

paper clip

Do not staple or

2022 Ohio IT 1040

Individual Income Tax Return



22000198

Sequence No. 1

04 15 23 Use only black ink/UPPERCASE letters. Use whole dollars only.

AMENDED RETURN - Check here and include Ohio IT RE. NOL CARRYBACK - Check here and include Schedule IT NOL. Primary taxpayer's SSN (required) If deceased Spouse's SSN (if filing jointly) ✓ If deceased School district # 752 54 7102 6705 First name M.I. Last name BHARGAV TEJA PAKALA Spouse's first name (if filing jointly) M.I. Last name Address line 1 (number and street) or P.O. Box 2004 HASTING'S DR Address line 2 (apartment number, suite number, etc.) Ohio county (first four letters) City State ZIP code KENT ОН 44240 PORT Foreign country (if the mailing address is outside the U.S.) Foreign postal code Residency Status - Check only one for primary **Filing Status** – Check one (as reported on federal income tax return) Nonresident | Resident Part-year X Single, head of household or qualifying widow(er) Indicate state resident Married filing jointly Check only one for spouse (if filing jointly) Spouse's SSN Resident Part-vear Nonresident **>>** resident Indicate state Married filing separately Ohio Nonresident Statement - See instructions for required criteria Federal extension filers - check here. Primary meets the five criteria for irrebuttable presumption as nonresident. Spouse meets the five criteria for irrebuttable presumption as nonresident. If someone can claim you (or your spouse if filing jointly) as dependent, check here. 1. Federal adjusted gross income (federal 1040 or 1040-SR, line 11). Place a "-" in the box 22708 if negative..... 22708 3. Ohio adjusted gross income (line 1 plus line 2a minus line 2b). Place a "-" in the box if negative ... 2400 4. Exemption amount (include Schedule of Dependents if applicable).......4. Number of exemptions including you and your spouse/dependents, if applicable: 20308 20308





2022 Ohio IT 1040

Individual Income Tax Return



SSN 752 54 7102

22000209 Seque

7a.Amount from line 7 on page 1	7a.	20308
8a. Nonbusiness income tax liability on line 7a (see instructions for tax tables)	8a.	0
8b.Business income tax liability – Ohio Schedule IT BUS, line 14 (include schedule)	8b.	
8c. Income tax liability before credits (line 8a plus line 8b)	8c.	0
9. Ohio nonrefundable credits – Ohio Schedule of Credits, line 35 (include schedule)	9.	20
10. Tax liability after nonrefundable credits (line 8c minus line 9; if negative, enter zero)	10.	0
11. Interest penalty on underpayment of estimated tax (include Ohio IT/SD 2210)	11.	
12. Unpaid use tax (see instructions)	12.	
13. Total Ohio tax liability before withholding or estimated payments (add lines 10, 11 and 12)	13.	0
14. Ohio income tax withheld – Schedule of Ohio Withholding, part A, line 1 (include schedule and income statements)	14.	462
15. Estimated and extension payments (from Ohio IT 1040ES and IT 40P), and credit carryforward from last year's return	15.	
16. Refundable credits – Ohio Schedule of Credits, line 41 (include schedule)	16.	
17. Amended return only – amount previously paid with original and/or amended return	17.	
18. Total Ohio tax payments (add lines 14, 15, 16 and 17)	18.	462
19. Amended return only – overpayment previously requested on original and/or amended return	19.	
20. Line 18 minus line 19. Place a "-" in the box if negative	20.	462
21. Tax due (line 13 minus line 20). If line 20 is negative, ignore the "-" and add line 20 to line 13	21.	
22. Interest due on late payment of tax (see instructions)	22	
23. TOTAL AMOUNT DUE (line 21 plus line 22). Include Ohio IT 40P (if original return) or IT 40XP (if amended return) and make check payable to "Ohio Treasurer of State" AMOUNT I		
24. Overpayment (line 20 minus line 13)	24.	462
25. Original return only – portion of line 24 carried forward to next year's tax liability	25.	
d. Nature Preserves/Scenic Rivers e. Breast/Cervical Cancer f. Wishes for Sick Children	otal26g.	
27. REFUND (line 24 minus lines 25 and 26g)	UND ▶ 27.	462
Sign Here (required): I have read this return. Under penalties of perjury, I declare that, to the best of my knowledge and belief, the return and all enclosures are true, correct and complete.		less, no refund will be issued.
▶ Primary signature Phone number(330) 389-5483	'	s, no payment is necessary. ncluded — Mail to:
Spouse's signature Date	Ohio Departr	ment of Taxation
Check here to authorize your preparer to discuss this return with the Department.		3ox 2679 DH 43270-2679
Preparer's printed name	Payment Inc	cluded – Mail to: ment of Taxation
a. Wildlife Species b. Military Injury Relief c. Ohio History Fund d. Nature Preserves/Scenic Rivers e. Breast/Cervical Cancer f. Wishes for Sick Children 27. REFUND (line 24 minus lines 25 and 26g)	UND ▶ 27. If your refund is \$1.00 or	less, no refund will be issued
	Payment Inc	luded – Mail to:
01111 11111 11111 0110111 001 (070) 502 502 502 502 502 502 502 502 502 502	P.O. E	Box 2057

