

**1996 IOWA FRANCHISE TAX INSTRUCTIONS
FOR FINANCIAL INSTITUTIONS**

GENERAL INSTRUCTIONS

WHO SHALL FILE: Corporations doing business in Iowa as financial institutions must file an Iowa 1120F Franchise Tax return. Financial institutions include state banks chartered in or out of Iowa, national banks, national association banks, federal savings banks, production credit associations, federally chartered savings and loan associations, trust companies, financial institutions chartered by the Federal Home Loan Bank Board, savings and loan associations incorporated by Iowa or any other state, and any financial institution controlled by the Resolution Trust Corporation.

TAX PERIOD END: Iowa considers every period end to be the last day of the month. If your period end is not the last day of the month, you must use the month end closest to the end of your accounting period. Report only the month and year on the Iowa tax form.

WHEN TO FILE: Franchise Tax returns must be filed no later than the last day of the fourth month following the close of the financial institution's taxable year. Amended returns must be filed within three years of the due date of the original return.

WHERE TO FILE: Mail your return to FRANCHISE TAX RETURN PROCESSING, IOWA DEPARTMENT OF REVENUE AND FINANCE, POST OFFICE BOX 10413, DES MOINES, IOWA 50306-0413.

ADDITIONAL TIME TO FILE THE IOWA FRANCHISE TAX RETURN: If 90% or more of the correct amount of tax due is paid by the due date of the return, then no late penalty will be assessed provided that the return is filed within six months of the due date. Any tax elections made on the return will be considered timely if the return is filed no later than six months from the due date. If additional payment is necessary in order to meet the 90% requirement, you must make payment using the Iowa Franchise Tax Payment Voucher, form 43-009.

OTHER INFORMATION: The portion of the taxpayer's expense to carry an investment in an investment subsidiary is disallowed. The portion of expenses related to the investment subsidiary is determined by multiplying the taxpayer's total expenses by a ratio equal to the taxpayer's investment in an investment subsidiary to total assets. A worksheet is included with these instructions. For further information see Iowa Code Section 422.61 and Rule 701-59.20.

Effective for tax years beginning on or after July 1, 1995, Franchise taxpayers must make estimated tax payments equal to at least 90% of the tax shown due on the return in order to avoid penalty for underpayment of estimated tax. Previously, the percentage was 80%.

If you are filing a Net Operating Loss Carryback, please use form IA 1139. Form IA 843, claim for refund, can no longer be used.

REGISTRATION INFORMATION CHANGES: If applicable, please check the change of mailing address box on the Franchise Tax form and enter your new address. If you are changing the Federal Identification Number of the name of the bank, please send a letter prior to filing your tax return explaining the circumstances and the effective date of change. Send your letter to: IOWA DEPARTMENT OF REVENUE AND FINANCE, BANK FRANCHISE TAX, PO BOX 10456, DES MOINES, IA 50306-0456.

APPORTIONMENT OF INCOME: If you are subject to apportionment of income, please contact the Department at (515) 281-3272 to request IA Schedule 59F. In 1995 the schedule was updated. Please use the revised form.

Complete all questions on pages one and two of the IA 1120F. Attach a complete copy of your Federal Return as filed with the Internal Revenue Service. If no copy is attached, this WILL NOT be considered a complete return.

CONFIDENTIALITY AND FAIR INFORMATION PRACTICES NOTICE

Information from this return may be made available to the Internal Revenue Service or to tax officials of another state under a tax information exchange program. Except as allowed by law, information on this return cannot be released to anyone who is not an Iowa Department of Revenue and Finance or Internal Revenue Service Employee. Any Department of Revenue and Finance employee who discloses tax information without legal authority is subject to a fine of \$1000.

Any applicable information requested must be provided. The information is necessary to complete, correct or process tax returns; to figure tax due; to collect tax, interest and penalties or to carry out administrative duties. If necessary information is not provided or if fraudulent information is provided, penalties and interest may be assessed and criminal prosecution may result. Without required information, the exemptions, credits, deductions, or adjustments shown on returns may have to be disallowed.

1. TAXABLE INCOME PER FEDERAL RETURN: Enter the amount of federal taxable income computed after the federal dividend deduction but before the federal net operating loss.

2. INTEREST AND DIVIDENDS: Enter total interest and dividends from the evidences of indebtedness and from securities of state and other political subdivisions exempt from federal income tax. Also enter interest and dividends received on or after July 1, 1991 from obligations of United States possessions which were purchased after January 1, 1991. If the amount on this line differs from the amount shown on line 7 of Federal Form 1120, Schedule M-1, a schedule reconciling the two amounts must be supplied.

3. IOWA FRANCHISE TAX EXPENSED ON FEDERAL RETURN: Enter the amount of Iowa Franchise Tax expensed on your federal return.

4. OTHER ADDITIONS: List other additions to Iowa income on IA 1120F, page 2, Schedule A and enter the total on this line.

5. TOTAL IOWA INCOME: Add line 1 through line 4.

6. OTHER REDUCTIONS: List other reductions to Iowa income on IA 1120F, page 2, Schedule D and enter the total on this line.

