

~~(5) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM LOANS NOT SECURED BY REAL PROPERTY IF THE BORROWER IS LOCATED IN THIS STATE.~~

~~(6) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES NET GAINS FROM THE SALE OF LOANS. NET GAINS FROM THE SALE OF LOANS INCLUDES INCOME RECORDED UNDER THE COUPON STRIPPING RULES OF § 1286 OF THE INTERNAL REVENUE CODE.~~

~~(I) THE AMOUNT OF NET GAINS (BUT NOT LESS THAN ZERO) FROM THE SALE OF LOANS SECURED BY REAL PROPERTY INCLUDED IN THE NUMERATOR IS DETERMINED BY MULTIPLYING SUCH NET GAINS BY A FRACTION THE NUMERATOR OF WHICH IS THE AMOUNT INCLUDED IN THE NUMERATOR OF THE RECEIPTS FACTOR PURSUANT TO PARAGRAPH (4) OF THIS SUBSECTION AND THE DENOMINATOR OF WHICH IS THE TOTAL AMOUNT OF INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM LOANS SECURED BY REAL PROPERTY.~~

~~(II) THE AMOUNT OF NET GAINS (BUT NOT LESS THAN ZERO) FROM THE SALE OF LOANS NOT SECURED BY REAL PROPERTY INCLUDED IN THE NUMERATOR IS DETERMINED BY MULTIPLYING SUCH NET GAINS BY A FRACTION THE NUMERATOR OF WHICH IS THE AMOUNT INCLUDED IN THE NUMERATOR OF THE RECEIPTS FACTOR PURSUANT TO PARAGRAPH (5) OF THIS SUBSECTION AND THE DENOMINATOR OF WHICH IS THE TOTAL AMOUNT OF INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM LOANS NOT SECURED BY REAL PROPERTY.~~

~~(7) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM CREDIT CARD RECEIVABLES AND RECEIPTS FROM FEES CHARGED TO CARD HOLDERS, SUCH AS ANNUAL FEES, IF THE BILLING ADDRESS OF THE CARD HOLDER IS IN THIS STATE.~~

~~(8) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES NET GAINS (BUT NOT LESS THAN ZERO) FROM THE SALE OF CREDIT CARD RECEIVABLES MULTIPLIED BY A FRACTION, THE NUMERATOR OF WHICH IS THE AMOUNT INCLUDED IN THE NUMERATOR OF THE RECEIPTS FACTOR PURSUANT TO PARAGRAPH (7) OF THIS SUBSECTION AND THE DENOMINATOR OF WHICH IS THE FINANCIAL INSTITUTION'S TOTAL AMOUNT OF INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM CREDIT CARD RECEIVABLES AND FEES CHARGED TO CARD HOLDERS.~~

~~(9) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES ALL CREDIT CARD ISSUER'S REIMBURSEMENT FEES MULTIPLIED BY A FRACTION, THE NUMERATOR OF WHICH IS THE AMOUNT INCLUDED IN THE NUMERATOR OF THE RECEIPTS FACTOR PURSUANT TO PARAGRAPH (7) OF THIS SUBSECTION AND THE DENOMINATOR OF WHICH IS THE FINANCIAL INSTITUTION'S TOTAL AMOUNT OF INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM CREDIT CARD RECEIVABLES AND FEES CHARGED TO CARD HOLDERS.~~