than \$50) .....  | 4.  |  | 00 |
| 5. Total nonrefundable credits (from Schedule A-1, line 7) .....   | 5.  |  | 00 |
| 6. Amount due after nonrefundable credits (line 4 minus line 5, but not less than \$50) .....                              | 6.  |  | 00 |
| 7. Overpayment carryforward from 2001 .....  | 7.  |  | 00 |
| 8. Estimated payments made in tax year 2002: E _____, ER _____, EX _____ ...   | 8.  |  | 00 |
| 9. New jobs refundable credit (attach Department of Development certificate of verification) .....                         | 9.  |  | 00 |
| 10. Total payments and refundable credits (add lines 7, 8 and 9) .....   | 10. |  | 00 |
| 11. Tax due (line 6 minus line 10) .....   | 11. |  | 00 |
| 12. Interest _____, Penalty _____, Total interest and penalty .....  | 12. |  | 00 |
| 13. Balance due (make payable to Ohio Treasurer of State). Check box if payment made by EFT <input type="checkbox"/> ..... | 13. |  | 00 |
| 14. Overpayment .....  | 14. |  | 00 |
| 15. Amount of line 14 to be credited to tax year 2003 estimated tax .....  | 15. |  | 00 |
| 16. Amount of line 14 to be refunded .....   | 16. |  | 00 |

**Declaration/Signatures (An officer or managing agent of the corporation must sign this declaration.)**

I declare under penalties of perjury that this report (including any accompanying schedule or statement) has been examined by me and to the best of my knowledge and belief is a true, correct and complete return and report and that this corporation has not, during the preceding year, except as permitted by section 3517.082, 3599.03 and 3599.031 of the Ohio Revised Code, directly or indirectly paid, used or offered, consented, or agreed to pay or use any of its money or property for or in aid of or opposition to a political party, a candidate for election or nomination to public office, or a political action committee, legislation campaign fund, or organization that supports or opposes any such candidate or in any manner used any of its money for any partisan political purpose whatever, or for reimbursement or indemnification of any person for money or property so used.

Date                      Signature of officer or managing agent                      Title

Date                      Signature of preparer other than taxpayer based on all information of which preparer has knowledge                      Title

|                           |               |                                |                 |
|---------------------------|---------------|--------------------------------|-----------------|
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| JOURNAL No.               | DATE RECEIVED | CHECK AMOUNT                   | PROCESSING CODE |
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|      |                         |             |
|------|-------------------------|-------------|
| Name | Franchise Tax ID Number | <b>2002</b> |
|------|-------------------------|-------------|

**Schedule B — Balance Sheet**

Attach to this report a balance sheet which reflects the books of the taxpayer as of the beginning and end of the taxable year.

**Schedule C — Exempted Assets (Net Book Value)**

|  |    |  |    |
|--|----|--|----|
| 1. Goodwill (attach explanation) .....                       | 1. |  | 00 |
| 2. Abandoned property (attach explanation) .....             | 2. |  | 00 |
| 3. Appreciation (attach explanation) .....                   | 3. |  | 00 |
| 4. Investments in Production Credit Associations .....       | 4. |  | 00 |
| 5. Other (attach explanation) .....                          | 5. |  | 00 |
| 6. Total exempted assets (enter on Schedule E, line 7) ..... | 6. |  | 00 |