7. INCOME SUBJECT TO APPORTIONMENT: Subtract line 6 from line 5.

8. IOWA PERCENTAGE: Enter the amount from IA 59F line 18.

9. DEDUCTION FOR APPORTIONED INCOME: Enter the amount from IA 59F line 21.

10. IOWA NET OPERATING LOSS: Enter the amount of Iowa Net Operating Loss deduction. For tax years beginning on or after January 1, 1989, the limitation on net operating loss carryback and net operating loss carryforward contained in Internal Revenue Code sections 172 (b)(1)(E) and 172 (h) apply to the carryback and carryforward of an Iowa Net Operating Loss. Please provide a complete schedule of the loss on IA 1120, Schedule F.

11. TOTAL REDUCTIONS: Line 6 plus line 9, plus line 10. This line MUST be completed.

12. IOWA NET INCOME: Line 5 minus line 11.

13. COMPUTED TAX: Enter 5% of line 12.

14. MINIMUM TAX: Enter the amount of Iowa Minimum Tax from IA 4626F.

15. TOTAL: Line 13 plus line 14.

16. MINIMUM TAX CARRYFORWARD CREDIT: You may be eligible for this credit if you paid Iowa minimum tax in 1987 through 1995 based upon accelerated recovery deductions. The Iowa credit is computed on form IA 8827F, and must be attached to the IA 1120F if this credit is claimed.

17. PAYMENTS: Complete Schedule C2 on page 2. Amended return filers must record the tax amount previously paid or refunded on the original return on Schedule C2 and reduce or increase net payments accordingly.

18. TOTAL CREDITS AND PAYMENTS: Line 16 plus line 17.

19. NET AMOUNT: Line 15 minus line 18.

20. PENALTY IA 2220: Penalty for Underpayment of Estimated Tax - A financial institution owing \$1000 or more in Franchise Tax and which has not paid adequate estimated payments is subject to an underpayment of estimated tax penalty in addition to the tax and late penalties. Iowa 2220 penalties may be assessed even if the return is overpaid by the original due date if the amount and/or timing of the estimate payments is incorrect. Please attach form IA 2220 to the IA 1120F, even if no penalty is due.

21. PENALTY:

Failure to Timely File a Return - A penalty of 10% will be added to the tax due for failure to timely file a return if the return is filed after the original due date of the return and if 90% or more of the correct amount of tax is not paid by the original due date of the return.

Failure to Timely Pay the Tax Due or Penalty for Audit Deficiency - A penalty of 5% will be added to the tax due if at least 90% or more of the correct amount of tax is not paid by the original due date of the return.

When the failure to file penalty and the failure to pay penalty are applicable, the failure to file penalty will take precedence. Penalties can only be waived under limited circumstances.

Penalty for Willful Failure to File - A penalty of 75% will be added to the tax due for willful failure to file a return or for filing with intent to evade tax.

22. TOTAL PENALTIES: Line 20 plus line 21.

23. INTEREST: For each month the required tax is not paid, interest accrues on the unpaid tax at a rate prescribed by law from the due date of the return until payment is received. Any portion of a month is considered a full month when calculating interest due on unpaid taxes.

24. TOTAL DUE: Line 19 plus line 22, plus line 23. Make check payable to "Treasurer, State of Iowa." Do not send cash by mail.

25. NET OVERPAYMENT: Enter the amount of overpayment. If applicable, subtract line 22 penalties from line 19 of the return.

26. CREDIT TO NEXT PERIOD'S ESTIMATED TAX: Enter the amount of overpayment to be credited to future tax liabilities. The carryforward election can only be made when the return is filed before the end of the next tax period. If a return is filed after the end of the next tax period the overpayment will not be credited, but instead will be refunded. The total of the amount claimed for refund and the amount claimed for credit to 1997 estimated tax must equal the overpayment amount.

27. REFUND: Enter the amount of overpayment to be refunded.

28. FOR OFFICIAL USE ONLY.

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SCHEDULE A INSTRUCTIONS - Other Additions:

Add federal environmental tax deducted on line 17 of your federal return and not included on line 1 of this return. For tax years beginning on or after January 1, 1990 the amount of federal environmental tax deducted on line 17 of the federal income tax return should be added back to federal taxable income in order to properly compute Iowa net income subject to tax.

Include the cash to accrual adjustment for Iowa Franchise Tax and for federal tax exempt interest and dividends. Please provide the cash to accrual worksheets.

Complete the Expense to Carry Investment Subsidiary worksheet below, and include a copy with your Iowa 1120F.

EXPENSE TO CARRY INVESTMENT SUBSIDIARY WORKSHEET

1995 legislation amended Iowa Code Section 422.61 to disallow investment subsidiary expense. The Iowa addition is applicable to all banks with investments in an investment subsidiary on or after July 1, 1995. See Rule 701-59.20 for further details.

- 1. TOTAL FEDERAL DEDUCTIONS
(from line 27, Federal 1120 return) \$ _____
- 2. INVESTMENT ASSETS IN
INVESTMENT SUBSIDIARY \$ _____
- 3. TOTAL BANK ASSETS \$ _____
- 4. RATIO (line 2 divided by line 3, carried
to one ten thousandth of one percent) (_____ . _____)
- 5. IOWA ADDITION
(line 1 times line 4) \$ _____

Enter this number on the IA 1120F Schedule A, line 4. Attach a separate schedule of the Investment Assets in Investment Subsidiary and Total Bank Assets.

