



Alabama Department of Revenue Financial Institution Excise Tax Return

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●FY	
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		nuary 1 - December 31, 2021, or	other tax year l	oeginr	ning • _			,	2021, ending •			
	Check licable box:	FEDERAL BUSINESS CODE NUMBER			FEDERAL	. EMPL	OYER IDE	ENTIFICATI	ON NUMBER	Fili	ing	Status: (see instructions)
ФП	Initial	•			•					•		1. Operates only in Alabama.
	return	NAME •								•[Multistate – Apportionment (Schedule D-1).
•	Final return	ADDRESS ●			SI	JITE EI	LOOR, ET	.C. •			\neg	,
•	Amended	CITY		STATE	COUNTR			9-DIGIT Z	IP CODE	• <u>L</u>		Multistate – Separate Accounting (Prior written approval required and must be attached).
	return	•			•			•			_	and must be attached).
•	Federal audit	CHECK ONLY ONE BOX. Taxpayer has ele ■ C Corporation ■ S Corp	_		oses as a: tnership	•	Trust	t •	Credit Union	•		4. Proforma Return. (Caution: see instructions)
	change	This company files as part of ■ co	onsolidated federal g	roup	• con	solidat	ed Alabam	na group				
		Federal Parent Name:					FEIN	•				
		Alabama Parent Name:						•				
		2220E Attached	● Schedule o					hedule PCL				
									company's total]	o. •	
1 F	Federal Taxab	ole Income (see instructions)								1	1 •	
		perating Loss (included in line 1)								-	2 •	
		adjustments (from line 26, Schedule A) .								_	3 •	
		e income adjusted to Alabama Basis (ad								_	4	
		ess (income)/loss- Everywhere (from Sch								· —	5 •	
		income (add lines 4 and 5)		,						-	6	
		ortionment factor (from line 26, Schedule								_	7 •	%
		ioned to Alabama (multiply line 6 by line									8 •	
		ess income/(loss) - Alabama (from Sched	,							_	9 •	
		me before federal income tax deduction (0	
		e tax deduction/(refund) (from line 12, So								_	1 •	
											2 •	
		me before net operating loss (NOL) (line									3 •	
		deduction- Schedule B (see instructions)								-	4 •	
		solidated Parent Company Allocation (see									5 •	
		ble income (line 12 less line 13 and line 1									_	
		ncial Institution Excise Tax (6.5% of line	,							-	6 •	
	`	Schedule EC, Section G, line 3)								_	7 •	
		abama (line 16 less line 17)								. 18	8 •	
19 F	Payments					40				+	+	
a		from prior year								_		UNLESS A COPY OF THE
		ear's Estimated Tax Payments				. 19b	•			_		FEDERAL RETURN IS AT-
C		ear's Composite Payment(s)/Electing Pas									T	ACHED, THIS RETURN WILL
		dule CP-B, line 3 (see instructions)								_	$\ \ $	BE CONSIDERED INCOM-
C		Payment								_		PLETE. (SEE ALSO PAGE 4, OTHER INFORMATION, NO.
е		prior to adjustment								\perp		4.)
f		ments (add lines 19a through 19e)				. 19f	•			\bot	4	
20 F		plications of overpayments										
а	 Credit to s 	ubsequent year's estimated tax								20	a	
	,	ue (see instructions)	<u></u>									
L	ate Payment	Estimate	Other		•					201	b	
C	:. Interest Du	ue (see instructions)	<u></u>									
E	Estimate Intere	est •	Interes	t on Ta	ax •					20)C	
d	. Total redu	ctions (total lines 20a, b and c)								200	d	
21 T	Total amount of	due/(refund) (line 18 less 19f, plus 20d)	If you paid elect	ronical	lly check h	nere:	<u> </u>			21	1 •	
Plea Sigi		I authorize a representative of the Dep r penalties of perjury, I declare that I ha correct, and complete. Declaration of prej	ave examined this	return a	and accom	panyin	g schedu	les and sta	atements, and to t			
Her									1		1	()
•	Signature			Title						Date		Daytime Telephone No.

