

~~(10) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES RECEIPTS FROM MERCHANT DISCOUNT IF THE COMMERCIAL DOMICILE OF THE MERCHANT IS IN THIS STATE. SUCH RECEIPTS SHALL BE COMPUTED NET OF ANY CARDHOLDER CHARGE BACKS, BUT SHALL NOT BE REDUCED BY ANY INTERCHANGE TRANSACTION FEES OR BY ANY ISSUER'S REIMBURSEMENT FEES PAID TO ANOTHER FOR CHARGES MADE BY ITS CARD HOLDERS.~~

~~(11) (I) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES LOAN SERVICING FEES DERIVED FROM LOANS SECURED BY REAL PROPERTY MULTIPLIED 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 NUMERATOR OF THE RECEIPTS FACTOR INCLUDES LOAN SERVICING FEES DERIVED FROM LOANS NOT SECURED BY REAL PROPERTY MULTIPLIED 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.~~

~~(III) IN CIRCUMSTANCES IN WHICH THE FINANCIAL INSTITUTION RECEIVES LOAN SERVICING FEES FOR SERVICING EITHER THE SECURED OR THE UNSECURED LOANS OF ANOTHER, THE NUMERATOR OF THE RECEIPTS FACTOR SHALL INCLUDE SUCH FEES IF THE BORROWER IS LOCATED IN THIS STATE.~~

~~(12) THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES RECEIPTS FROM SERVICES NOT OTHERWISE APPORTIONED UNDER THIS SUBSECTION IF THE SERVICE IS PERFORMED IN THIS STATE. IF THE SERVICE IS PERFORMED BOTH WITHIN AND WITHOUT THIS STATE, THE NUMERATOR OF THE RECEIPTS FACTOR INCLUDES RECEIPTS FROM SERVICES NOT OTHERWISE APPORTIONED UNDER THIS SUBSECTION, IF A GREATER PROPORTION OF THE INCOME PRODUCING ACTIVITY IS PERFORMED IN THIS STATE BASED ON COST OF PERFORMANCE.~~

~~(13) (I) INTEREST, DIVIDENDS, NET GAINS (BUT NOT LESS THAN ZERO) AND OTHER INCOME FROM INVESTMENT ASSETS AND ACTIVITIES AND FROM TRADING ASSETS AND ACTIVITIES SHALL BE INCLUDED IN THE RECEIPTS FACTOR. INVESTMENT ASSETS AND ACTIVITIES AND TRADING ASSETS AND ACTIVITIES INCLUDE BUT ARE NOT LIMITED TO: INVESTMENT SECURITIES; TRADING ACCOUNT ASSETS; FEDERAL FUNDS; SECURITIES PURCHASED AND SOLD UNDER AGREEMENTS TO RESELL OR REPURCHASE; OPTIONS; FUTURE CONTRACTS; FORWARD CONTRACTS; NOTIONAL PRINCIPAL CONTRACTS SUCH AS SWAPS; EQUITIES; AND FOREIGN CURRENCY TRANSACTION. WITH RESPECT TO THE INVESTMENT AND TRADING ASSETS AND ACTIVITIES DESCRIBED IN ITEMS 1 AND 2 OF THIS SUBPARAGRAPH, THE RECEIPTS FACTOR SHALL INCLUDE THE AMOUNTS DESCRIBED IN SUCH ITEMS.~~