



Name	RTN (Routing and Transit Number)
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### SCHEDULE A

#### PART I—Computation of Calendar Year 2000 Net Capital

Date of Incorporation ►	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. Capital stock paid in				
2. Surplus				
3. Undivided profits and capital reserves				
4. Net unrealized holding gains or losses on available for sale securities				
5. Cumulative foreign currency translation adjustments				
<b>6. Totals of net capital</b>				

#### PART II—Computation of Calendar Year 2000 Average Values of Net Capital, United States Obligations, Kentucky Obligations and Total Assets

Period	A Totals of Net Capital (from line 6)	B U.S. Obligations	C Kentucky Obligations	D Total Assets
7. First quarter				
8. Second quarter				
9. Third quarter				
10. Fourth quarter				
<b>11. Totals</b>				
<b>12. Average values</b> (divide line 11 by 4)				

#### PART III—Computation of Deduction for United States Obligations and Kentucky Obligations

13. Average value of net capital (from line 12, Column A) .....	
14. Average value of United States obligations (from line 12, Column B) .....	
15. Average value of Kentucky obligations (from line 12, Column C) .....	
16. Total United States and Kentucky obligations (add lines 14 and 15) .....	
17. Average value of total assets (from line 12, Column D) .....	
18. Divide line 16 by line 17 (carry to six places) .....	
19. Deduction for United States and Kentucky obligations (multiply line 13 by line 18) .....	

#### PART IV—Computation of Calendar Year 2000 Value

20. Value of calendar year 2000 net capital (subtract line 19 from line 13) (enter here and on Schedule B, line 1) .....	
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Name	RTN (Routing and Transit Number)
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### SCHEDULE A-1

#### PART I—Computation of Calendar Year 1999 Net Capital

Date of Incorporation ►	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. Capital stock paid in				
2. Surplus				
3. Undivided profits and capital reserves				
4. Net unrealized holding gains or losses on available for sale securities				
5. Cumulative foreign currency translation adjustments				
6. Totals of net capital				

#### PART II—Computation of Calendar Year 1999 Average Values of Net Capital, United States Obligations, Kentucky Obligations and Total Assets

Period	A Totals of Net Capital (from line 6)	B U.S. Obligations	C Kentucky Obligations	D Total Assets
7. First quarter				
8. Second quarter				
9. Third quarter				
10. Fourth quarter				
11. Totals				
12. Average values (divide line 11 by 4)				

#### PART III—Computation of Deduction for United States Obligations and Kentucky Obligations

13. Average value of net capital (from line 12, Column A) .....	
14. Average value of United States obligations (from line 12, Column B) .....	
15. Average value of Kentucky obligations (from line 12, Column C) .....	
16. Total United States and Kentucky obligations (add lines 14 and 15) .....	
17. Average value of total assets (from line 12, Column D) .....	
18. Divide line 16 by line 17 (carry to six places) .....	
19. Deduction for United States and Kentucky obligations (multiply line 13 by line 18) .....	

#### PART IV—Computation of Calendar Year 1999 Value

20. Value of calendar year 1999 net capital (subtract line 19 from line 13) (enter here and on Schedule B, line 2) .....	
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Name	RTN (Routing and Transit Number)
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**SCHEDULE A-2**

**PART I—Computation of Calendar Year 1998 Net Capital**

Date of Incorporation ▶	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. Capital stock paid in				
2. Surplus				
3. Undivided profits and capital reserves				
4. Net unrealized holding gains or losses on available for sale securities				
5. Cumulative foreign currency translation adjustments				
<b>6. Totals of net capital</b>				

**PART II—Computation of Calendar Year 1998 Average Values of Net Capital, United States Obligations, Kentucky Obligations and Total Assets**

Period	<b>A</b> Totals of Net Capital (from line 6)	<b>B</b> U.S. Obligations	<b>C</b> Kentucky Obligations	<b>D</b> Total Assets
7. First quarter				
8. Second quarter				
9. Third quarter				
10. Fourth quarter				
<b>11. Totals</b>				
<b>12. Average values</b> (divide line 11 by 4)				

**PART III—Computation of Deduction for United States Obligations and Kentucky Obligations**

13. Average value of net capital (from line 12, Column A) .....	
14. Average value of United States obligations (from line 12, Column B) .....	
15. Average value of Kentucky obligations (from line 12, Column C) .....	
16. Total United States and Kentucky obligations (add lines 14 and 15) .....	
17. Average value of total assets (from line 12, Column D) .....	
18. Divide line 16 by line 17 (carry to six places) .....	
19. Deduction for United States and Kentucky obligations (multiply line 13 by line 18) .....	

