**Income Statement or Statement of Earnings and Expenses (Report of Income)损益表**

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| **Revenue (financial outputs from making use of funds and other resources to produce and sell services)** |
| ***Interest income*** from loans and security investment （maybe the biggest resource） |
| ***Noninterest income*** (fee income from miscellaneous sources) fee income多半指的是银行的中间业务 |
| **Expenses (financial inputs - the cost of acquiring funds and other resources needed for the sale of services)** |
| ***Interest paid on deposits*** |
| ***Interest paid on non-deposit borrowings*** |
| ***Salaries and wages***(employee compensation) |
| ***Overhead expense 管理费用*** |
| ***Provision for possible loan losses 拨备***(allocations to reserves for loan losses)  This part is set aside from earnings |
| ***Miscellaneous expenses*** |
| **Pretax net operating income (revenues – expenses listed above)** |
| ***Taxes*** |
| ***Gains or losses from trading securities*** |
| **Net income (Pretax net operating income – taxes + securities gains – securities losses)** |

**Note: Total revenues minus Total expenses equal Net earnings (Net income)**