**Revenue Items**

**Cash assets × average yield on cash assets**

**＋ security investments × average yield on security investments**

**＋ loans outstanding贷款余额 × average yield on loans**

**＋ miscellaneous assets × average yield on miscellaneous assets**

**＋ income from fees and trading account gains**

**Minus (－)** **Expense Items**

**Total deposits × average interest cost on deposits**

**＋ Non-deposit borrowings × average interest cost on**

**Non-deposit borrowings**

**＋ owners’ capital × average cost of owners’ capital**

**＋ employee salaries, wages, and benefits expense**

**＋ overhead expense**

**＋ provision for possible loan losses**

**＋ miscellaneous expenses**

**＋ taxes owed**