

2023 W-2 and EARNINGS SUMMARY

This summary section is included with your W-2 to help describe this portion in more detail. The reverse side includes general information that you may also find helpful. The following reflects your final pay stub, plus any adjustments made by your employer.

Table with 2 columns: Description and Amount. Rows include GROSS PAY (138,027.15), SOCIAL SECURITY TAX WITHHELD (7,861.00), FED. INCOME TAX WITHHELD (8,311.71), STATE INCOME TAX (0.00), LOCAL INCOME TAX (0.00), MEDICARE TAX WITHHELD (1,838.46), and SUI/SDI (0.00).

To change your employee W-4 profile information file a new W-4 with your payroll department

Social Security Number: XXX-XX-4760

NANDAKUMAR THRIKKASSERY
9631 BAYTOWN COAST
SAN ANTONIO, TX 78254

(CORRECTED STATEMENT)



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PAGE 1 OF 2

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Employee Reference Copy W-2 Wage and Tax Statement 2023. Copy C for employee's records. Includes fields for Control number, Employer's name (TATA CONSULTANCY SERVICES LIMITED), and various tax amounts.

Form 1 (left side of the detachable section). Includes fields for Wages, tips, other comp. (115865.66), Federal income tax withheld (8311.71), Social security wages (126790.28), and Social security tax withheld (7861.00).

Form 2 (middle side of the detachable section). Includes fields for Wages, tips, other comp. (115865.66), Federal income tax withheld (8311.71), Social security wages (126790.28), and Social security tax withheld (7861.00).

Form 3 (right side of the detachable section). Includes fields for Wages, tips, other comp. (115865.66), Federal income tax withheld (8311.71), Social security wages (126790.28), and Social security tax withheld (7861.00).

Federal Filing Copy W-2 Wage and Tax Statement 2023. Copy B to be filed with employee's Federal Income Tax Return.

State Filing Copy W-2 Wage and Tax Statement 2023. Copy 2 to be filed with employee's State Income Tax Return.

City or Local Filing Copy W-2 Wage and Tax Statement 2023. Copy 2 to be filed with employee's City or Local Income Tax Return.

2023 W-2 and EARNINGS SUMMARY

Employee Reference Copy  
**W-2** Wage and Tax Statement **2023**  
Copy C for employee's records. OMB No. 1545-0008

d Control number Dept. Corp. Employer use only  
01829122 732 DCMG G S 28931

c Employer's name, address, and ZIP code  
TATA CONSULTANCY SERVICES LIMITED  
379 THORNALL STREET  
4TH FLOOR  
EDISON, NJ 08837  
  
(CORRECTED STATEMENT)

e/f Employee's name, address, and ZIP code  
NANDAKUMAR THRIKKASSERY  
9631 BAYTOWN COAST  
SAN ANTONIO, TX 78254

b Employer's FED ID number 98-0429806	a Employee's SSA number XXX-XX-4760
1 Wages, tips, other comp.	2 Federal income tax withheld
3 Social security wages	4 Social security tax withheld
5 Medicare wages and tips	6 Medicare tax withheld
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 DD   17722.33
14 Other	12b   12c   12d   13 Stat emp. Ret. plan 3rd party sick pay
15 State Employer's state ID no.	16 State wages, tips, etc.
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

ADDITIONAL W-2 FOR BOX 12 OR 14 OVERFLOW

NANDAKUMAR THRIKKASSERY  
9631 BAYTOWN COAST  
SAN ANTONIO, TX 78254

Social Security Number: XXX-XX-4760

(CORRECTED STATEMENT)