Add any contributions deducted in excess of the federal limitation on a separate company basis.

Enter any net capital loss included in the computation of line one of the Iowa return on a separate company basis.

SCHEDULE D INSTRUCTIONS - Other Reductions:

Include the cash to accrual adjustment for Iowa Franchise Tax and for federal tax exempt interest and dividends. Please provide the cash to accrual worksheets.

You may also deduct the interest expense to purchase or carry obligations, the interest from which is exempt from Federal income tax. The interest expense is disallowed under Sections 265(b) or 291(3)(1)(B) of the Internal Revenue Code.

Deduct any contributions previously not allowed as an Iowa deduction which was not taken at the federal level.

Enter any net capital loss previously not allowed as an Iowa deduction which was not taken at the federal level.

SCHEDULE C2 INSTRUCTIONS - Payments:

List the exact amount of each payment and the date it was paid.

ALLOCATION DATA FOR FRANCHISE TAX

All financial institutions must complete the "Allocation Schedule." If a financial institution has more office locations than space provided in the schedule on page two designated "Allocation Schedule," do not complete the allocation schedule, but attach a separate schedule providing the same information. Indicate on the allocation schedule that allocation information is provided on a separate schedule. Exclude all non-Iowa locations.

Please check the branch locations on your prior returns to verify all branches were properly reported. If you discover errors on returns, submit a letter itemizing the net demand deposit percentage corrections.

IOWA Branch Office Addresses - Enter the street address for each Iowa branch office.

Name of Iowa Incorporated City - Enter the Iowa incorporated city where the branch is located. If the branch is located in an unincorporated area, enter "Rural."

Business Activity - The percentage of business activity carried on by each Iowa office listed on the schedule must be indicated for purposes of allocation. Do not enter the percentage of business activity for any office which is not located in Iowa. Calculate the percentage of business activity to the nearest one hundredth of one percent (EXAMPLE 73.52%). All financial institutions with the exception of production credit associations shall determine their business activity by a ratio of "total savings or customer deposits net of withdrawals" for each office location to the entire "total savings or customer deposits net of withdrawals" for all office locations. Production credit associations shall determine their business activity by ratio of "loan volume" for each office location to the entire "loan volume" for all office locations.

City Code Numbers - Enter the two-digit code for the city location in Iowa. Enter code "01" for county seat cities and "00" for rural locations in unincorporated areas. See the attached listing for your city code.

County - Enter the Iowa county name and number where each Iowa office of the financial institution is located. If a financial institution has an office location(s) outside the State of Iowa, please provide a separate schedule. Do not list the non-Iowa branch on the "Iowa Allocation Schedule."

IMPORTANT: Verify that the Iowa business activity percentages total exactly 100.00%.

1996 IA 1120F Instructions: Alphabetical Listing of Iowa Cities by City Name/Code & County Code

Please use this listing to complete "Allocation Schedule", page two, IA 1120F.

CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE
ACKLEY	02 35	AUDUBON	01 05	BOYDEN	07 84	CHATSWORTH	10 84	CRAWFORDSVILLE	08 92
ACKLEY	02 42	AURELIA	03 18	BRADDYVILLE	05 73	CHELSEA	07 86	CRESCENT	08 78
ACKWORTH	05 91	AURORA	07 10	BRADGATE	07 46	CHEROKEE	01 18	CRESCO	01 45
ADAIR	02 01	AVOCA	02 78	BRANDON	08 10	CHESTER	05 45	CRESTON	01 88
ADAIR	04 39	AYRSHIRE	05 74	BRAYTON	03 05	CHILLICOTHE	06 90	CROMWELL	05 88
ADEL	02 25	BADGER	07 94	BREDA	04 14	CHURDAN	02 37	CRYSTAL LAKE	06 41
AFTON	02 88	BAGLEY	07 39	BRIDGEWATER	05 01	CINCINNATI	02 04	CUMBERLAND	05 15
AGENCY	04 90	BALDWIN	06 49	BRIGHTON	03 92	CLARE	10 94	CUMMING	07 91
AINSWORTH	06 92	BALLTOWN	07 31	BRISTOW	10 12	CLARENCE	05 16	CURLEW	06 74
AKRON	02 75	BANCROFT	02 55	BRITT	01 41	CLARINDA	01 73	CUSHING	08 97
ALBERT CITY	03 11	BANKSTON	08 31	BRONSON	15 97	CLARION	01 99	CYLINDER	07 74
ALBIA	01 68	BARNES CITY	06 62	BROOKLYN	02 79	CLARKSVILLE	01 12	DAKOTA CITY	02 46
ALBION	03 64	BARNES CITY	05 79	BRUNSVILLE	06 75	CLAYTON	09 22	DALLAS CENTER	03 25
ALBURNETT	12 57	BARNUM	08 94	BUCK GROVE	09 24	CLEAR LAKE	02 17	DANA	05 37
ALDEN	04 42	BASSETT	06 19	BUCKEYE	07 42	CLEARFIELD	02 80	DANBURY	05 97
ALEXANDER	05 35	BATAVIA	02 51	BUFFALO	03 82	CLEARFIELD	03 87	DANVILLE	04 29
ALGONA	01 55	BATTLE CREEK	03 47	BUFFALO CENTER	02 95	CLEGHORN	04 18	DAVENPORT	01 82
ALLEMAN	17 77	BAXTER	04 50	BURLINGTON	01 29	CLEMONS	06 64	DAVIS CITY	03 27
ALLERTON	03 93	BAYARD	05 39	BURT	03 55	CLERMONT	05 33	DAWSON	09 25
ALLISON	05 12	BEACON	04 62	BUSSEY	04 63	CLINTON	01 23	DAYTON	03 94
ALTA	02 11	BEACONSFIELD	03 80	CALAMUS	09 23	CLIO	05 93	DE SOTO	10 25
ALTA VISTA	05 19	BEAMAN	06 38	CALLENDER	09 94	CLIVE	07 77	DE WITT	02 23
ALTON	02 84	BEAVER	04 08	CALMAR	02 96	CLUTIER	08 86	DECATUR	04 27
ALTOONA	04 77	BEDFORD	01 87	CALUMET	08 71	COBURG	04 69	DECORAH	01 96
ALVORD	07 60	BELLE PLAINE	01 06	CAMANCHE	03 23	COGGON	08 57	DEDHAM	07 14
AMES	01 85	BELLEVUE	02 49	CAMBRIDGE	04 85	COIN	06 73	DEEP RIVER	06 79
ANAMOSA	01 53	BELMOND	03 99	CANTRIL	06 89	COLESBURG	05 28	DEFIANCE	04 83
ANDOVER	08 23	BENNETT	08 16	CARBON	02 02	COLFAX	02 50	DELAWARE	06 28
ANDREW	05 49	BENTON	04 80	CARLISLE	02 91	COLLEGE SPRINGS	07 73	DELHI	07 28
ANITA	02 15	BERKLEY	05 08	CARPENTER	05 66	COLLINS	10 85	DELMAR	04 23
ANKENY	05 77	BERNARD	09 31	CARROLL	01 14	COLO	05 85	DELOIT	10 24
ANTHON	03 97	BERTRAM	13 57	CARSON	05 78	COLUMBUS CITY	04 58	DELPHOS	05 80
APLINGTON	06 12	BETTENDORF	02 82	CARTER LAKE	03 78	COLUMBUS JUNC	01 58	DELTA	04 54
ARCADIA	06 14	BEVINGTON	06 91	CASCADE	02 31	COLWELL	04 34	DENISON	01 24
ARCHER	07 71	BEVINGTON	03 61	CASCADE	03 53	CONESVILLE	05 70	DENVER	04 09
AREDALE	09 12	BIRMINGHAM	05 89	CASEY	06 39	CONRAD	03 38	DERBY	03 59
ARION	07 24	BLAIRSBURG	05 40	CASEY	03 01	CONWAY	07 87	DES MOINES	01 77
ARISPE	04 88	BLAIRSTOWN	03 06	CASTALIA	04 96	COON RAPIDS	02 14	DEXTER	04 25
ARLINGTON	04 33	BLAKESBURG	05 90	CASTANA	06 67	COPPOCK	05 44	DIAGONAL	06 80
ARMSTRONG	02 32	BLANCHARD	04 73	CEDAR FALLS	02 07	COPPOCK	03 51	DICKENS	04 21
ARNOLDS PARK	03 30	BLENCOE	05 67	CEDAR RAPIDS	01 57	COPPOCK	07 92	DIKE	04 38
ARTHUR	04 47	BLOCKTON	06 87	CENTER JUNCTION	07 53	CORALVILLE	02 52	DIXON	10 82
ASBURY	06 31	BLOOMFIELD	01 26	CENTER POINT	03 57	CORNING	01 02	DOLLIVER	04 32
ASHTON	02 72	BLUE GRASS	06 82	CENTERVILLE	01 04	CORRECTIONVILLE	04 97	DONAHUE	11 82
ASPINWALL	08 24	BODE	06 46	CENTRAL CITY	04 57	CORWITH	05 41	DONNAN	10 33
ATALISSA	04 70	BONAPARTE	02 89	CENTRALIA	10 31	CORYDON	01 93	DONNELLSON	03 56
ATHELSTAN	05 87	BONDURANT	11 77	CHARITON	01 59	COTTER	05 58	DOON	03 60
ATKINS	06 06	BOONE	01 08	CHARLES CITY	01 34	COULTER	06 35	DOUGHERTY	05 17
ATLANTIC	01 15	BOUTON	08 25	CHARLOTTE	10 23	COUNCIL BLUFFS	01 78	DOW CITY	03 24
AUBURN	07 81	BOXHOLM	06 08	CHARTER OAK	02 24	CRAIG	07 75	DOWS	04 99

