



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 Identification Num		mber				
] = [- 1 - 1		- 1 - 1	
	SCHEDULE A - Modification used in the current tax year <i>(see inst</i>	ruction	s)				
	1. Subtraction modification for qualified banks and other qualified lenders. <i>Enter</i>						
	from line 3; If line 3 does not apply, enter amount from line 14 or line 16. (Onl						
	these three modifications may be utilized.) Add line 21						
	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 the second se						
50	CHEDULE B - Computation of modification for a captive real estate investment tru 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			1-652 (8)	(<i>r))</i> (se		<u>(r.)</u>
2.	Amount of dividends paid deductions allowed to the captive REIT maintained as identified above						
3.	Subtraction modification for a captive REIT (multiply line 2 by 160% (1.6); enter here and inclu line 1 above. If not applicable, enter 0)		. 3.				
SC	HEDULE C - Computation of modification for qualified residential loan portfolios	6 (11-652	2 (8)	(s)) (see	instru	ctions)
4.	Qualified residential loan portfolio assets (Form NYC-2A filers include assets for all qualifying members; see in	nstr.)	4.				
5.	Total assets (Form NYC-2A filers include assets for all qualifying members; see instructions)						
6.	Divide line 4 by line 5 (see instructions)						
•	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 instru-	uctions)	7				
8.	Enter average total assets of all corporations included in the combined group (see instructions						
9.	Divide line 7 by line 8 (see instructions)	·					
5. 10.	Entire net income (ENI) subject to this modification (Subtract Schedule E, line 21 from the amount on	n					
11	Form NYC-2A, Schedule B, line 22, then multiply by line 9; see instructions.) Form NYC-2 filers: ENI subject to this modification (Subtract Schedule E, line 21 from the amount o		10.				
	Form NYC-2, Schedule B, line 22; see instructions)		.11.				
12.	Multiply line 10 or line 11, as applicable by 32% (.32) (see instructions)						
	Amounts deducted per IRC sections 166 and 585 in the computation of FTI, less any amounts included in FTI as a result of the recovery of loans (see instructions)	S					
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)						
SC	CHEDULE D - Computation of modification for community banks and small thrifts			(a)) (see	instru	ctions)
							<i>*</i>
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						
	Subtraction modification for community banks and small thrifts (<i>multiply line 15 by 50% (.5)</i> ; enter here and include on line 1 above, if applicable)						
SC	HEDULE E - Computation of modification for qualified affordable housing and low income c	ommunit	y loar	ns <i>(11-65</i> ,	2 (8) (t))	(see in	nstr.)
17.	Total net interest income from qualifying loans (from Schedule F, line 11; see instructions)		17.				
	Form NYC-2A filers: enter the total number of all Schedules F attached to this form						
lf av	verage total assets do not exceed \$100 billion, skip lines 18 through 20 and enter amount from line 17 on verage total assets exceed \$100 billion but are less than \$150 billion, you must complete lines 18 through erage total assets are \$150 billion or greater, you are not eligible for this modification. Proceed directly to line 21 a	line 21. (s	see ins	str.)			
18.	Enter \$150 billion minus average total assets during taxable year 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 (multiply

Forr	n NYC-2.2 - 2020	NAME:		EIN:	Page 2	
SC	CHEDULE F - Co	mputation of total	net interest income from qua	alifying loans		
Co	mplete this schedu	le to compute net inter	est income from qualifying loans.			
All	filers: If both sul	btractions are being c	laimed, complete a separate Scheo	dule 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 used for: (check appropriate box)					
	Computation of modification for community banks and small thrifts (11-652.8(q)) (complete Schedule D))	
		n of modification for qu) (complete Schedule E	alified affordable housing and low inc :)	come community loans		
1.	Gross interest in	come from loans for th	e entity identified		1.	
2.	Gross interest ex	pense for the entity id	entified		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 yea	r owned by the entity identified. 4.			
5.	Loan factor (divid	de line 3 by line 4)			5.	
6.	Gross interest ex	pense from loans (mu	Itiply line 2 by line 5)		6.	
7.	Net interest incor	me from loans <i>(subtra</i>	ct line 6 from line 1)		7.	
8.	Gross interest in	come from qualifying I	pans for the entity identified 8.			
9.	Gross interest inc	come from all loans for	the entity identified (from line 1) 9.			
10.	Qualifying loan ir	nterest income factor (divide line 8 by line 9)	,	10.	
11.			ns for the entity identified (multiply line 17)	•	11.	

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).