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PAGE 2 OF 2

← Fold and Detach Here →

1 Wages, tips, other comp.	2 Federal income tax withheld
3 Social security wages	4 Social security tax withheld
5 Medicare wages and tips	6 Medicare tax withheld
d Control number Dept. Corp. Employer use only 01829122 732 DCMG G S 28931	
c Employer's name, address, and ZIP code TATA CONSULTANCY SERVICES LIMITED 379 THORNALL STREET 4TH FLOOR EDISON, NJ 08837  (CORRECTED STATEMENT)	
b Employer's FED ID number 98-0429806	a Employee's SSA number XXX-XX-4760
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 DD   17722.33
14 Other	12b   12c   12d   13 Stat emp. Ret. plan 3rd party sick pay
e/f Employee's name, address and ZIP code NANDAKUMAR THRIKKASSERY 9631 BAYTOWN COAST SAN ANTONIO, TX 78254	
15 State Employer's state ID no.	16 State wages, tips, etc.
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

1 Wages, tips, other comp.	2 Federal income tax withheld
3 Social security wages	4 Social security tax withheld
5 Medicare wages and tips	6 Medicare tax withheld
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c Employer's name, address, and ZIP code TATA CONSULTANCY SERVICES LIMITED 379 THORNALL STREET 4TH FLOOR EDISON, NJ 08837  (CORRECTED STATEMENT)	
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14 Other	12b   12c   12d   13 Stat emp. Ret. plan 3rd party sick pay
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15 State Employer's state ID no.	16 State wages, tips, etc.
17 State income tax	18 Local wages, tips, etc.
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1 Wages, tips, other comp.	2 Federal income tax withheld
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b Employer's FED ID number 98-0429806	a Employee's SSA number XXX-XX-4760
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11 Nonqualified plans	12a See instructions for box 12 DD   17722.33
14 Other	12b   12c   12d   13 Stat emp. Ret. plan 3rd party sick pay
e/f Employee's name, address and ZIP code NANDAKUMAR THRIKKASSERY 9631 BAYTOWN COAST SAN ANTONIO, TX 78254	
15 State Employer's state ID no.	16 State wages, tips, etc.
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

Federal Filing Copy  
**W-2** Wage and Tax Statement **2023**  
Copy B to be filed with employee's Federal Income Tax Return. OMB No. 1545-0008

State Filing Copy  
**W-2** Wage and Tax Statement **2023**  
Copy 2 to be filed with employee's State Income Tax Return. OMB No. 1545-0008

City or Local Filing Copy  
**W-2** Wage and Tax Statement **2023**  
Copy 2 to be filed with employee's City or Local Income Tax Return. OMB No. 1545-0008



KEYBANK NATIONAL ASSOCIATION  
 MS OH-01-51-2005  
 P.O. BOX 93885  
 CLEVELAND, OH 44101-5885

TAX YEAR 2023

Form 1099-INT  
 Interest Income  
 OMB No.1545-0112

PAYER'S federal identification number 34-1586030

CUSTOMER SERVICE PHONE - 1-800-KEY2YOU

THIS DOCUMENT ISSUED AS A 2023 TAX STATEMENT FOR A FORM 1099-INT

169404 90058565202 6 01 01 1 0000 0 000 T387 P10

\*\*\*\*\*AUTO\*\*ALL FOR AADC 780

NANDAKUMAR THRIKKASSERY  
 9631 BAYTOWN COAST  
 SAN ANTONIO TX 78254-4708



FOR TAX YEAR  
 2023

RECIPIENT'S  
 identification number  
 XXX-XX-4760

2023 - 1099-INT, INTEREST INCOME

ACCOUNT NUMBER

LAUREL ROAD 00000000298612837054

BOX 1 INTEREST INCOME 540.33

LAUREL ROAD 00000000298616104238

BOX 1 INTEREST INCOME 853.44

TOTAL INTEREST 1,393.77

This important tax information is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

