

## **SUBTRACTION MODIFICATION FOR QUALIFIED BANKS AND OTHER QUALIFIED LENDERS**

You MUST attach this form to Form NYC-2 or NYC-2A if you have an entry on Form NYC-2 or NYC-2A. Schedule B. line 23

	Name as shown on NYC-2 or NYC-2A.	nployer Identifica	ation N 1	umber		-
			-			
	SCHEDULE A - Modification used in the current tax year <i>(see ins</i>	tructions	s)			
=	Subtraction modification for qualified banks and other qualified lenders. Enter	r amount				
	from line 3; If line 3 does not apply, enter amount from line 14 or line 16. (Or	-				
NI-	these three modifications may be utilized.) Add line 21				4l 4 - f 4l	
	te: All filers must complete Schedule B, even if it is not applicable to you. If this is the case, skip to line 3 CHEDULE B - Computation of modification for a captive real estate investment tree.					
	Identify the captive REIT which you maintained as of April 1, 2014, and which you also maintained for federal income tax purposes on the last day of this tax year		<u> </u>	rr	1 1 1	/
2.	Amount of dividends paid deductions allowed to the captive REIT maintained as identified about	ove	2.			
3.	Subtraction modification for a captive REIT (multiply line 2 by 160% (1.6); enter here and incl line 1 above. If not applicable, enter <b>0</b> )		3			
SC	CHEDULE C - Computation of modification for qualified residential loan portfolio			(s)) (see i	nstructions	s)
				(-)/		
4.	Qualified residential loan portfolio assets (Form NYC-2A filers include assets for all qualifying members; see					
5.	Total assets (Form NYC-2A filers include assets for all qualifying members; see instructions).					
6.	Divide line 4 by line 5 (see instructions)		6			
	Form NYC-2A filers: Complete lines 7 through 10, as applicable					
7.	Enter average total assets of members that are thrifts and qualified community banks (see insi					
8.	Enter average total assets of all corporations included in the combined group (see instruction					
9.	Divide line 7 by line 8 (see instructions)		9.			
10.	Entire net income (ENI) subject to this modification (Subtract Schedule E, line 21 from the amount of Form NYC-2A, Schedule B, line 22, then multiply by line 9; see instructions.)		10.			
11.	Form NYC-2 filers: ENI subject to this modification (Subtract Schedule E, line 21 from the amount Form NYC-2, Schedule B, line 22; see instructions)		11.			
12.	Multiply line 10 or line 11, as applicable by 32% (.32) (see instructions)		12.			
13.	Amounts deducted per IRC sections 166 and 585 in the computation of FTI, less any amoun included in FTI as a result of the recovery of loans (see instructions)		13.			
14.	Subtraction modification for qualified residential loan portfolios (subtract line 13 from line 12; enter here and include on line 1 above, if applicable. If zero or less, enter 0)		14.			
SC	CHEDULE D - Computation of modification for community banks and small thrift	s <i>(11-652</i>	? (8)	(q)) (see i	nstructions	s)
15.	Total net interest income from qualifying loans (from Schedule F, line 11; see instructions)		15.			
	Form NYC-2A filers - enter the total number of all Schedules F attached to this form					
16.	Subtraction modification for community banks and small thrifts (multiply line 15 by 50% (.5) enter here and include on line 1 above, if applicable)		16.			
SC	CHEDULE E - Computation of modification for qualified affordable housing and low income			ns <i>(11-652</i>	(8) (t)) (see i	nstr.)
	Total net interest income from qualifying loans (from Schedule F, line 11; see instructions)					
	Form NYC-2A filers: enter the total number of all Schedules F attached to this form					
	If average total assets (Schedule F, line 4) do not exceed \$100 billion, skip lines 18 through 20 and ent lf average total assets (Schedule F, line 4) exceed \$100 billion but are less than \$150 billion, you must c lf average total assets (Schedule F, line 4) are \$150 billion or greater, you are not eligible for this modification. P	omplete line	es 18	through line	21. <i>(see instr</i>	·)
18.	Enter \$150 billion minus average total assets during taxable year (from Schedule F, line 4) 18.					
19.	Enter \$50 billion					
20.	Subtraction modification factor (divide line 18 by line 19)		20.			
21.	Subtraction modification for qualified affordable housing and low income community loans (m. line 17 by line 20; enter here and include on line 1 above, if applicable)		21.			

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SCHEDULE F - Computation of total net interest income from qualifying loans										
Complete this schedule to compute net interest income from qualifying loans.  Form NYC-2A filers: Compute on a separate basis for each combined entity (see instructions)										
101		entity		•						
	This schedule is used for: <i>(check appropriate box)</i> Computation of modification for community banks and small thrifts (11-652.8(q))  Computation of modification for qualified affordable housing and low income community loans (11-652.8(t))									
1.	Gross interest inc	come from loans for the entity identified	1.							
2.	Gross interest ex	pense for the entity identified	2.							
3.	Average total value	e of loans owned during the tax year by the entity identified. 3.								
4.	Average total ass	sets during the tax year owned by the entity identified. 4.								
5.	Loan factor (divid	de line 3 by line 4)	5.							
6.	Gross interest ex	spense from loans (multiply line 2 by line 5)	6.							
7.	Net interest incor	me from loans (subtract line 6 from line 1)	7.							
8.	Gross interest inc	come from qualifying loans for the entity identified 8.								
9.	Gross interest inc	come from all loans for the entity identified (from line 1) 9.								
10.	Qualifying loan in	nterest income factor (divide line 8 by line 9)	10.							
11.		me from qualifying loans for the entity identified (multiply ine 15 or Schedule E, line 17)								

Total line 11 amounts for all combined entities in the group; enter the total on Schedule D, line 15 or Schedule

For Form NYC-2A filers:

E, line 17 (see instructions).