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DOWS	04 35	FAIRBANK	07 33	GOLDFIELD	05 99	HAWKEYE	08 33	KENSETT	07 98
DRAKESVILLE	02 26	FAIRBANK	03 10	GOODELL	07 41	HAYESVILLE	10 54	KENT	06 88
DUBUQUE	01 31	FAIRFAX	09 57	GOOSE LAKE	11 23	HAZLETON	04 10	KEOKUK	02 56
DUMONT	07 12	FAIRFIELD	01 51	GOWRIE	02 94	HEDRICK	05 54	KEOMAH VILLAGE	10 62
DUNCOMBE	11 94	FARLEY	05 31	GRAETTINGER	02 74	HENDERSON	07 65	KEOSAUQUA	01 89
DUNDEE	08 28	FARMERSBURG	11 22	GRAF	12 31	HEPBURN	08 73	KEOTA	01 54
DUNKERTON	08 07	FARMINGTON	03 89	GRAFTON	04 98	HIAWATHA	05 57	KESWICK	11 54
DUNLAP	01 43	FARNHAMVILLE	06 13	GRAND JUNCTION	03 37	HILLS	07 52	KEYSTONE	08 06
DURANGO	11 31	FARRAGUT	04 36	GRAND MOUND	05 23	HILLSBORO	06 44	KIMBALLTON	05 05
DURANT	04 82	FAYETTE	02 33	GRAND RIVER	06 27	HINTON	08 75	KINGSLEY	03 75
DURANT	08 70	FENTON	10 55	GRANDVIEW	07 58	HOLLAND	07 38	KINROSS	12 54
DURANT	02 16	FERGUSON	07 64	GRANGER	11 25	HOLSTEIN	01 47	KIRKMAN	07 83
DYERSVILLE	09 28	FERTILE	03 98	GRANT	06 69	HOLY CROSS	13 31	KIRKVILLE	07 90
DYERSVILLE	03 31	FLORIS	03 26	GRANVILLE	11 84	HOPKINTON	04 28	KIRON	11 24
DYSART	02 86	FLOYD	05 34	GRAVITY	08 87	HORNICK	09 97	KLEMME	04 41
EAGLE GROVE	02 99	FONDA	01 76	GRAY	04 05	HOSPERS	08 84	KNIERIM	08 13
EARLHAM	02 61	FONTANELLE	06 01	GREELEY	10 28	HOUGHTON	08 56	KNOXVILLE	01 63
EARLING	05 83	FOREST CITY	01 95	GREEN ISLAND	07 49	HUBBARD	05 42	LA MOTTE	09 49
EARLVILLE	02 28	FOREST CITY	09 41	GREENE	02 12	HUDSON	05 07	LA PORTE CITY	06 07
EARLY	04 81	FORT ATKINSON	05 96	GREENFIELD	01 01	HULL	03 84	LACONA	09 91
EAST PERU	04 61	FORT DODGE	01 94	GREENVILLE	06 21	HUMBOLDT	01 46	LADORA	05 48
EDDYVILLE	03 90	FORT MADISON	01 56	GRIMES	08 77	HUMESTON	04 93	LAKE CITY	01 13
EDDYVILLE	02 68	FOSTORIA	05 21	GRINNELL	01 79	HURSTVILLE	08 49	LAKE MILLS	03 95
EDDYVILLE	02 62	FRANKLIN	06 56	GRISWOLD	03 15	HUXLEY	12 85	LAKE PARK	04 30
EDGEWOOD	05 22	FRASER	07 08	GRUNDY CENTER	01 38	IDA GROVE	02 47	LAKE VIEW	02 81
EDGEWOOD	03 28	FREDERICKSBURG	03 19	GRUVER	05 32	IMOGENE	05 36	LAKESIDE	07 11
ELBERON	09 86	FREDERIKA	07 09	GUERNSEY	07 79	INDEPENDENCE	01 10	LAKOTA	11 55
ELDON	02 90	FREDONIA	06 58	GUTHRIE CENTER	01 39	INDIANOLA	01 91	LAMBS GROVE	07 50
ELDORA	03 42	FREMONT	07 62	GUTTENBERG	02 22	INWOOD	04 60	LAMONI	01 27
ELDRIDGE	07 82	FRUITLAND	10 70	HALBUR	08 14	IONIA	07 19	LAMONT	05 10
ELGIN	06 33	GALT	06 99	HAMBURG	01 36	IOWA CITY	01 52	LANESBORO	09 14
ELK HORN	02 83	GALVA	05 47	HAMILTON	07 63	IOWA FALLS	01 42	LANSING	02 03
ELK RUN HEIGHTS	04 07	GARBER	12 22	HAMPTON	01 35	IRETON	09 84	LARCHWOOD	05 60
ELKADER	01 22	GARDEN GROVE	05 27	HANCOCK	09 787	IRWIN	06 83	LARRABEE	05 18
ELKHART	12 77	GARNAVILLO	06 22	HANLONTOWN	05 98	JACKSON JUNCTION	06 96	LATIMER	09 35
ELKPORT	10 22	GARNER	02 41	HANSELL	08 35	JAMAICA	08 39	LAUREL	08 64
ELLIOTT	05 69	GARRISON	07 06	HARCOURT	12 94	JANESVILLE	09 07	LAURENS	02 76
ELLSTON	07 80	GARWIN	05 86	HARDY	08 46	JANESVILLE	05 09	LAWLER	04 19
ELLSWORTH	06 40	GENEVA	07 35	HARLAN	01 83	JEFFERSON	01 37	LAWTON	10 97
ELMA	02 45	GEORGE	02 60	HARPER	09 54	JESUP	02 10	LE CLAIRE	05 82
ELY	14 57	GIBSON	08 54	HARPERS FERRY	05 03	JEWELL	02 40	LE MARS	01 75
EMERSON	03 65	GILBERT	11 85	HARRIS	04 72	JOHNSTON	16 77	LE ROY	07 27
EMMETSBURG	01 74	GILBERTVILLE	10 07	HARTFORD	08 91	JOICE	06 98	LEDYARD	12 55
EPWORTH	04 31	GILLETT GROVE	10 21	HARTLEY	02 71	JOLLEY	07 13	LEGRAND	09 64
ESSEX	03 73	GILMAN	04 64	HARTWICK	08 79	KALONA	02 92	LEHIGH	04 94
ESTHERVILLE	01 32	GILMORE CITY	04 76	HARVEY	08 63	KAMRAR	07 40	LEIGHTON	08 62
EVANSDALE	03 07	GILMORE CITY	03 46	HASTINGS	06 65	KANAWHA	03 41	LELAND	05 95
EVERLY	02 21	GLADBROOK	06 86	HAVELOCK	06 76	KELLERTON	08 80	LENOX	02 87
EXIRA	02 05	GLENWOOD	01 65	HAVERTHILL	13 64	KELLEY	13 85	LEON	02 27
EXLINE	06 04	GLIDDEN	05 14	HAWARDEN	01 84	KELLOGG	05 50	LESTER	08 60

