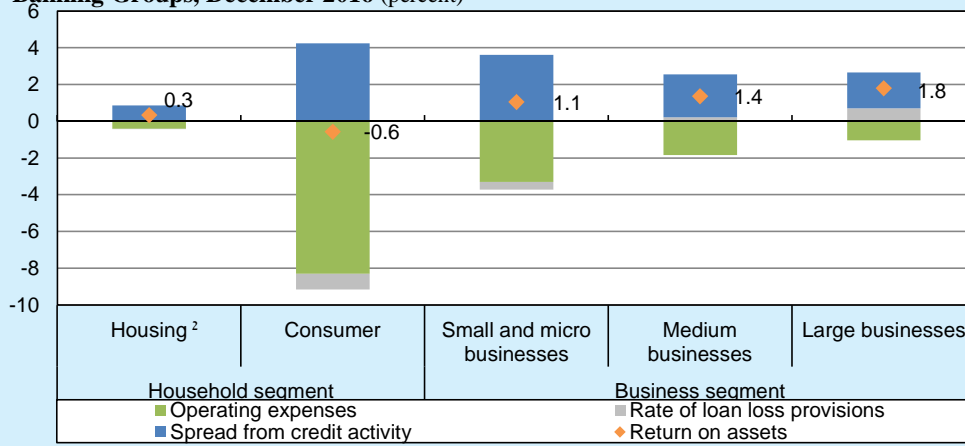


Figure 1.16
Composition of the Average Return on Assets^a in the Main Activity Segments, the Five Banking Groups, December 2016 (percent)



^a The return on assets is the net profit relative to the average balance of assets; The operating profit on credit is interest income from credit activity relative to the average balance of credit; the rate of loan loss provisions is loan loss provisions relative to the average balance of credit; operating expenses are operating expenses relative to the average balance of assets.

^b The household segment includes the private banking segment.