**CIT BANK DIV OF FIRST CITIZENS BANK**  
**75 N. FAIR OAKS AVENUE HQ 06-07**  
**PASADENA CA 91103**

**CUSTOMER NAME, ADDRESS**  
**MEERA GOPINATHAN**  
**9631 BAYTOWN COAST**  
**SAN ANTONIO TX 78254**

Payer's TIN 56-0223230  
 Questions? (855) 462-2652

447D0100326794-1

FORM 1 OF 2

2023 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deposit ID	IRS Description	IRS Box#	Amount
Savings	05002751277 00001		Interest income	1	38.51
			Federal income tax w/h	4	0.00
CD/Time Deposit	05005192716 00002 0000	0000000001	Interest income	1	355.19
			Federal income tax w/h	4	0.00
CD/Time Deposit	05006324209 00003	0000000001	Interest income	1	297.37
			Federal income tax w/h	4	0.00
CD/Time Deposit	05008128563 00004	0000000001	Interest income	1	120.96
			Federal income tax w/h	4	0.00

**TOTALS: See Form 2 of 2**

**TAXPAYER TIN** (keep for your records) [www.irs.gov/Form](http://www.irs.gov/Form) **Department of the Treasury - Internal Revenue Service**  
 For Form 1099-DIV, INT, MISC, OID, and Q: This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.  
 \*Form 1099-INT: This may not be the correct figure to report on your income tax return. See instructions on the back.  
 \*Form 1099 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.  
 Form 1099 - The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6, or because you didn't report the refund of interest (box 4), or because you claimed a non-deductible item.

**1099-E - OMB #1545-1176**  
 A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.  
 You may be able to deduct student loan interest that you actually paid in 2023 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see 1099-E and the Student Loan Interest Deduction Worksheet in the Instructions for Form 1040.  
**Issuer's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.  
**Account number.** May show an account or other unique number the lender assigned to distinguish your account.  
**1. Shows the interest received by the lender during the year on one or more student loans made to you.** For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2023. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.  
**2. If checked,** indicates that loan origination fees and/or capitalized interest are not included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible origination fees or capitalized interest.  
**Caution:** For the latest information about developments related to Form 1099-E and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099-E](http://www.irs.gov/Form1099-E).  
**File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

**1099 - OMB #1545-1180**  
 A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.  
 If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.  
 If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedules A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.  
**Payer's/Borrower's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.  
**Account number.** May show an account or other unique number the lender has assigned to distinguish your account.  
**Box 1.** Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.  
**CAUTION!** If you prepaid interest in the calendar year that accrued in full by January 15 of the subsequent year, the prepaid interest may or may not be included in box 1. However, you cannot deduct the interest amount in the calendar year paid even though it may be included in box 1. If you had a mortgage credit certificate and can claim the mortgage interest credit, see Form 8886. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a reduction in interest.

Tax Statement for Forms 1098, 1099, 5498 for Year 2023

1098 - Copy B, For Payer/Borrower, OMB #1545-1380  
 1098-E, Copy B, For Borrower, OMB #1545-1576  
 1099-DIV, Copy B, For Recipient, OMB #1545-0110  
 1099-INT, Copy B, For Recipient, OMB #1545-0112  
 1099-MISC, Copy B, For Recipient, OMB #1545-0115  
 1099-OID, Copy B, For Recipient, OMB #1545-0117  
 1099-Q, Copy B, For Recipient, OMB #1545-1700  
 1099-SA, Copy B, For Recipient, OMB #1545-1517  
 5498, Copy B, For Participant, OMB #1545-0747  
 5498-ESA, Copy B, For Beneficiary, OMB #1545-1815  
 5498-SA, Copy B, For Participant, OMB #1545-1518

NAME, ADDRESS AND FEDERAL I.D. NO.