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LETTS	08 58	MAQUOKETA	01 49	MITCHELLVILLE	09 77	NORTH ENGLISH	02 54	PAULLINA	03 71
LEWIS	04 15	MARATHON	04 11	MODALE	07 43	NORTH LIBERTY	08 52	PELLA	02 63
LIBERTYVILLE	04 51	MARBLE ROCK	06 34	MONDAMIN	08 43	NORTH WASHINGTON	08 19	PEOSTA	16 31
LIDDERDALE	10 14	MARCUS	02 18	MONETA	09 71	NORTHBORO	09 73	PERRY	01 25
LIME SPRINGS	03 45	MARENGO	01 48	MONMOUTH	11 49	NORTHWOOD	02 98	PERSIA	09 43
LINCOLN	10 86	MARION	02 57	MONONA	03 22	NORWALK	03 91	PETERSON	03 21
LINDEN	12 25	MARNE	06 15	MONROE	03 50	NORWAY	12 06	PIERSON	12 97
LINEVILLE	06 93	MARQUETTE	07 22	MONTEZUMA	03 79	NUMA	07 04	PILOT MOUND	09 08
LINN GROVE	10 11	MARSHALLTOWN	01 64	MONTICELLO	02 53	OAKLAND	04 78	PIONEER	10 46
LISBON	06 57	MARTELLE	08 53	MONTOUR	11 86	OAKLAND ACRES	13 50	PISGAH	10 43
LISCOMB	10 64	MARTENSDALE	10 91	MONTROSE	04 56	OAKVILLE	09 58	PLAINFIELD	08 09
LITTLE ROCK	06 60	MARTINSBURG	13 54	MOORHEAD	07 67	OCHEYEDAN	03 72	PLANO	08 04
LITTLE SIOUX	05 43	MARYSVILLE	09 63	MOORLAND	13 94	OEBOLT	03 81	PLEASANT HILL	13 77
LITTLEPORT	13 22	MASON CITY	01 17	MORAVIA	03 04	OELWEIN	01 33	PLEASANT PLAIN	07 51
LIVERMORE	04 46	MASONVILLE	11 28	MORLEY	09 53	OGDEN	03 08	PLEASANTON	08 27
LOCKRIDGE	05 51	MASSENA	07 15	MORNING SUN	03 58	OKOBOJI	05 30	PLEASANTVILLE	03 63
LOGAN	02 43	MATLOCK	12 84	MORRISON	08 38	OLDS	08 44	PLOVER	08 76
LOHRVILLE	04 13	MAURICE	13 84	MOULTON	04 04	OLIN	04 53	PLYMOUTH	07 17
LONE ROCK	13 55	MAXWELL	06 85	MOUNT AUBURN	10 06	OLLIE	14 54	POCAHONTAS	03 76
LONE TREE	03 52	MAYNARD	09 33	MOUNT AYR	01 80	ONAWA	01 67	POLK CITY	10 77
LONG GROVE	12 82	MAYSVILLE	13 82	MOUNT PLEASANT	01 44	ONEIDA	12 28	POMEROY	05 13
LORIMOR	03 88	MCCALLSBURG	14 85	MOUNT STERLING	07 89	ONSLow	10 53	POPEJOY	10 35
LOST NATION	06 23	MCCAUSLAND	14 82	MOUNT UNION	07 44	ORANGE CITY	04 84	PORTSMOUTH	09 83
LOVILIA	03 68	MCCLELLAND	11 78	MOUNT VERNON	07 57	ORCHARD	08 66	POSTVILLE	03 03
