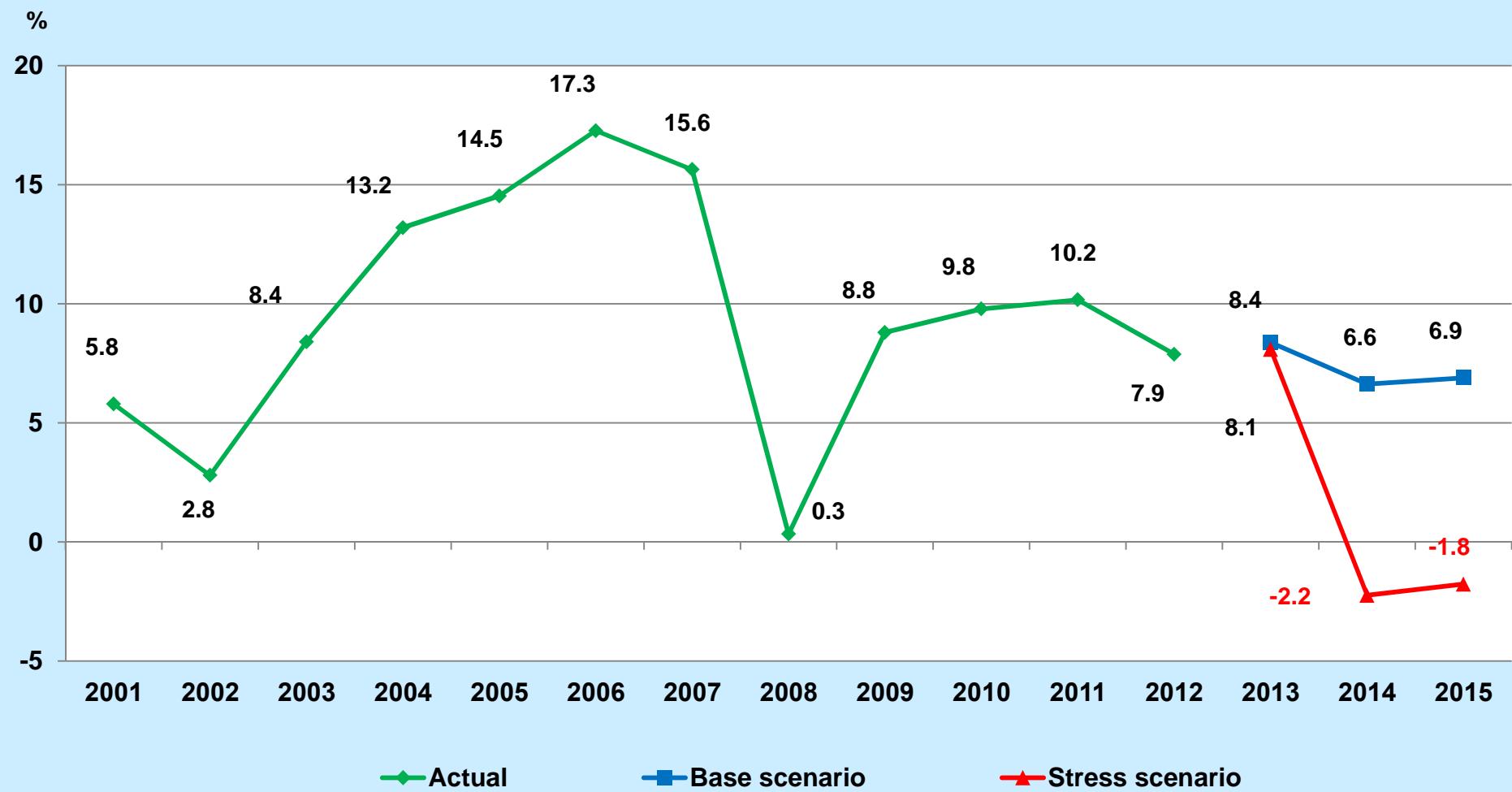


**Figure 1.31**  
**Development of the return on equity, the entire system, 2001-2015**



SOURCE: Based on reports to the Banking Supervision Department.