**Schedule D — Apportionment Ratio (Carry to Six Decimal Places)**

|   | (1)<br>Ohio | (2)<br>Everywhere |                   |
|---|-------------|-------------------|-------------------|
| <b>Sales Factor – ORC 5733.056(F)</b>   |             |                   |                   |
| 1. Receipts from the lease, sublease or rental of real property .....   | _____       | _____             |                   |
| 2. Receipts from the lease or rental of tangible personal property ...  | _____       | _____             |                   |
| 3. Interest from loans secured by real property .....   | _____       | _____             |                   |
| 4. Interest from loans not secured by real property .....   | _____       | _____             |                   |
| 5. Net gains from the sale of loans secured by real property .....  | _____       | _____             |                   |
| 6. Net gains from the sale of loans not secured by real property .....  | _____       | _____             |                   |
| 7. Interest and fees charged to credit card holders .....   | _____       | _____             |                   |
| 8. Net gains from the sale of credit card receivables .....   | _____       | _____             |                   |
| 9. Credit card issuer's reimbursement fees .....  | _____       | _____             |                   |
| 10. Receipts from merchant discount .....   | _____       | _____             |                   |
| 11. Loan servicing fees from loans secured by real property .....   | _____       | _____             |                   |
| 12. Loan servicing fees from loans not secured by real property .....   | _____       | _____             |                   |
| 13. Loan servicing fees for servicing the loans of others .....   | _____       | _____             |                   |
| 14. Receipts from services not otherwise apportioned .....  | _____       | _____             |                   |
| 15. Interest, dividends, net gains, and other income from both investment assets and activities & trading assets and activities . | _____       | _____             |                   |
| Check method: <input type="checkbox"/> Avg. value method <input type="checkbox"/> Gross income method                             |             |                   |                   |
| 16. All other receipts .....  | _____       | _____             |                   |
| 17. Total .....   | _____       | _____             | ÷ _____ = . _____ |
|   |             |                   | (Ratio)           |

|   | Ohio  | Everywhere |                   |
|---|-------|------------|-------------------|
| <b>Property Factor – ORC 5733.056(D)</b>                          |       |            |                   |
| 18. Real property and tangible personal property owned .....      | _____ | _____      |                   |
| 19. Real property and tangible personal property rented x 8 ..... | _____ | _____      |                   |
| 20. Loans and credit card receivables .....                       | _____ | _____      |                   |
| 21. Total .....   | _____ | _____      | ÷ _____ = . _____ |
|   |       |            | (Ratio)           |

**Note:** If the property factor is less than 1.00, please attach to this report a schedule which separately lists the taxpayer's Ohio and everywhere cost values at the beginning and the end of the taxpayer's taxable year for the following assets: (1) buildings and other depreciable assets, (2) land, (3) credit card receivables, (4) loans to subsidiaries and (5) loans other than loans to subsidiaries.

|  | Ohio  | Everywhere |                   |
|--|-------|------------|-------------------|
| <b>Payroll Factor – ORC 5733.056(E)</b>  |       |            |                   |
| 22. Compensation paid to employees ..... | _____ | _____      | ÷ _____ = . _____ |
|  |       |            | (Ratio)           |

|             |                                |             |
|-------------|--------------------------------|-------------|
| <b>Name</b> | <b>Franchise Tax ID Number</b> | <b>2002</b> |
|-------------|--------------------------------|-------------|

**Schedule D-1 — Apportionment Ratio Summary**

|  | Factor |   | Weight |   | Weighted Factor |
|--|--------|---|--------|---|-----------------|
| 1. Sales (from Schedule D, line 17) .....                        | .      | x | .70    | = | .               |
| 2. Property (from Schedule D, line 21) .....                     | .      | x | .15    | = | .               |
| 3. Payroll (from Schedule D, line 22) .....                      | .      | x | .15    | = | .               |
| 4. Total apportionment ratio (Enter on Schedule A, line 2) ..... |        |   |        |   | .               |

If the denominator of any factor is zero, the weight given to the other factors must be proportionately increased so that the total weight given to the combined factors used is 100%.

**Schedule D-2 — Deposits Factor**

The taxpayer is a “qualified institution” (as defined on page 4) and, in lieu of using the property, payroll and sales factors, hereby elects to apportion its net worth by using a single deposits fraction whose numerator is the deposits assigned to branches in Ohio and whose denominator is the deposits assigned to branches everywhere.

**Note:** Qualified institutions which do not elect to use the deposits fraction and financial institutions that are not qualified institutions must apportion net worth by using the property, payroll and sales factors and the weight accorded to each factor, as set forth above.

Deposits (if elected, enter on Schedule A, line 2) .....                      **Ohio** ÷                      **Everywhere** =                     

**Schedule E — Net Value of Stock**

- 1. Capital stock less treasury stock .....
- 2. Ownership interest of depositors .....
- 3. Retained earnings and additional paid-in capital .....
- 4. Reserves and net deferred tax liability (except valuation reserves against specific assets) .....
- 5. Total net worth (Add lines 1 through 4) .....
- 6. Exempted assets (from Schedule C, line 6) .....
- 7. Net value of stock (Line 5 minus line 6 – Enter on Schedule A, line 1 or, if applicable, on Schedule F, line 4) .....

