

~~(H) 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 BANK OR TRUST COMPANY'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 BANK OR TRUST COMPANY'S TOTAL AMOUNT OF INTEREST AND FEES OR PENALTIES IN THE NATURE OF INTEREST FROM CREDIT CARD RECEIVABLES AND FEES CHARGED TO CARD HOLDERS.~~

~~(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.~~

~~(H) 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~~