Preparer's TIN (PTIN) P 02082703

Columbus, OH 43270-2057



2022 Ohio Schedule of Credits

752 54 7102

Use only black ink. Use whole dollars only.
Primary taxpayer's SSN



04 15 23

Many of these credits <u>must</u> be calculated using a worksheet and/or be supported by additional required documentation. See the instructions for worksheets and information on supporting documentation.

Nonrefundable Credits

1.	Tax liability before credits (from Ohio IT 1040, line 8c)	1.	C
2.	Retirement income credit (include 1099-R forms)	2.	
3.	Lump sum retirement credit (include a copy of the worksheet and 1099-R forms)	3.	
4.	Senior citizen credit (must be 65 or older to claim this credit)	4.	
5.	Lump sum distribution credit (include a copy of the worksheet and 1099-R forms)	5.	
6.	Child care & dependent care credit (include a copy of the worksheet)	6.	
7.	Displaced worker training credit (include a copy of the worksheet and all required documentation)	7.	
8.	Campaign contribution credit for Ohio statewide office or General Assembly	8.	C
9.	Income-based exemption credit	9.	20
10.	Total (add lines 2 through 9)	.10.	20
11.	Tax less credits (line 1 minus line 10; if negative, enter zero)	. 11.	С
12.	Joint filing credit (see instructions for table). % times line 11, up to \$650	. 12.	C
13.	Earned income credit	.13.	
14.	Home school expenses credit (include copies of all required documentation)	.14.	
15.	Scholarship donation credit (include copies of all required documentation)	.15.	
16.	Nonchartered, nonpublic school tuition credit (include copies of all required documentation)	.16.	
17.	Vocational job credit (include a copy of the credit certificate)	.17.	
18.	Ohio adoption credit	.18.	
19.	Nonrefundable job retention credit (include a copy of the credit certificate)	.19.	
20.	Credit for eligible new employees in an enterprise zone (include a copy of the credit certificate)	.20.	
21.	Grape production credit	.21.	
22.	InvestOhio credit (include a copy of the credit certificate)	.22.	
23.	Lead abatement credit (include a copy of the credit certificate)	.23.	
24.	Opportunity zone investment credit (include a copy of the credit certificate)	.24.	