**Schedule F — Adjusted Net Value of Stock for Holding Companies**

- 1. Excludable investment (Net of appreciation and goodwill) .....
- 2. Total assets (Net of appreciation and goodwill) .....
- 3. Ratio (Divide line 1 by line 2) .....
- 4. Net value of stock (from Schedule E, line 7) .....
- 5. Excludable portion (Line 4 x line 3) .....
- 6. Adjusted net value of stock (Line 4 minus line 5. Enter on Schedule A, line 1) .....

**Schedule G — Questionnaire (This schedule must be completed)**

- 1. State or country where incorporated \_\_\_\_\_
- 2. Corporation tax records are in care of (name) \_\_\_\_\_
- Telephone Number (     ) \_\_\_\_\_ E-mail Address \_\_\_\_\_

|      |                         |             |
|------|-------------------------|-------------|
| Name | Franchise Tax ID Number | <b>2002</b> |
|------|-------------------------|-------------|

**Schedule A-1 — Nonrefundable Credits**

Credits must be claimed in the order listed. Section 5733.98

Ohio Revised Code Section

|   |           |    |  |    |
|---|-----------|----|--|----|
| 1. Credit for taxes paid by a qualifying pass-through entity .....                          | 5733.0611 | 1. |  | 00 |
| 2. Credit for dealer in intangibles tax paid by member of qualifying controlled group ..... | 5733.45   | 2. |  | 00 |
| 3. Credit for savings and loan association fees .....                                       | 5733.063  | 3. |  | 00 |
| 4. Credit for employers that enter into agreements with child daycare centers .....         | 5733.36   | 4. |  | 00 |
| 5. Credit for employers that reimburse employees' child daycare expenses .....              | 5733.38   | 5. |  | 00 |
| 6. Credit for employers that establish an on-site daycare center .....                      | 5733.37   | 6. |  | 00 |
| 7. Total nonrefundable credits (enter on Schedule A, line 5) .....                          |           | 7. |  | 00 |

A "financial institution" is any of the following:

- A national bank organized and existing as a national bank association pursuant to the "National Bank Act," 12 U.S.C. 21;
- A federal savings association or federal savings bank that is chartered under 12 U.S.C. 1464;
- A bank, banking association, trust company, savings and loan association, savings bank, or other banking institution that is incorporated or organized under the laws of any state;
- Any corporation organized under 12 U.S.C. 611 to 631;
- Any agency or branch of a foreign depository as defined in 12 U.S.C. 3101;
- A company licensed as a small business investment company under the "Small Business Investment Act of 1958," 72 Stat. 689, 15 U.S.C. 661 as amended; or
- A company chartered under the "Farm Credit Act of 1933," 48 Stat. 257, 12 U.S.C. 1131(d), as amended.

Insurance companies, credit unions, and corporations or institutions organized under the "Federal Farm Loan Act" and amendments thereto are not considered financial institutions; nor are they considered dealers in intangibles. For franchise tax purposes a production credit association is not a financial institution. See ORC 5725.01(A) and 5733.04(K).

A "qualified institution" is a financial institution that has at least ten percent of its deposits in Ohio (or if the taxpayer's taxable year ended on or after December 13, 2001, at least nine percent of its deposits in Ohio) as of the last day of June prior to the beginning of the tax year and meets one of the following three tests:

- On or after June 1, 1997 the financial institution has consummated one or more approved transactions with insured banks with different home states that would qualify under section 102 of the "Reigle-Neal Interstate Banking and Branching Efficiency Act of 1994," Public Law 103-328, 108 Stat. 2338; or
- The financial institution is a federal savings and loan association or federal savings bank that on or after June 1, 1997 has consummated one or more interstate acquisitions that result in a financial institution that has branches in more than one state; or
- On or after June 1, 1997 the financial institution has consummated one or more approved interstate acquisitions under the authority of Title XI of the Ohio Revised Code that result in a financial institution that has branches in more than one state.