



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. Employer Identificati		dentificatio	n Number			
			' 	•	1 1		-
	SCHEDULE A - Modification used in the current tax year <i>(see in</i> 1. Subtraction modification for qualified banks and other qualified lenders. <i>Ent</i>						
	 Subtraction modification for qualified banks and other qualified lenders. Ent from line 3; If line 3 does not apply, enter amount from line 14 or line 16. (0) 						
	these three modifications may be utilized.) Add line 21	-					
Not	te: All filers must complete Schedule B, even if it is not applicable to you. If this is the case, skip to line	3 and en	iter 0 , th	en conti	nue with th	e rest of t	the form.
SC	HEDULE B - Computation of modification for a captive real estate investment	trust (F	REIT)	(11-65	52 (8) (r))	(see ir	istr.)
	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				, , , ,		
2.	Amount of dividends paid deductions allowed to the captive REIT maintained as identified a	above	2.				
3.	Subtraction modification for a captive REIT (multiply line 2 by 160% (1.6); enter here and in						
	line 1 above. If not applicable, enter 0)						
SC	HEDULE C - Computation of modification for qualified residential loan portfol	ios (11	-652 (8) (s))	(see ins	tructio	ns)
4.	Qualified residential loan portfolio assets (Form NYC-2A filers include assets for all qualifying members; see	ee instr.)	4				_
5.	Total assets (Form NYC-2A filers include assets for all qualifying members; see instructions	;)	5				
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 in	nstructio	ns)7.	. 🗕 🗕			
8.	Enter average total assets of all corporations included in the combined group (see instruction	ons)	8-				
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 amoun 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 amoun 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 amount 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	HEDULE D - Computation of modification for community banks and small thri	fts (11	-652 (8) (q))	(see ins	tructio	ns)
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	HEDULE E - Computation of modification for qualified affordable housing and low income				11-652 (8)	(t)) (see	e instr.)
	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						
lf av	rerage total assets do not exceed \$100 billion, skip lines 18 through 20 and enter amount from line 17 rerage total assets exceed \$100 billion but are less than \$150 billion, you must complete lines 18 throu erage total assets are \$150 billion or greater, you are not eligible for this modification. Proceed directly to line 2	gh line 2	1. <i>(see</i>	e instr.))		
18.	Enter \$150 billion minus average total assets during taxable year 18.						
19.	Enter \$50 billion 19.						
20.	Subtraction modification factor (divide line 18 by line 19)		20.				
21.	Subtraction modification for qualified affordable housing and low income community loans (line 17 by line 20; enter here and include on line 1 above, if applicable)						

Forn	n NYC-2.2 - 2018	NAME:		EIN:	Page 2		
SC	HEDULE F - Co	mputation of total	net interest income from qualifying	g loans			
Co	mplete this schedul	e to compute net intere	est income from qualifying loans.				
All	filers: If both sub	tractions are being c	laimed, complete a separate Schedule F f	for each subtraction.			
Form NYC-2A filers: Compute on a separate basis for each qualifying entity in the combined group (see instructions)							
	EIN of qualifying	entity					
	This schedule is u	used for: (check appro	opriate box)				
	Computation	n of modification for co	mmunity banks and small thrifts (11-652.8(q)) (complete Schedule D)			
		n of modification for qua (complete Schedule E	alified affordable housing and low income co :)	ommunity loans			
1.	Gross interest inc	ome from loans for th	e entity identified	1.			
2.	Gross interest ex	pense for the entity id	entified				
3.	Average total value	of loans owned during	the tax year by the entity identified. 3.				
4.	Average total ass	ets during the tax yea	r owned by the entity identified. 4.				
5.	Loan factor (divid	le line 3 by line 4)		5			
6.	Gross interest ex	pense from loans (mu	Itiply line 2 by line 5)				
7.	Net interest incon	ne from loans <i>(subtra</i>	ct line 6 from line 1)				
8.	Gross interest inc	ome from qualifying l	pans for the entity identified 8.				
9.	Gross interest inco	ome from all loans for	the entity identified (from line 1) 9.				
10.	Qualifying loan in	terest income factor (divide line 8 by line 9)	10.			
11.			ns for the entity identified (multiply line 7 b line 17)				

For Form NYC-2A filers:	Total line 11 amounts for all combined entities in the group; enter the total on Schedule D, line 15 or Schedule
	E, line 17 (see instructions).