2022 Ohio Schedule of Credits

Primary taxpayer's SSN 752 54 7102



280298

Sequence No. 8

25	Technology investment credit carryforward (include a copy of the credit certificate)	
26	Enterprise zone day care & training credits (include a copy of the credit certificate)	
27	Research & development credit (include a copy of the credit certificate)	
28	Nonrefundable Ohio historic preservation credit (include a copy of the credit certificate)	
29	. Total (add lines 12 through 28)	0
30	. Tax less additional credits (line 11 minus line 29; if negative, enter zero)	0
Non	nresident Credit	
Date	es of Ohio residency to Other state of residency	
31.	. Nonresident Portion of Ohio adjusted gross income - Ohio IT NRC Section I, line 18 (include a copy)	
32	2. Ohio adjusted gross income (Ohio IT 1040, line 3)32.	
33a	i. Divide line 31 by line 32 (four decimals; do not round; if greater than 1, enter 1.0000)	
33	Nonresident credit (line 30 times line 33a)	
Res	ident Credit	
34	Resident credit – Ohio IT RC, line 7 (include a copy)	
35	5. Total nonrefundable credits (add lines 10, 29, 33 and 34; enter here and on Ohio IT 1040, line 9)	20
	Refundable Credits	
36	Refundable Ohio historic preservation credit (include a copy of the credit certificate)	
37.	. Refundable job creation credit & job retention credit (include a copy of the credit certificate)	
	Refundable job creation credit & job retention credit (include a copy of the credit certificate)	
38		
38. 39.	2. Pass-through entity credit (include a copy of the Ohio IT K-1s)	
38. 39. 40.	Pass-through entity credit (include a copy of the Ohio IT K-1s)	



2022 Schedule of Ohio Withholding

Use only black ink/UPPERCASE letters. Use whole dollars only.

Box 2 - Federal income tax withheld

1606

Sequence No. 11

Primary taxpayer's SSN

752 54 7102

List your and your spouse's (if filing jointly) W-2, 1099, and W-2G forms only if they have Ohio withholding. Enter "P" in the "P/S" box if the form is the primary taxpayer's and enter "S" if it is the spouse's. If the Ohio ID number on a statement has 9 digits, enter only the first 8 digits. Complete additional copies if necessary. Place state copies of your income statements after the last page of your return.

Box 1 - Wages, tips, other compensation

Part A - Total Withholding

Box b - EIN

010825246

Part B - W-2s 1. P/S

Ρ

7. P/S

Box b - EIN

Box 15 - Employer's Ohio ID number

1. Total of all Ohio state tax withheld on pages 1 and 2 as well as any additional pages. Enter here 462 and on line 14 of your Ohio IT 10401.

20204

Box 15 - Employer's Ohio ID number Box 16 - Ohio wages, tips, etc. Box 17 - Ohio income tax 20204 441 52660672 Box 1 - Wages, tips, other compensation Box 2 - Federal income tax withheld 2. P/S Box b - EIN Ρ 550186310 2141 18 Box 15 - Employer's Ohio ID number Box 16 - Ohio wages, tips, etc. Box 17 - Ohio income tax 51228452 2141 21 Box 2 - Federal income tax withheld Box 1 - Wages, tips, other compensation 3. P/S Box b - EIN Box 15 - Employer's Ohio ID number Box 16 - Ohio wages, tips, etc. Box 17 - Ohio income tax Box 2 - Federal income tax withheld 4. P/S Box b - EIN Box 1 - Wages, tips, other compensation Box 17 - Ohio income tax Box 15 - Employer's Ohio ID number Box 16 - Ohio wages, tips, etc. Box 1 - Wages, tips, other compensation Box 2 - Federal income tax withheld 5. P/S Box b - FIN Box 15 - Employer's Ohio ID number Box 16 - Ohio wages, tips, etc. Box 17 - Ohio income tax Box 1 - Wages, tips, other compensation Box 2 - Federal income tax withheld 6. P/S Box b - EIN Box 15 - Employer's Ohio ID number Box 16 - Ohio wages, tips, etc. Box 17 - Ohio income tax

Box 1 - Wages, tips, other compensation

Box 16 - Ohio wages, tips, etc.



