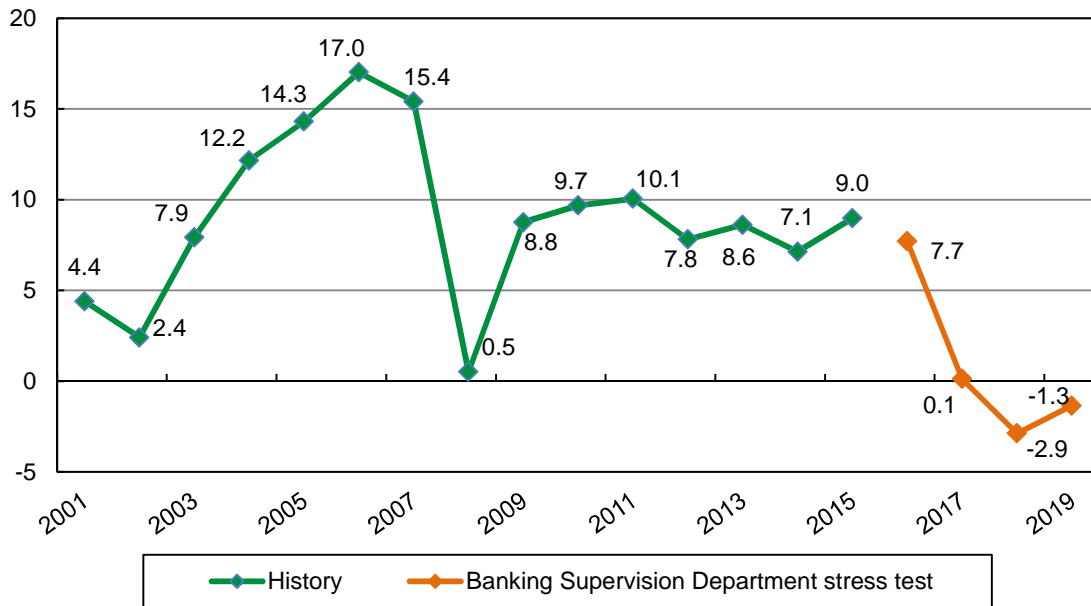


**Figure 3**  
**Development of the Return on Equity, Total Banking System, 2001–19<sup>a</sup> (percent)**



<sup>a</sup> Based on models and assessments, and not to be considered a forecast.

SOURCE: Based on reports to the Banking Supervision Department.