CIT BANK DIV OF FIRST CITIZENS BANK  
 75 N. FAIR OAKS AVENUE HQ 06-07  
 PASADENA CA 91103

CUSTOMER NAME, ADDRESS

MEERA GOPINATHAN  
 9631 BAYTOWN COAST  
 SAN ANTONIO TX 78254

Payer's TIN 56-0223230  
 Questions? (855) 462-2652

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FORM 2 OF 2

2023 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deposit ID	IRS Description	IRS Box#	Amount
Money Market	05008267105 00005		Interest income	1	0.01
			Federal income tax w/h	4	0.00
CD/Time Deposit	05019795960 00006	00000000001	Interest income	1	89.67
			Federal income tax w/h	4	0.00
<b>TOTALS:</b>			Interest income	1	901.71
			Federal income tax withheld	4	0.00

TAXPAYER TIN

\*\*\*-\*\*-6475

(keep for your records)

For Form 1099-DIV, INT, MISC, OID, and Q. This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.  
 Form 1099-OID: This may not be the correct figure to report on your income tax return. See instructions on the back.  
 Form 1098 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.  
 Form 1099 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.  
 Form 1098 - The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6, or because you didn't report the refund of interest (box 4), or because you claimed a non-deductible item.

www.irs.gov/Form

Department of the Treasury - Internal Revenue Service

OMB #1545-1576

Including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans. This statement is being furnished to you.  
 If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowed as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.  
 If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1041) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.  
 Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.  
 Account number. May show an account or other unique number the lender assigned to distinguish your account.  
 Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. CAUTION: If you prepaid interest in the calendar year that accrued in full by January 1st of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1. If you had a mortgage credit certificate and can claim the mortgage interest credit, see Form 8306. If the interest was used on mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.  
 Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098E program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

1098 - OMB #1545-1380

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.  
 If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowed as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.  
 If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1041) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.  
 Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.  
 Account number. May show an account or other unique number the lender has assigned to distinguish your account.  
 Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. CAUTION: If you prepaid interest in the calendar year that accrued in full by January 1st of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1. If you had a mortgage credit certificate and can claim the mortgage interest credit, see Form 8306. If the interest was used on mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.





Wells Fargo Bank, N.A.  
 MAC N9777-113  
 P.O. BOX 5192  
 SIOUX FALLS, SD 57117-5192

If you have questions contact:  
 Tax Ops  
 Phone: 18008693557

TEP0000201 1000 0077 1 012

NANDAKUMAR THRIKKASSERY  
 9631 BAYTOWN COAST  
 SAN ANTONIO, TX 78254-4708

**Instructions for Recipient**

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 8849. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did not notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the instructions for Form 8838.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8812. See the instructions above for a taxable covered security acquired at a premium.

**Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.

**Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

**Box 5.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

**Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

**Box 7.** Shows the country or U.S. possession to which the foreign tax was paid.

**Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the

instructions above for a tax-exempt covered security acquired at a premium.

**Box 9.** Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the instructions for Form 8251. See the instructions above for a tax-exempt covered security acquired at a premium.

**Box 10.** For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1278(b). Report the accrued market discount on your income tax return as directed in the instructions for Forms 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

**Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(i).

**Box 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

**Boxes 15-17.** State tax withheld reporting boxes.

**Nonresidents.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

**Future developments.** For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT).

**Free File program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

		<b>CORRECTED (if checked)</b>				
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. <b>Wells Fargo Bank, N.A. MAC N9777-113 P.O. BOX 5192 SIOUX FALLS, SD 57117-5192</b>		Payer's RTN (optional)	OMB No. 1545-0112		<b>2023</b> Form 1099-INT	
		1 Interest income				
		\$ 300.00			<b>Copy B</b> <b>For Recipient</b>  This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.	
		2 Early withdrawal penalty				
		\$				
PAYER'S TIN	RECIPIENT'S TIN	3 Interest on U.S. Savings Bonds and Treasury obligations				
94-1347393	XXX-XX-4760	\$				
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code <b>NANDAKUMAR THRIKKASSERY 9631 BAYTOWN COAST SAN ANTONIO, TX 78254-4708</b>		4 Federal income tax withheld	5 Investment expenses			
		\$	\$			
		6 Foreign tax paid	7 Foreign country or U.S. possession			
		\$	\$			
		8 Tax-exempt interest	9 Specified private activity bond interest			
		\$	\$			
		10 Market discount	11 Bond premium			
		\$	\$			
		12 Bond premium on Treasury obligations	13 Bond premium on tax-exempt bond			
		\$	\$			
Account number (see instructions)	000009937552405	14 Tax-exempt and tax credit bond CUSIP no.	15 State	16 State identification no.		17 State tax withheld
			TX			\$