Box 2 - Federal income tax withheld

Box 17 - Ohio income tax

2022 Schedule of Ohio

Withholding
Primary taxpayer's SSN
752 54 7102



Sequence No. 12

		752 54 7102		Sequence No. 12
	1099-Rs Payer's TIN	Box 1 - Gross distribution		Sequence No. 12 Box 7 - Distribution code
	Box 15 - Payer's Ohio number	Box 4 - Federal income tax withheld	Box 14 -	Ohio tax withheld
2. P/S	Payer's TIN	Box 1 - Gross distribution		Box 7 - Distribution code
	Box 15 - Payer's Ohio number	Box 4 - Federal income tax withheld	Box 14 -	Ohio tax withheld
3. P/S	Payer's TIN	Box 1 - Gross distribution		Box 7 - Distribution code
	Box 15 - Payer's Ohio number	Box 4 - Federal income tax withheld	Box 14 -	Ohio tax withheld
4. P/S	Payer's TIN	Box 1 - Gross distribution		Box 7 - Distribution code
	Box 15 - Payer's Ohio number	Box 4 - Federal income tax withheld	Box 14 -	Ohio tax withheld
Part D -	W 2Gs			
1. P/S	Payer's federal ID number	Box 1 - Reportable winnings	Box 4 - Federal i	ncome tax withheld
	Box 13 - Ohio state ID number	Box 14 - Ohio state winnings	Box 15 -	Ohio income tax withheld
2. P/S	Payer's federal ID number	Box 1 - Reportable winnings	Box 4 - Federal i	ncome tax withheld
	Box 13 - Ohio state ID number	Box 14 - Ohio state winnings	Box 15 -	Ohio income tax withheld
3. P/S	Payer's federal ID number	Box 1 - Reportable winnings	Box 4 - Federal i	ncome tax withheld
	Box 13 - Ohio state ID number	Box 14 - Ohio state winnings	Box 15 -	Ohio income tax withheld
	1099-NECs Payer's TIN	Box 1 - Nonemployee compensation	Box 4 - Federal i	ncome tax withheld
	Box 6 - Payer's Ohio number	Box 7 - State income	Box 5 - C	Dhio tax withheld
2. P/S	Payer's TIN	Box 1 - Nonemployee compensation	Box 4 - Federal i	ncome tax withheld
	Box 6 - Payer's Ohio number	Box 7 - State income	Box 5 - C	Ohio tax withheld

File this return with CANTON TAX DEPARTMENT on or before April 18, 2023. If you received a federal extension, please attach a copy of your federal extension request to the Canton return when you file. For taxpayers not on a federal extension, an extension request must be submitted in writing and filed on or before April 18, 2023.

City of Canton, Ohio Income Tax Return

For Calendar Year ending December 31, 2022.

FOR USE OF ALL INDIVIDUAL TAXPAYERS SUBJECT TO CANTON INCOME TAX

BHARGAV TEJA PAI	KALA	
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Address or Name and Address of Firm

THIS SPACE FOR TAX OFFICE USE ONLY
AUDITED BY

NEW ACCOUNT

CREDIT	CARD	SERVICE	FEES	APPL'
2 00 or 2	75% wh	ichovar ic ara	ator	

Indicate Filing Status: X Individual

Occupation or Principal Business Activity:

PAYMENT BY CREDIT CARD OR ELECTRONIC CHECK

Please refer to our website, www.cantonincometax.com to access the payment center to pay by credit card or electronic check.

PHONE: (330) 430-7900 MAKE CHECK/MONEY ORDER PAYABLE TO KIM R. PEREZ, TREASURER INCOME TAX DEPARTMENT CANTON, OH 44711-9951

