

STATE OF RHODE ISLAND
DEPARTMENT OF ADMINISTRATION - DIVISION OF TAXATION
BANKING INSTITUTION EXCISE TAX RETURN

FOR CALENDAR YEAR ENDING DECEMBER 31, 2001 or FISCAL YEAR BEGINNING \_\_\_\_\_ ENDING \_\_\_\_\_

File return and remit tax to: Tax Administrator, One Capitol Hill, Ste 9, Providence, RI 02903-5811, on or before March 15, 2002

Items and Entries 4 to 28 Inclusive Must Be Identical With Items 4 to 28 of Federal Tax Return

Name:
Address:

Federal I.D. #:

Schedule A.

GROSS INCOME

Table with 3 columns: Description, Gross Amount if Interest, Less: Amortizable Bond Premium. Rows include Dividends, Interest on obligations, Other Interest, Rents, Royalties, Net Gains (Losses), and Total Income in items 4 to 10 inclusive.

DEDUCTIONS

Table with 3 columns: Description, Gross Amount if Interest, Less: Amortizable Bond Premium. Rows include Compensation of officers, Salaries and wages, Repairs, Bad Debts, Rents, Taxes, Interest, Contributions, Amortization, Depreciation, Depletion, Advertising, Profit sharing, Other employee benefit plans, Other deductions, Total deductions in lines 12 to 26, inclusive, Net Income, Total of Item 9, Revised Federal Net Income, Total net gain or loss from sale or exchange of securities, and Adjusted Net Income.

Table with 3 columns: Description, Gross Amount if Interest, Less: Amortizable Bond Program. Rows include Add: (a) Interest or dividends on Federal, state, municipal, or other obligations not included in items 5, 6 & 10 above; (b) All other income not included in item 11 above; (c) R.I. Bank Excise Tax deducted in item 17.

Table with 3 columns: Description, Gross Amount if Interest, Less: Amortizable Bond Program. Rows include Less: Deductions Authorized by State Law, Taxable Income Before Capital Investment Deduction, Capital Investment Deduction, Apportionable Rhode Island Taxable Income, Apportionment Ratio, Rhode Island Taxable Income, Income Tax, Greater of Line 40 or Line 48 but not less than the minimum tax of \$100.00, Less: Any allowable credits, TAX DUE, Estimated and other payments made for taxable year of this return, Net Payment Due With Return or (Overpayment), Enter overpayment on Line 45 to be credited to Estimated Tax, Authorized Capital Stock as of December 31, 2001, and Franchise Tax.

ASSETS	Beginning of Year		End of Year	
	Amount	Total	Amount	Total
1. Cash		\$		\$
2. Notes and Accounts Receivable				
Less: Reserve for Bad Debts				
3. Inventories				
4. Investments in Government Obligations: a) Obligations of a State, Territory, or any political subdivision thereof, or the District of Columbia, or U.S. possessions				
b) Obligations of the U.S. or instrumentality thereof				
5. Other Investments (Itemize)				
6. Capital Assets:				
a) Buildings				
Less: Reserve for Depreciation				
b) All Other Depreciable Assets				
Less: Reserve for Depreciation				
c) Depletable Assets				
Reserve for Depletion				
d) Land				
Other Assets (Itemized)				
TOTAL ASSETS	\$		\$	

LIABILITIES AND STOCKHOLDERS' EQUITY			
	\$		\$
9. Accounts Payable			
10. Bonds, Notes and Mortgages Payable			
11. Accrued Expenses (Itemize)			
12. Other Liabilities (Itemize)			
13. Capital Stock:			
a) Preferred Stock			
b) Common Stock			
14. Paid In Capital Surplus			
15. Surplus Reserves (Itemize)			
16. Earned Surplus and Undivided Profits			
17. TOTAL LIABILITIES AND CAPITAL	\$		\$

EARNED SURPLUS AND UNDIVIDED PROFITS AS GIVEN IN FEDERAL RETURN  
 -1 AND M-2, PAGE 4, FEDERAL INCOME TAX RETURN  
 OF INCOME PER BOOKS WITH INCOME PER RETURN

7. Income Recorded on Books This Year Not Included in This Return (Itemize)	
8. Deductions in This Tax Return not Charged Against Book Income This Year (Itemize)	
9. Total of Lines 7 and 8	
10. Income-Line 6 Less 9 (Line 28, Page 1)	
EARNED SURPLUS AND UNDIVIDED PROFITS PER BOOKS (Line 16, Page 2)	
5. Distributions: a) Cash	
b) Stock	
c) Property	
6. Other Decreases (Itemize)	
7. Total of Lines 5 and 6	
8. Earned Surplus and undivided profits at End of Taxable Year (Schedule B, Line 4) Less Line 7 of Schedule C-2	

Schedule C RECONCILIATION OF NET INCOME AND ANALYSIS OF EARNED SURPLUS  
 THIS MUST CONFORM TO SCHEDULE M-1  
 Schedule C-1 RECONCILIATION

1. Net Income per books	
2. Federal Income Tax	
3. Excess of Capital Losses Over Capital Gains	
4. Taxable Income Not Recorded on Books This Year (Itemize)	
5. Expenses Recorded on Books This Year Not Deducted In This Return (Itemize)	
6. Total of Lines 1 through 5	
Schedule C-2 ANALYSIS OF EARNED SURPLUS	
1. Balance at Beginning of Year	
2. Net Income Per Books	
3. Other Increases (Itemize)	
4. Total of Lines 1, 2 and 3	

CERTIFICATION  
 I, the undersigned, do hereby certify that I have personal knowledge of the statements and information constituting this return, that the same are true, correct and complete to the best of my knowledge and belief, and that this return is made under the penalty of perjury.

This certification must be executed on the return must be executed by the undersigned Treasurer (or other duly authorized officer) of the banking institution for which this return is made, hereby certify that I have personal knowledge of the statements and information constituting this return, that the same are true, correct and complete to the best of my knowledge and belief, and that this return is made under the penalty of perjury.

Title \_\_\_\_\_

Date \_\_\_\_\_ Signature Duly Authorized Officer \_\_\_\_\_