

~~FINANCIAL INSTITUTION, THE VALUE OF THE LAND IS DETERMINED BY MULTIPLYING THE GROSS RENT BY EIGHT AND THE VALUE OF THE BUILDING IS DETERMINED IN THE SAME MANNER AS IF OWNED BY THE FINANCIAL INSTITUTION.~~

~~(III) "GROSS RENTS" DOES NOT INCLUDE:~~

- ~~1. REASONABLE AMOUNTS PAYABLE AS SEPARATE CHARGES FOR WATER AND ELECTRIC SERVICE FURNISHED BY THE LESSOR;~~
- ~~2. REASONABLE AMOUNTS PAYABLE AS SERVICE CHARGES FOR JANITORIAL SERVICES FURNISHED BY THE LESSOR;~~
- ~~3. REASONABLE AMOUNTS PAYABLE FOR STORAGE, PROVIDED SUCH AMOUNTS ARE PAYABLE FOR SPACE NOT DESIGNATED AND NOT UNDER THE CONTROL OF THE FINANCIAL INSTITUTION, AND~~
- ~~4. THAT PORTION OF ANY RENTAL PAYMENT WHICH IS APPLICABLE TO THE SPACE SUBLEASED FROM THE FINANCIAL INSTITUTION AND NOT USED BY IT.~~

~~(10) (I) "LOAN" MEANS ANY EXTENSION OF CREDIT RESULTING FROM DIRECT NEGOTIATIONS BETWEEN THE FINANCIAL INSTITUTION AND ITS CUSTOMER, AND/OR THE PURCHASE, IN WHOLE OR IN PART, OF SUCH EXTENSION OF CREDIT FROM ANOTHER. LOANS INCLUDE PARTICIPATIONS, SYNDICATIONS, AND LEASES TREATED AS LOANS FOR FEDERAL INCOME TAX PURPOSES.~~

~~(II) "LOAN" DOES NOT INCLUDE:~~

- ~~1. PROPERTIES TREATED AS LOANS UNDER § 595 OF THE INTERNAL REVENUE CODE;~~
- ~~2. FUTURES OR FORWARD CONTRACTS;~~
- ~~3. OPTIONS;~~
- ~~4. NOTIONAL PRINCIPAL CONTRACTS SUCH AS SWAPS;~~
- ~~5. CREDIT CARD RECEIVABLES, INCLUDING PURCHASED CREDIT CARD RELATIONSHIPS;~~
- ~~6. NONINTEREST BEARING BALANCES DUE FROM DEPOSITORY INSTITUTIONS;~~
- ~~7. CASH ITEMS IN THE PROCESS OF COLLECTION;~~
- ~~8. FEDERAL FUNDS SOLD;~~
- ~~9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL;~~
- ~~10. ASSETS HELD IN A TRADING ACCOUNT;~~
- ~~11. SECURITIES;~~