Other

Joint Return

BHARGAV TE 2004 HASTI KENT		44240		Moved INTO PREVIOUS	CANTON (ADDRESS OF CANTO NT OR OW	ON on	oident (X)				
CCT. NO.	Your Social Security No. 752 54 7102	2 SPOUSE SS#		PH	ONE (330)	389-5483	To receive elec provide an ema BPAKALA(tronic corre	spondence	, please	
1. WAGES	FILING REQUIRED EVEN IF NO TA	X DUE OR NO	INCO						EDU IUST BE	ΔΤΤΛ	HED
	EMPLOYER		ITY PAID		Т	AX PAID			TOTAL \		
IENDD TOVOON			IIY PAID		OTH	HER CITIES	CANTO WITH 515			600	
HENDRICKSON GUYAN INTER		CANTON STREETSB				43 00	313	00		141	_
JOIAN INIE	MAIIONAL	SIKEEISB				43 00					00
			TOTAL			43 00	515	0.0	22	741	0.0
Total Incom	me from Back of Form (if applicable)					10 00	1 010				
	arned outside Canton by part year non-resident or prior	to 18th hirthday			3 Dec	luct \$		Ξ. Ψ.			
· ·	ncome (Add Lines 1 and 2 subtract Line 3)	to rottrontilday			0. 500	.αοι ψ			22	741	0.0
	ity Tax (2.5% of Line 4)									569	
								Э. Ф		<u> </u>	00
	on income tax withhold by employer(s)		6a 9	\$5	15 00						
()	, , , , ,			\$							
()	cipal tax paid to other cities (not to exceed 2.5%)			₽ \$							
. , ,	ent of Declaration of Estimated Tax			\$							
	DIT ADJUSTMENT			\$5							
	L CREDITS (add a, b, c, less d)		6e 3	\$	36 00					1 1	00
7. BALANCE	E DUE (If Line 5 exceeds Line 6e enter difference here)										00
Overpaym	nent claimed (If Line 6e exceeds Line 5)				1	8. \$		_			
9. Credit to 2	2023 Estimate (If no estimate due use Line 10)					. \$		_			
10. TO BE RE	EFUNDED (If estimate due use Line 9) (Must be greate	r than \$10.00)	10. \$	S		For dire	ect deposit of yo mplete bank info	our refund, ormaton or	check box reverse sir	de.	
11. Late filing	g fine - (returns filed after filing deadline), \$25.00 pe	r month penalty									
12. Interest 0.	.58% per month							12.\$			
13. Penalty: 1	5% (see instructions)							13. \$			
14. Total amo	unt due - MUST BE PAID IN FU NO ASSESSMENTS OR REFUN					R REFUNI	DED.	14. \$		11	00
	MANDATOF	RY DECLARAT	ΓΙΟΝ Ο	F ESTIM	ATED T	AX FOR	2023				
Must be filed	Total income subject to Canton tax \$		Canton	tax @ 2.5%.				1. \$			
if a local	2. LESS TAX TO BE WITHHELD					2. \$_					
tax, of at	Balance estimated Canton tax							3. \$			
least 2.25% is	4. Less Credits: a. Overpayment on previous	year's return		2	la. \$		_				
not withheld	b. Other (Specify)			2	lb. \$		_Total Credit				
by your	5. Net tax due (Line 3 less total of Line 4)							5. \$			
employer	6. Amount paid with this return (not less than 1/4 X line	3 minus Line 4) Make re	remittance p	ayable to: Kim	R. Perez, Ca	anton City Tre	easurer (6. \$			
	7. Balance of Tax				\$		_				
	 EXAMINED THIS RETURN (INCLUDING ACCOMPAN LIEVE IT IS TRUE, CORRECT, AND COMPLETE.		AND STA	TEMENTS) A	ND TO TH	E BEST OF		y we disc return wit	uss this th prepare		res No
LOBAL TAXE		2023		*		al .					2-4-
gnature of Person Pre	paring, If Other Than Taxpayer	Date Sig	gnature of	Taxpayer or A	gent Require	a					Date