**PART IV—Computation of Calendar Year 1998 Value**

20. Value of calendar year 1998 net capital (subtract line 19 from line 13) (enter here and on Schedule B, line 3) .....	
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Name	RTN (Routing and Transit Number)
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### SCHEDULE A-3

#### PART I—Computation of Calendar Year 1997 Net Capital

Date of Incorporation ►	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. Capital stock paid in				
2. Surplus				
3. Undivided profits and capital reserves				
4. Net unrealized holding gains or losses on available for sale securities				
5. Cumulative foreign currency translation adjustments				
<b>6. Totals of net capital</b>				

#### PART II—Computation of Calendar Year 1997 Average Values of Net Capital, United States Obligations, Kentucky Obligations and Total Assets

Period	A Totals of Net Capital (from line 6)	B U.S. Obligations	C Kentucky Obligations	D Total Assets
7. First quarter				
8. Second quarter				
9. Third quarter				
10. Fourth quarter				
<b>11. Totals</b>				
<b>12. Average values</b> (divide line 11 by 4)				

#### PART III—Computation of Deduction for United States Obligations and Kentucky Obligations

13. Average value of net capital (from line 12, Column A) .....	
14. Average value of United States obligations (from line 12, Column B) .....	
15. Average value of Kentucky obligations (from line 12, Column C) .....	
16. Total United States and Kentucky obligations (add lines 14 and 15) .....	
17. Average value of total assets (from line 12, Column D) .....	
18. Divide line 16 by line 17 (carry to six places) .....	
19. Deduction for United States obligations (multiply line 13 by line 18) .....	

#### PART IV—Computation of Calendar Year 1997 Value

20. Value of calendar year 1997 net capital (subtract line 19 from line 13) (enter here and on Schedule B, line 4) .....	
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Name	RTN (Routing and Transit Number)
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### SCHEDULE A-4

#### PART I—Computation of Calendar Year 1996 Net Capital

Date of Incorporation ►	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. Capital stock paid in				
2. Surplus				
3. Undivided profits and capital reserves				
4. Net unrealized holding gains or losses on available for sale securities				
5. Cumulative foreign currency translation adjustments				
<b>6. Totals of net capital</b>				

#### PART II—Computation of Calendar Year 1996 Average Values of Net Capital, United States Obligations, Kentucky Obligations and Total Assets

Period	A Totals of Net Capital (from line 6)	B U.S. Obligations	C Kentucky Obligations	D Total Assets
7. First quarter				
8. Second quarter				
9. Third quarter				
10. Fourth quarter				
<b>11. Totals</b>				
<b>12. Average values</b> (divide line 11 by 4)				

#### PART III—Computation of Deduction for United States Obligations and Kentucky Obligations

13. Average value of net capital (from line 12, Column A) .....	
14. Average value of United States obligations (from line 12, Column B) .....	
15. Average value of Kentucky obligations (from line 12, Column C) .....	
16. Total United States and Kentucky obligations (add lines 14 and 15) .....	
17. Average value of total assets (from line 12, Column D) .....	
18. Divide line 16 by line 17 (carry to six places) .....	
19. Deduction for United States and Kentucky obligations (multiply line 13 by line 18) .....	

#### PART IV—Computation of Calendar Year 1996 Value

20. Value of calendar year 1996 net capital (subtract line 19 from line 13) (enter here and on Schedule B, line 5) .....	
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**SCHEDULE B**

**COMPUTATION OF TOTAL NET CAPITAL**

**Values of net capital:**

1. Calendar year 2000 (Schedule A, line 20) .....	
2. Calendar year 1999 (Schedule A-1, line 20) .....	
3. Calendar year 1998 (Schedule A-2, line 20) .....	
4. Calendar year 1997 (Schedule A-3, line 20) .....	
5. Calendar year 1996 (Schedule A-4, line 20) .....	
6. Add lines 1 through 5 .....	
7. Taxable amount of total net capital (line 6 divided by 5 or the number of years in existence if less than 5) (enter here and on page 1, line 1) .....	