LOW MOOR	12 23	MCGREGOR	08 22	MOVILLE	02 97	ORIENT	07 01	PRAIRIE CITY	06 50
LOWDEN	06 16	MCINTIRE	06 66	MURRAY	02 20	ORLEANS	07 30	PRAIRIEBURG	16 57
LUANA	14 22	MECHANICSVILLE	03 16	MUSCATINE	01 70	OSAGE	01 66	PRESCOTT	04 02
LUCAS	04 59	MEDIAPOLIS	02 29	MYSTIC	05 04	OSCEOLA	01 20	PRESTON	03 49
LUTHER	08 08	MELBOURNE	05 64	NASHUA	02 19	OSKALOOSA	01 62	PRIMGHAR	04 71
LUVERNE	04 55	MELCHER-DALLAS	05 63	NEMAHA	09 81	OSSIAN	03 96	PRINCETON	08 82
LUVERNE	05 46	MELCHER-DALLAS	06 63	NEOLA	06 78	OSTERDOCK	16 22	PROMISE CITY	08 93
LUXEMBURG	14 31	MELROSE	04 68	NEVADA	02 85	OTHO	05 94	PROTIVIN	06 45
LUZERNE	09 06	MELVIN	05 72	NEW ALBIN	04 03	OTO	11 97	PULASKI	04 26
LYNNVILLE	08 50	MENLO	09 39	NEW HAMPTON	01 19	OTTOSEN	09 46	QUASQUETON	09 10
LYTTON	12 13	MERIDEN	06 18	NEW HARTFORD	08 12	OTTUMWA	01 90	QUIMBY	07 18
LYTTON	08 81	MERRILL	05 75	NEW LIBERTY	15 82	OWASA	09 42	RADCLIFFE	06 42
MACEDONIA	10 78	MESERVEY	06 17	NEW LONDON	02 44	OXFORD	04 52	RAKE	06 95
MACKSBURG	05 61	MIDDLETOWN	05 29	NEW MARKET	04 87	OXFORD JUNCTION	05 53	RALSTON	07 37
MADRID	02 08	MILES	10 49	NEW PROVIDENCE	08 42	OYENS	09 75	RALSTON	11 14
MAGNOLIA	06 43	MILFORD	01 30	NEW SHARON	03 62	PACIFIC JUNCTION	04 65	RANDALIA	11 33
MALCOM	09 79	MILLERSBURG	06 48	NEW VIENNA	15 31	PACKWOOD	06 51	RANDALL	08 40
MALLARD	08 74	MILLERTON	07 93	NEW VIRGINIA	11 91	PALMER	07 76	RANDOLPH	06 36
MALOY	09 80	MILLVILLE	19 22	NEWELL	05 11	PALO	15 57	RATHBUN	09 04
MALVERN	02 65	MILO	04 91	NEWHALL	11 06	PANAMA	08 83	RAYMOND	11 07
MANCHESTER	01 28	MILTON	04 89	NEWTON	01 50	PANORA	02 39	READLYN	06 09
MANILLA	04 24	MINBURN	13 25	NICHOLS	06 70	PANORAMA PARK	16 82	REASNOR	10 50
MANLY	01 98	MINDEN	12 78	NODAWAY	03 02	PARKERSBURG	03 12	RED OAK	01 69
MANNING	03 14	MINGO	09 50	NORA SPRINGS	02 34	PARNELL	07 48	REDDING	10 80
MANSON	02 13	MISSOURI VALLEY	03 43	NORTH BUENAVISTA	15 22	PATON	06 37	REDFIELD	05 25
MAPLETON	02 67	MITCHELL	07 66	NORTH ENGLISH	02 48	PATTERSON	06 61	REINBECK	02 38