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ADDITIONS

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SCHEDULE A Reconciliation Adjustments of Federal Taxable Income to Alabama Taxable Income

§ 40-16-1 Code of Alabama 1975, defines Net Income. The specific additions and deductions to net income are reflected in the lines provided below. Other reconciliation items include transition adjustments to prevent duplicate deduction or duplicate taxation of items previously deducted or reported on Alabama income tax returns.

1	Excise taxes				1 •			
2	State and local taxes (see instructions)				2 •			
3	Dividends from corporation in which the taxpayer owns le	ess that 20 percent of stock to the ex	tent properly deducted on federal in	come				
	tax return (see instructions)				3 ●			
4	Interest income earned on state, county and municipal lo	ans and securities exempt for federa	I income tax purposes		4 •			
5	Interest treated as paid if incurred in the current taxable		5 ●					
6	Intangible foreign-derived and global low-taxed income		6 ●					
7	Capital loss carryback or carryforward deducted for fede		7 •					
8	Contributions not deductible on state income tax return of	ue to election to claim state tax credi	it		8 •			
9	•				9 •			
10	Total additions (add lines 1 through 9)			1	0 •			
DEI	DUCTIONS							
	Refunds of excise tax				1 •			
	Refund of tax (due to overpayment or accrual on the fed		2 •					
13	Dividend income – more than 20% stock ownership (incl	e						
	extent the dividend income would be deductible under U	_	3 •					
14	Federal Deposit Insurance Corporation (FDIC) insurance		4 •					
15	•			_	5 •			
16			•	_	6 ●			
	Global intangible low-taxed income included in the gross			_	7 •			
	Dividends described in 26 U.S.C. § 78 from corporations		,		8 •			
	Expenses not deductible on federal income tax return de	ue to election to claim a federal tax co	redit	1	9 •			
20	APPLIES ONLY TO CREDIT UNIONS							
	a. Dividends paid on withdrawable shares			_)a ●			
	b. Dividends received from other credit unions and cred	·	,					
	the National Credit Union Association)b ●			
	c. Reasonable additions to regular reserves (see instru							
	Deductible capital loss incurred during the taxable year r							
	Exemption of gain under § 40-18-8.1 (Tech Company)(s				2 •			
	Percentage of Captive REIT dividend income as reference	ced in § 40-16-11(d)		_	3 •			
24					4 •			
	Total deductions (add lines 11 through 24)			2	5 •			
26	TOTAL RECONCILIATION ADJUSTMENTS (subtract lin	,	• • •					
00	(enclose a negative amount in parentheses)				6 ●			
50	CHEDULE B Alabama Net Operating Loss C	Column 3	Column 4	975) 	Column 5		براه	ımn 6
1	Loss Year End Amount of Alabama MM / DD / YYYY net operating loss	Amount used in years prior to this year	Amount used this year		emaining unused et operating loss		Acq N	luired NOL
•	•	•	•	•		•		
•	•	•	•	•		•	$\frac{\sqcup}{=}$	
•	•	•	•	•		•	<u>Ц</u>	
•	•	•		•	브			
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•	-	•	-	•		•	<u> </u>	
•	•	•	•	•		•		
●	hama not operating loss (enter here and on line 13, na			•		•	Ш	
410	nama not oporating loce toptor horo and on line 12 ha	OD II	-					

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SCHEDULE C 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 GRO	SS INCOME / LOSS	RELATE	D EXPENSE	NET OF RELATED EXPENSE		
1 Directly Allocable Items of Nonbusiness Income/Loss	Column A Everywhere	Column B Alabama	Column C Everywhere	Column D Alabama	Column E Everywhere	Column F Alabama	
1 ●	•	•	•	•	•	•	
) ●	•	•	•	•	•	•	
; ●	•	•	•	•	•	•	
●	•	•	•	•	•	•	
.	•	•	•	•	•	•	
2 NET NONBUSINESS INCOME / L	Column E	Column F					

