

### Return on equity of individual categories of banks\*

#### As a percentage

Category of banks	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<b>Profit for the financial year before tax as a percentage of the average equity as shown in the balance sheet (including the fund for general banking risks, but excluding participation rights capital)</b>																								
All categories of banks	13,26	14,00	13,27	12,76	19,16	11,26	9,84	6,31	4,63	0,91	4,29	12,87	9,21	6,55	-7,40	-0,81	5,27	8,57	7,80	5,28	5,72	5,82	5,97	5,63
Commercial banks	10,93	10,31	10,77	9,68	27,36	9,67	8,20	4,73	0,97	-6,24	-0,41	21,82	11,22	19,13	-15,49	-5,82	3,01	1,77	6,55	4,96	4,80	3,54	4,51	3,95
of which:																								
Big banks <sup>1</sup>	12,48	10,18	11,79	7,38	39,51	6,23	6,34	4,96	-3,14	-12,85	-3,97	31,72	14,01	25,97	-25,30	-9,10	2,88	-0,12	6,65	4,58	4,33	3,01	3,45	2,88
Regional banks and other commercial banks <sup>1</sup>	10,08	10,68	10,15	11,52	16,75	16,48	11,58	4,12	9,04	4,52	5,57	8,63	6,96	8,51	3,81	0,06	2,78	4,80	6,08	5,27	5,22	4,22	6,30	5,31
Landesbanken <sup>2</sup>	7,84	8,87	8,66	10,90	11,69	10,61	8,14	4,78	2,59	-4,30	1,07	6,44	11,40	1,46	-11,07	-9,23	-1,47	0,12	3,91	-0,80	-0,63	3,27	-1,01	1,85
Savings banks	19,21	22,58	21,38	19,37	17,82	15,18	13,39	9,16	8,16	10,94	9,75	10,45	8,94	7,24	4,00	8,48	11,42	27,35	12,96	10,61	9,94	9,68	10,42	9,44
Regional institutions of credit cooperatives <sup>3</sup>	15,16	12,98	14,80	12,00	28,57	5,74	12,95	4,43	4,56	0,66	2,91	5,25	4,49	-4,03	-4,40	7,24	5,77	10,27	4,94	4,10	4,18	1,72		
Credit cooperatives	17,38	19,48	17,72	14,94	12,84	10,71	8,59	7,47	9,68	10,65	10,31	13,79	11,04	8,14	5,53	8,96	12,12	16,39	15,71	14,75	12,22	10,74	11,54	10,11
Mortgage banks	13,42	16,52	16,38	15,92	17,81	15,62	5,89	8,93	10,81	5,34	3,32	0,91	2,83	1,89	-15,49	-8,33	-0,50	-1,72	0,58	0,73	-1,03	4,94	5,54	5,49
Building and loan associations	21,52	10,88	12,88	13,08	14,12	12,73	25,75	10,30	10,48	7,73	8,08	8,40	3,93	5,98	6,07	9,53	9,19	17,86	7,65	4,97	8,43	4,49	8,87	9,18
<b>Profit for the financial year after tax as a percentage of the average equity as shown in the balance sheet (including the fund for general banking risks, but excluding participation rights capital)</b>																								
All categories of banks	6,95	7,09	6,45	6,57	10,15	6,49	6,40	4,58	2,94	-1,32	1,98	9,04	7,36	4,60	-7,89	-2,02	3,70	6,68	5,58	3,51	3,98	3,97	4,27	4,08
Commercial banks	6,95	6,92	6,66	6,65	15,18	7,00	7,31	4,24	0,04	-6,57	-1,41	15,52	9,11	15,61	-15,05	-5,67	2,01	0,75	3,68	3,54	3,51	2,18	3,20	2,79
of which:																								
Big banks <sup>1</sup>	8,12	8,17	7,79	5,44	19,24	5,48	7,23	5,69	-3,30	-11,99	-3,56	23,12	12,27	21,64	-23,74	-8,11	2,19	-0,83	2,91	3,24	3,16	1,81	2,50	2,30
Regional banks and other commercial banks <sup>1</sup>	6,08	6,04	5,79	7,48	11,54	10,06	7,40	1,26	6,66	2,25	2,13	5,43	4,41	6,35	2,14	-1,32	1,39	3,33	4,75	3,81	3,89	2,71	4,45	3,33
Landesbanken <sup>2</sup>	4,50	4,75	5,44	5,89	6,34	5,92	4,01	1,80	-5,23	-0,83	5,56	9,73	0,93	-12,22	-9,58	-1,31	-1,02	2,77	-1,58	-1,50	1,89	-1,95	0,98	
Savings banks	8,01	7,99	7,42	6,66	6,52	6,12	6,02	5,06	4,66	4,01	5,05	5,60	4,95	4,21	2,12	4,44	7,07	22,88	9,32	7,33	6,72	6,54	7,42	6,72
Regional institutions of credit cooperatives <sup>3</sup>	7,64	6,48	8,09	5,43	23,13	3,98	8,84	2,74	4,95	2,30	3,97	5,12	9,51	2,94	1,50	7,62	5,83	9,50	8,30	3,16	2,64	-1,08		
Credit cooperatives	7,61	7,42	6,52	5,82	5,05	4,74	4,10	4,41	6,60	5,24	5,26	9,00	8,51	5,16	3,98	5,04	8,02	11,87	11,50	10,98	8,59	7,36	8,39	7,05
Mortgage banks	8,06	10,71	9,19	8,93	10,42	8,87	2,37	6,48	8,73	3,70	1,39	-0,87	1,85	1,06	-15,98	-9,29	-0,40	-2,14	0,46	0,18	-1,67	4,29	4,20	3,56
Building and loan associations	10,48	6,38	7,94	9,37	8,92	6,07	16,54	4,87	4,54	3,46	3,58	3,89	1,36	1,93	2,20	5,74	4,91	15,47	5,60	2,78	5,61	3,66	7,28	7,74

\* Excluding institutions in liquidation and institutions with a truncated financial year. 1 From 1990 to 1998, Postbank allocated to the bank category "Banks with special, development and other central support tasks". From 1999 to 2003, Postbank allocated to the bank category "Regional banks and other commercial banks". As of 2004, Postbank allocated to the bank category "Big banks". 2 From 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) allocated to the bank category "Banks with special, development and other central support tasks". 3 As of 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks".