

$$28 \times 22 = (20 \times 20) + (20 \times 10) + (2 \times 8)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$400 + 200 + 16 = 616$$

$$14 \times 16 = (10 \times 10) + (10 \times 10) + (4 \times 6)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$100 + 100 + 24 = 224$$

$$33 \times 37 = (30 \times 30) + (30 \times 10) + (3 \times 7)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$900 + 300 + 21 = 1221$$

$$29 \times 21 = (20 \times 20) + (20 \times 10) + (9 \times 1)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$400 + 200 + 9 = 609$$

$$46 \times 44 = (40 \times 40) + (40 \times 10) + (6 \times 4)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$1600 + 400 + 24 = 2024$$

$$57 \times 53 = (50 \times 50) + (50 \times 10) + (7 \times 3)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$2500 + 500 + 21 = 3021$$

$$72 \times 78 = (70 \times 70) + (70 \times 10) + (2 \times 8)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$4900 + 700 + 16 = 5616$$

$$98 \times 92 = (90 \times 90) + (90 \times 10) + (8 \times 2)$$
$$\downarrow \qquad \downarrow \qquad \downarrow$$
$$8100 + 900 + 16 = 9016$$