•		•		•	•	•		•		•	
NET NONBUSINESS INCOME / LOSS							Columr	ıΕ		Column F	
	ge 1. Ente	r Column F total (in	ncome	/(loss)) on line 9 of page	1		•			•	
			us 2	or Filing Status 4 of	on pag	je 1 with Mult	ti-State	Oper	ations	; –	
TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME	BEC				ì						
Loans and credit card receivables	1 •			•		1 ●			•		
Premises and fixed assets	2 •			•		2 ●			•		
Other real estate owned	3 •			•		3 ●			•		
Other real and tangible personal property	4 •			•		4 ●			•		
Total (lines 1 through 4)	5 •			•		5 ●			•		
Average value (total of line 5, Columns A and B,											
divided by 2)				6 ●					6 ●		
Annual rental expense	7 •		x8 =	•		7 ●		x8 =	•		
Total average property (add lines 6 and 7)			8a	•				8b	•		
Alabama property factor $-8a \div 8b = line 9 \dots$		<u></u>				<u> </u>		9	•		%
SALARIES, WAGES, COMMISSIONS AND OTHER COMPENSATION RELATED TO THE PRODUCTION OF BUSINESS INCOME		10a	a ALABAMA	1	10b EVERYWI	HERE		10c			
Alabama payroll factor $-10a \div 10b = 10c \dots$					•	•			•		%
RECEIPTS			ALABAMA		EVERYWHERE					_	
Receipts from lease or rental of real property			•			•			1		
Receipts from lease or rental of tangible personal	property.		•		- 1	•			1		
Interest from loans secured by real property \ldots			•		- 1	•			1		
Interest from loans not secured by real property .			•			•					
Net gains from the sale of loans			•			•					
Interest from credit card receivables and fees cha	rged to car	rd holders	•			•					
Net gains from sale of credit card receivables \dots			•			•					
Credit card issuer's reimbursement fees. $\ldots \ldots$			•			•					
Receipts from merchant discount			•			•					
Loan servicing fees from loans secured by real property		•			•						
Loan servicing fees from loans not secured by rea	al property		•			•					
Interest, dividends, net gains, and other income fr	om investr	nent and									
trading assets and activities			•			•					
Description of colors of the well-to-second consequence.					_ I ·	•					
Receipts of sales of tangible personal property			_		_				-		
Other receipts			_			•					
			_	10	_	• 5b •			25c ●		%
	Apportionment Factor – Amounts must be Posit TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	Apportionment Factor — Use on Amounts must be Positive (+) Visual Tangible Property At Cost For Production of Business Income Loans and credit card receivables	Apportionment Factor — Use only if Filing State Amounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	Apportionment Factor — Use only if Filing Status 2 Amounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	ETT NONBUSINESS INCOME /LOSS Enter Column E total ((income)/loss) on line 5 of page 1. Enter Column F total (income/(loss)) on line 9 of page CHEDULE D-1 Apportionment Factor — Use only if Filling Status 2 or Filling Status 4 (mounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	ETENONBUSINESS INCOME / LOSS Enter Column E total ((income)/loss) on line 5 of page 1. Enter Column F total (income/(loss)) on line 9 of page 1 Apportionment Factor — Use only if Filling Status 2 or Filling Status 4 on page 4 mounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	ET NONBUSINESS INCOME / LOSS Enter Column E total ((((ncome)/loss) on line 5 of page 1. Enter Column F total (((ncome/(loss))) on line 9 of page 1. PREDULE D-1 Apportionment Factor — Use only if Filing Status 2 or Filing Status 4 on page 1 with Mulmonts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	ET NONBUSINESS INCOME /LOSS Enter Column E total ((income)/loss) on line 5 of page 1. Enter Column F total (income/(loss)) on line 9 of page 1. PHEDULE D-1 Apportionment Factor — Use only if Filing Status 2 or Filing Status 4 on page 1 with Multi-State Amounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables	ET NONBUSINESS INCOME /LOSS cnter Column E total ((income)/loss) on line 5 of page 1. Enter Column F total (income/(loss)) on line 9 of page 1. PHEDULE D-1 Apportionment Factor — Use only if Filing Status 2 or Filing Status 4 on page 1 with Multi-State Oper Amounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables. 1	TARCET NONBUSINESS INCOME / LOSS cheer Column E total ((income/loss)) on line 5 of page 1. Enter Column F total (income/loss)) on line 9 of page 1. PEDULE D-1 Apportionment Factor — Use only if Filling Status 2 or Filling Status 4 on page 1 with Multi-State Operations Amounts must be Positive (+) Values TANGIBLE PROPERTY AT COST FOR PRODUCTION OF BUSINESS INCOME Loans and credit card receivables. 1 • • • 1 • • 1 • • 1 • • • 1 • • • •	Apportionment Factor — Use only if Filing Status 2 or Filing Status 4 on page 1. Column E total ((income/loss) on line 5 of page 1. Enter Column F total (income/(loss)) on line 9 of page 1.