SUSP

Spouse

POSTED TO

M/M

Date

ity of Canton Income Tax Form TY2022	COLUMN A	COLUMN B	COLUMN C	COLUMN D	COLUMN E	COLUMN F	COLUMN G TOTAL COLUMNS A-F
Municipality Name; enter each City only once	CANTON						
2. Tax rate for each City	2.5%	%	%	%	%	%	
3. AGGREGATE SCHEDULE C INCOME OR (LOSS)							
4. AGGREGATE SCHEDULE E INCOME OR (LOSS)							
5. AGGREGATE PARTNERSHIP/S-CORP INCOME OR (LOSS)							
6. MISCELLANEOUS/OTHER INCOME/FORM 1099							
7. TOTAL INCOME (ADD LINES 3,4,5, AND 6)	\$	\$	\$	\$	\$	\$	\$
COLUMN A-F IF LINE 7 IS A GAIN ENTER EACH COLUMN AND TOTAL ACROSS							
COLUMN A-F IF LINE 7 IS A LOSS ENTER EACH COLUMN AND TOTAL ACROSS							
10. NOL CARRY FORWARD							
11. ENTER LESSER OF 50% OF 7G OR 50% OF 10G							
GAIN PERCENTAGE (Divide each column amount in Line 8 by the total in Line 8 Column G)		%	%	%	%	%	100%
(Divide each column amount in Line 8 by the total in		%	%	%	%	%	100%
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS		%	%	%	%	%	100%
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL		%	%	%	%	%	100%
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 11G by Line 12) 15. DEDUCTIBLE LOSS	\$	% \$	%	%	%	\$	100%
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 11G by Line 12) 15. DEDUCTIBLE LOSS (Add Line 13 and Line 14) 16. TAXABLE GAIN (Subtract Line 15 from Line 8. Enter 16G on Page 1	\$						
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 11G by Line 12) 15. DEDUCTIBLE LOSS (Add Line 13 and Line 14) 16. TAXABLE GAIN (Subtract Line 15 from Line 8. Enter 16G on Page 1 of Tax Return, Line 2) ALLOWABLE CREDIT FOR TAX PAID	\$						
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 11G by Line 12) 15. DEDUCTIBLE LOSS (Add Line 13 and Line 14) 16. TAXABLE GAIN (Subtract Line 15 from Line 8. Enter 16G on Page 1 of Tax Return, Line 2) ALLOWABLE CREDIT FOR TAX PAID TO OTHER CITIES A. TOTAL TAX PAID OR WITHHELD (Include distributive	\$						
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 11G by Line 12) 15. DEDUCTIBLE LOSS (Add Line 13 and Line 14) 16. TAXABLE GAIN (Subtract Line 15 from Line 8. Enter 16G on Page 1 of Tax Return, Line 2) ALLOWABLE CREDIT FOR TAX PAID TO OTHER CITIES A. TOTAL TAX PAID OR WITHHELD (Include distributive share of tax paid by Partnership/S Corp) B. TAX ASSESSED BY OTHER CITY	\$						
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 11G by Line 12) 15. DEDUCTIBLE LOSS (Add Line 13 and Line 14) 16. TAXABLE GAIN (Subtract Line 15 from Line 8. Enter 16G on Page 1 of Tax Return, Line 2) ALLOWABLE CREDIT FOR TAX PAID TO OTHER CITIES A. TOTAL TAX PAID OR WITHHELD (Include distributive share of tax paid by Partnership/S Corp) B. TAX ASSESSED BY OTHER CITY Please attach other City Tax Returns C. TAX DUE TO CANTON ON APPORTIONED INCOME							
(Divide each column amount in Line 8 by the total in Line 8 Column G) 13. APPORTIONED LOSS (Multiply Loss from Line 9G by Line 12) 14. APPORTIONED NOL (Multiply Loss from Line 9G by Line 12) 15. DEDUCTIBLE LOSS (Add Line 13 and Line 11G by Line 12) 16. TAXABLE GAIN (Subtract Line 15 from Line 8. Enter 16G on Page 1 of Tax Return, Line 2) ALLOWABLE CREDIT FOR TAX PAID TO OTHER CITIES A. TOTAL TAX PAID OR WITHHELD (Include distributive share of tax paid by Partnership/S Corp) B. TAX ASSESSED BY OTHER CITY Please attach other City Tax Returns C. TAX DUE TO CANTON ON APPORTIONED INCOME (Multiply Line 16 by 2.5%) D. TAX PAID TO OTHER CITY ON APPORTIONED INCOME							

ENTER LINE E, COLUMN G, ON PAGE 1, LINE 6 B

IF YOU WOULD LIKE YOUR REFUND DIRECT DEPOSITED PLEASE COMPLETE THE FOLLOWING	
ROUTING NUMBER 8 TYPE: CHECKING SAVING	
ACCOUNT NUMBER	NAME OF BANK