1996 IA 1120F Instructions: Alphabetical Listing of Iowa Cities by City Name/Code & County Code

Please use this listing to complete "Allocation Schedule", page two, IA 1120F.

CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE	CITY NAME	CITY CO. CODE CODE
REMBRANDT	08 11	SCHLESWIG	05 24	STANLEY	11 10	UNION	11 42	WEST BEND	08 55
REMSEN	04 75	SCRANTON	04 37	STANTON	03 69	UNIONVILLE	11 04	WEST BRANCH	04 16
RENWICK	11 46	SEARSBORO	10 79	STANWOOD	07 16	UNIVERSITY HTS	06 52	WEST BURLINGTON	03 29
RHODES	11 64	SERGEANT BLUFF	06 97	STATE CENTER	02 64	UNIVERSITY PARK	05 62	WEST CHESTER	09 92
RICEVILLE	04 45	SEYMOUR	02 93	STEAMBOAT ROCK	10 42	URBANA	13 06	WEST DES MOINES	15 25
RICEVILLE	03 66	SHAMBAUGH	10 73	STOCKPORT	08 89	URBANDALE	03 77	WEST DES MOINES	02 77
RICHLAND	06 54	SHANNON CITY	11 80	STOCKTON	07 70	UTE	03 67	WEST LIBERTY	02 70
RICKARDSVILLE	21 31	SHANNON CITY	07 88	STORM LAKE	01 11	VAIL	06 24	WEST OKOBOJI	11 30
RICKETTS	12 24	SHARPSBURG	09 87	STORY CITY	03 85	VALERIA	12 50	WEST POINT	05 56
RIDGEWAY	07 96	SHEFFIELD	03 35	STOUT	09 38	VAN HORNE	05 06	WEST UNION	03 33
RINARD	09 13	SHELBY	15 78	STRATFORD	03 40	VAN METER	14 25	WESTFIELD	11 75
RINGSTED	03 32	SHELBY	03 83	STRATFORD	06 94	VAN WERT	09 27	WESTGATE	15 33
RIPPEY	08 37	SHELDAHL	15 85	STRAWBERRY	04 22	VARINA	10 76	WESTPHALIA	11 83
RIVERDALE	18 82	SHELDAHL	15 77	STRUBLE	10 75	VENTURA	03 17	WESTSIDE	13 24
RIVERSIDE	04 92	SHELDAHL	10 08	STUART	03 39	VICTOR	04 79	WESTWOOD	11 44
RIVERTON	07 36	SHELDON	01 71	STUART	04 01	VICTOR	04 48	WHAT CHEER	07 54
ROBINS	17 57	SHELL ROCK	04 12	SULLY	11 50	VILLISCA	02 69	WHEATLAND	07 23
ROCK FALLS	08 17	SHELLSBURG	04 06	SUMNER	02 09	VINCENT	14 94	WHITING	04 67
ROCK RAPIDS	01 60	SHENANDOAH	02 73	SUPERIOR	08 30	VINING	12 86	WHITTEMORE	09 55
ROCK VALLEY	05 84	SHERRILL	18 31	SUTHERLAND	06 71	VINTON	02 06	WHITTEN	12 42
ROCKFORD	03 34	SHUEYVILLE	11 52	SWALEDALE	09 17	VOLGA	18 22	WILLEY	13 14
ROCKWELL	04 17	SIBLEY	01 72	SWAN	10 63	WADENA	13 33	WILLIAMS	04 40
ROCKWELL CITY	03 13	SIDNEY	02 36	SWEA CITY	05 55	WAHPETON	10 30	WILLIAMSBURG	03 48
RODMAN	09 74	SIGOURNEY	03 54	SWISHER	09 52	WALCOTT	09 70	WILLIAMSON	05 59
RODNEY	08 67	SILVER CITY	08 65	TABOR	03 36	WALCOTT	09 82	WILTON	03 70
ROLAND	07 85	SIOUX CENTER	06 84	TABOR	05 65	WALFORD	14 06	WINDSOR HTS	06 77
ROLFE	05 76	SIOUX CITY	01 97	TAMA	01 86	WALFORD	18 57	WINFIELD	04 44
ROME	09 44	SIOUX RAPIDS	06 11	TEMPLETON	12 14	WALKER	11 57	WINTERSET	01 61
ROSE HILL	09 62	SLATER	08 85	TENNANT	10 83	WALL LAKE	06 81	WINTHROP	06 10
ROSSIE	07 21	SLOAN	07 97	TERRIL	09 30	WALLINGFORD	06 32	WIOTA	08 15
ROWAN	07 99	SMITHLAND	14 97	THAYER	08 88	WALNUT	07 78	WODEN	08 41
ROWLEY	10 10	SOLDIER	09 67	THOMPSON	04 95	WAPELLO	02 58	WOODBINE	04 43
ROYAL	08 21	SOLON	05 52	THOR	13 46	WASHINGTON	01 92	WOODBURN	03 20
RUDD	07 34	SOMERS	10 13	THORNBURG	16 54	WASHTA	08 18	WOODWARD	07 25
RUNNELLS	14 77	SOUTH ENGLISH	15 54	THORNTON	10 17	WATERLOO	01 07	WOOLSTOCK	08 99
RUSSELL	02 59	SPENCER	01 21	THURMAN	08 36	WATERVILLE	06 03	WORTHINGTON	19 31
RUTHVEN	03 74	SPILLVILLE	08 96	TIFFIN	10 52	WAUCOMA	14 33	WYOMING	06 53
RUTLAND	12 46	SPIRIT LAKE	02 30	TINGLEY	12 80	WAUKEE	06 25	YALE	10 39
RYAN	13 28	SPRAGUEVILLE	12 49	TIPTON	01 16	WAUKON	01 03	YETTER	11 13
SABULA	04 49	SPRING HILL	13 91	TITONKA	06 55	WAVERLY	01 09	YORKTOWN	11 73
SAC CITY	01 81	SPRINGBROOK	13 49	TOLEDO	03 86	WAYLAND	03 44	ZEARING	09 85
SAGEVILLE	17 31	SPRINGVILLE	10 57	TORONTO	13 23	WEBB	09 21	ZWINGLE	20 31
SAINT ANTHONY	12 64	ST ANSGAR	02 66	TRAER	04 86	WEBSTER	17 54	ZWINGLE	14 49
SAINT CHARLES	07 61	ST DONATUS	15 49	TREYNOR	13 78	WEBSTER CITY	01 40		
SALEM	10 44	ST LUCAS	12 33	TRIPOLI	03 09	WELDON	10 27		
SALIX	13 97	ST MARYS	14 91	TRUESDALE	09 11	WELLMAN	05 92		
SANBORN	05 71	ST OLAF	17 22	TRURO	08 61	WELLSBURG	05 38		
SANDYVILLE	12 91	ST PAUL	07 56	TURIN	10 67	WELTON	14 23		
SCARVILLE	07 95	STACYVILLE	04 66	UDELL	10 04	WESLEY	07 55		
SCHALLER	05 81	STANHOPE	09 40	UNDERWOOD	14 78	WEST BEND	04 74		