Form 1099-INT (keep for your records) [www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT) Department of the Treasury - Internal Revenue Service





Wells Fargo Bank, N.A.  
 MAC N9777-113  
 P.O. BOX 5192  
 SIOUX FALLS, SD 57117-5192

If you have questions contact:  
 Tax Ops  
 Phone: 18008693557

TEP0000102\_0110\_1000 1002

**NANDAKUMAR THRIKKASSERY**  
 9631 BAYTOWN COAST  
 SAN ANTONIO, TX 78254-4708

**Instructions for Recipient**

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 1099-INT. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.8045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the effect of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099-INT to satisfy its Chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8838.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8812. See the instructions above for a taxable covered security acquired at a premium.

**Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

**Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

**Box 5.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

**Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

**Box 7.** Shows the country or U.S. possession to which the foreign tax was paid.

**Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the

instructions above for a tax-exempt covered security acquired at a premium.

**Box 9.** Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 8251.

**Box 10.** For a taxable or tax-exempt covered security, if you made an election under section 1273(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.8045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-INT. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.8045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1273(b). Report the accrued market discount on your income tax return as directed in the instructions for forms 1040. Market discount on a tax-exempt security is includable in taxable income as interest income.

**Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.8045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includable in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.8045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includable in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

**Box 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

**Boxes 15-17.** State tax withheld reporting boxes.

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1098 with the Internal Revenue Service Center for your area. On Form 1098, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.


**Future developments.** For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT).

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		<b>CORRECTED</b> (if checked)		OMB No. 1545-0112		<b>2023</b>	<b>Form 1099-INT</b>	<b>Interest Income</b>	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Wells Fargo Bank, N.A. MAC N9777-113 P.O. BOX 5192 SIOUX FALLS, SD 57117-5192		Payer's RTN (optional) <b>1</b> Interest income \$ 547.12							
PAYER'S TIN 94-1347393		RECIPIENT'S TIN XXX-XX-4760		<b>2</b> Early withdrawal penalty \$		<b>3</b> Interest on U.S. Savings Bonds and Treasury obligations \$		This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.	
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code NANDAKUMAR THRIKKASSERY 9631 BAYTOWN COAST SAN ANTONIO, TX 78254-4708		<b>4</b> Federal income tax withheld \$		<b>5</b> Investment expenses \$		<b>6</b> Foreign tax paid \$			<b>7</b> Foreign country or U.S. possession
		<b>8</b> Tax-exempt interest \$		<b>9</b> Specified private activity bond interest \$		<b>10</b> Market discount \$			<b>11</b> Bond premium \$
		<b>12</b> Bond premium on Treasury obligations \$		<b>13</b> Bond premium on tax-exempt bond \$					
Account number (see instructions) 000005341075348		<b>14</b> Tax-exempt and tax credit bond CUSIP no. \$		<b>15</b> State TX		<b>16</b> State identification no. \$			<b>17</b> State tax withheld \$
		<b>FATCA filing requirement</b> <input type="checkbox"/>							



CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. (800) 374-2758 UNITED STATES SENATE FCU 1310 BRADDOCK PL ALEXANDRIA VA 22314		Payer's RTN (optional) 254075250	OMB No. 1545-0112 Form <b>1099-INT</b> (Rev. January 2024)		<b>Interest Income</b>
		1 Interest income \$ 304.35	For calendar year 2023		
		2 Early withdrawal penalty \$			
PAYER'S TIN 53-0197042	RECIPIENT'S TIN XXX-XX-4760	3 Interest on U.S. Savings Bonds and Treasury obligations \$			<b>Copy B For Recipient</b>  This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code   THRIKKASSERY NANDAKUMAR 9631 BAYTOWN COAST SAN ANTONIO TX 78254		4 Federal income tax withheld \$	5 Investment expenses \$		
		6 Foreign tax paid \$	7 Foreign country or U.S. possession		
		8 Tax-exempt interest \$	9 Specified private activity bond interest \$		
		10 Market discount \$	11 Bond premium \$		
		FATCA filing requirement <input type="checkbox"/>	12 Bond premium on Treasury obligations \$	13 Bond premium on tax-exempt bond \$	
Account number (see instructions) 0010061554		14 Tax-exempt and tax credit bond CUSIP no.	15 State	16 State identification no.	

Form **1099-INT** (Rev. 1-2024) (keep for your records)

[www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT)

Department of the Treasury - Internal Revenue Service

Tax Statement for Forms 1098, 1099, 5498 for Year 2023

1098, Copy B, For Payer/Borrower, OMB #1545-1380  
 1098-E, Copy B, For Borrower, OMB #1545-1576  
 1099-DIV, Copy B, For Recipient, OMB #1545-0110  
 1099-INT, Copy B, For Recipient, OMB #1545-0112  
 1099-MISC, Copy B, For Recipient, OMB #1545-0115  
 1099-OID, Copy B, For Recipient, OMB #1545-0117  
 1099-Q, Copy B, For Recipient, OMB #1545-1760  
 1099-SA, Copy B, For Recipient, OMB #1545-1517  
 5498, Copy B, For Participant, OMB #1545-0747  
 5498-ESA, Copy B, For Beneficiary, OMB #1545-1815  
 5498-SA, Copy B, For Participant, OMB #1545-1518

NAME, ADDRESS AND FEDERAL I.D. NO.

**AMERANT BANK**  
**220 ALHAMBRA CIRCLE**  
**CORAL GABLES FL 33134**

CUSTOMER NAME, ADDRESS

**NANDAKUMAR THRIKKASSERY**  
**9631 BAYTOWN COAST**  
**SAN ANTONIO TX 78254-4708**

Payer's TIN 59-1846933  
 Questions? (855) 263-7268

031D0100007059-1

FORM 1 OF 1

2023 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deposit ID	IRS Description	IRS Box#	Amount
CD/Time Deposit	03840017347 00001	00000000001	Interest income	1	310.52
			Federal income tax w/h	4	0.00
CD/Time Deposit	03840018185 00002	00000000001	Interest income	1	315.18
			Federal income tax w/h	4	0.00
CD/Time Deposit	03840018232 00003	00000000001	Interest income	1	264.04
			Federal income tax w/h	4	0.00
<b>TOTALS:</b>			Interest income	1	889.74
			Federal income tax withheld	4	0.00

TAXPAYER TIN  
 \*\*\*-\*\*-4760

(keep for your records) [www.irs.gov/Form](http://www.irs.gov/Form) Department of the Treasury - Internal Revenue Service  
 For Form 1099-DIV, INT, MISC, OID, and Q. This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.  
 \*Form 1099-OID. This may not be the correct figure to report on your income tax return. See instructions on the back.  
 \*Form 1098 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.  
 Form 1098 - The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6, or because you didn't report the refund of interest (box 4); or because you claimed a non-deductible item.

**1098-E - OMB #1545-1576**  
 A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.  
 You may be able to deduct student loan interest that you actually paid in 2023 on your income tax return. However, you may not be able to deduct the full amount of interest reported on a statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see B, 970, and the Student Loan Interest Deduction Worksheet in the Instructions for Form 1040.  
**Borrower's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), assignor taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.  
**Account number.** May show an account or other unique number the lender has assigned to distinguish your account.  
**Box 1.** Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.  
**CAUTION:** If you prepaid interest on the calendar year that accrued in full by January 15 of the subsequent year, the prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8886. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.