

$$Banking\ License = Loan_{Banking\ License} \tag{1}$$

$$\begin{aligned} Loan_{Insurence\ Rate} = & \sum_{Insurence \in Loan_{Insurances}} Insurence_{Commission} \\ & + \sum_{Insurence \in Banking\ License_{Insurances}} Insurence_{Commission} \end{aligned} \tag{2}$$

$$\begin{aligned} Loan_{Interest\ Rate} = & Banking\ License_{Bank\ Commission} \\ & + Banking\ License_{Delegate\ Commission} \\ & + Banking\ License_{Depositor\ Commission} \\ & + Loan_{Insurence\ Rate} \end{aligned} \tag{3}$$