**SCHEDULE C**

(For financial institutions taxable both within and without Kentucky.)

**Part I—Computation of Apportionment Percentage**

1. Kentucky receipts (from Schedule C, line 26, Column A) .....		
2. Total receipts (from Schedule C, line 26, Column B) .....		
3. Receipts factor (line 1 divided by 2) (carry to four decimal places) .....		%
4. Average value of Kentucky property (from Schedule C, line 34) .....		
5. Average value of total property (from Schedule C, line 42) .....		
6. Property factor (line 4 divided by line 5) (carry to four decimal places) .....		%
7. Kentucky payroll .....		
8. Total payroll (complete this line even if line 7 is zero) .....		
9. Payroll factor (line 7 divided by line 8) (carry to four decimal places) .....		%
10. Total (lines 3, 6 and 9) .....		%
11. Apportionment percentage— <b>line 10 divided by 3 or number of factors present</b> (enter here and on page 1, line 2) (carry to four decimal places) .....		%

**See Instructions**

Name .....	RTN (Routing and Transit Number) .....
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**PART II—Receipts**

	A Kentucky	B Total
12. Receipts from lease or rental of real property .....		
13. Receipts from lease or rental of tangible personal property .....		
14. Interest from loans secured by real property .....		
15. Interest from loans not secured by real property .....		
16. Net gains from the sale of loans .....		
17. Interest from credit card receivables and fees charged to card holders .....		
18. Net gains from sale of credit card receivables .....		
19. Credit card issuer's reimbursement fees .....		
20. Receipts from merchant discount .....		
21. Loan servicing fees from loans secured by real property .....		
22. Loan servicing fees from loans not secured by real property .....		
23. Interest, dividends, net gains, and other income from investment and trading assets and activities .....		
24. Receipts of sales of tangible personal property .....		
25. Other receipts .....		
26. Totals (add lines 12 through 25) (enter here and on Schedule C, lines 1 and 2) .....		

PART III—Kentucky Property			PART IV—Total Property		
PROPERTY	A. Beginning of Year	B. End of Year	PROPERTY	A. Beginning of Year	B. End of Year
27. Loans and credit card receivables .....			35. Loans and credit card receivables .....		
28. Premises and fixed assets .....			36. Premises and fixed assets .....		
29. Other real estate owned .....			37. Other real estate owned .....		
30. Other real and tangible personal property .....			38. Other real and tangible personal property .....		
31. Total (lines 27 through 30) .....			39. Total (lines 35 through 38) .....		
32. Average value (total of line 31, columns A and B, divided by 2) .....			40. Average value (total of line 39, columns A and B, divided by 2) .....		
33. Rented property (eight times the gross rents payable) .....			41. Rented property (eight times the gross rents payable) .....		
34. Total (lines 32 and 33) (enter on Schedule C, line 4) .....			42. Total (lines 40 and 41) (enter on Schedule C, line 5) .....		
See Property Factor Instructions			See Property Factor Instructions		



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**COMBINED FINANCIAL INSTITUTIONS**

If the financial institution filed a 1999 Kentucky bank franchise tax return, identify financial institutions combined with the taxpayer during 2000, complete Schedules A through A-4, and submit a schedule disclosing amounts of net capital of the combined entities. If this return is the first Kentucky bank franchise tax return filed, identify financial institutions combined with the taxpayer during the last five tax years and the date combined. Submit a schedule disclosing amounts of net capital of combined entities included in Schedules A through A-4 attached (see instructions).

Name	Date Combined	RTN (Routing and Transit Number)

**OFFICER INFORMATION**

Last Name	First Name	M.I.	Address	Social Security Number
				Telephone Number
President or CEO				- - ( )
Vice President				- - ( )
Secretary				- - ( )
Treasurer				- - ( )

- For additional information or questions concerning the bank franchise tax, contact the Miscellaneous Tax Section at (502) 564-2198.
- For information or questions concerning electronic funds transfer (EFT), contact the Electronic Commerce Group at 1-800-839-4137.

If different than current address, mail next year's return to:

Name \_\_\_\_\_ Telephone Number ( ) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_