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SCHEDULE E Federal Income Tax (FIT) Deduction/(Refund)

Only method 1552(a)(1) can be used to calculate the Federal Income Tax Deduction.

(a) If this corporation is an accrual-basis taxpayer and files a separate (nonconsolidated) federal income tax return with the IRS, skip to line 6 and enter the amount of **federal income tax liability** shown on Form 1120.

(b) If this corporation is a cash-basis taxpayer and files a separate (nonconsolidated) federal income tax return with the IRS, skip to line 6 and enter the amount of **federal income tax paid** during the year.

(c) If this corporation is a member of an affiliated group which files a consolidated federal return, enter the separate company income from line 30 of the proforma 1120 for this company on line 1. You must complete lines 1-5 before moving on to line 6.

Items excluded from Alabama Taxable Income must be added to adjusted total income on line 8b to calculate the Federal Income Tax deduction. (This includes any amounts listed on Schedule A lines 13, 15, 16, 17, 18, and 23).

fede	ral income tax paid during the year. ule A lines 13, 15, 16, 17, 18, and 23).			
1	This company's separate federal taxable income	1	•	
2	Total positive consolidated federal taxable income	2	•	
3	This company's percentage (divide line 1 by line 2)	3	•	%
4	Consolidated federal income tax (liability/payment)	4	•	
5	Federal income tax for this company (multiply line 3 by line 4)	5	•	
6	Federal income tax to be apportioned.	6	•	
7	Alabama income, page 1, line 10	7	•	
8a	Adjusted total income, page 1, line 4	8a	•	
8b	Income excluded from Alabama Taxable Income (include any amounts listed on Schedule A lines 13, 15, 16, 17, 18, and 23)	8b	•	
8c	Adjusted Total Income including items excluded from Alabama Taxable Income (add lines 8a and 8b)	8c	•	
9	Federal income tax ratio (divide line 7 by line 8c)	9	•	%
10	Federal income tax apportioned to Alabama (multiply line 6 by line 9)	10	•	
11	Less refunds or adjustments	11	•	
12	Net federal income tax deduction / <refund> (enter on page 1, line 11)</refund>	12	•	
Otl	ner Information			
1	Briefly describe your Alabama operations. ●			
2	List other states in which financial institution operates, if applicable. ●			
•	Indicate consideration with a second of the			
	Indicate your tax accounting method: ●			
4	If this taxpayer 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 ta	ax in A	labama.	
	(b) Signed copy of consolidated Federal Form 1120, pages 1-6, as filed with the IRS.			
	(c) Copy of the spreadsheet of income statements; all supporting schedules for all legal entities that file as part of the consc			
	ited to) a copy of the spreadsheet of income statements (which includes a separate column that identifies the eliminations and ad	ljustme	ents used in completing the feder	al con-
	solidated return), beginning and ending balance sheets, Schedule M-3 for the entire federal consolidated group.			
	(d) Copy of federal Schedule K-1 for each tax entity that the corporation holds an interest in at any time during the taxable year.			
	(e) Copy of federal Schedule(s) UTP.			
5	Enter this financial institution's federal net income (see instructions for page 1, line 1) for the last three (3) years, as last determined (experience)	e.g.: p€	er amended federal return or IRS	audit).
	2020 • 2019 • 2018 •			
	Check if currently being audited by the IRS Periods			
7	Location of the corporate records: Street address: ●			
	City: ● State: ● Zip Code: ●			
8	Person to contact for information concerning this return:			
		Teleph	none:•	
9	Files Business Privilege Tax Return: ● FEIN: ●			
10	· · · · · · · · · · · · · · · · · · ·	e Qual	ified in Alabama: ●//	
	Nature of business in Alabama: ●			
Pai	Preparer's Date Check if		Preparer's Tax Identification I	Number
	signature signature	•] •	
	Firm's name (or yours, • Tel. No. • ()	E.	.l. No. ●	
USI	and address	ZI	IP Code ●	