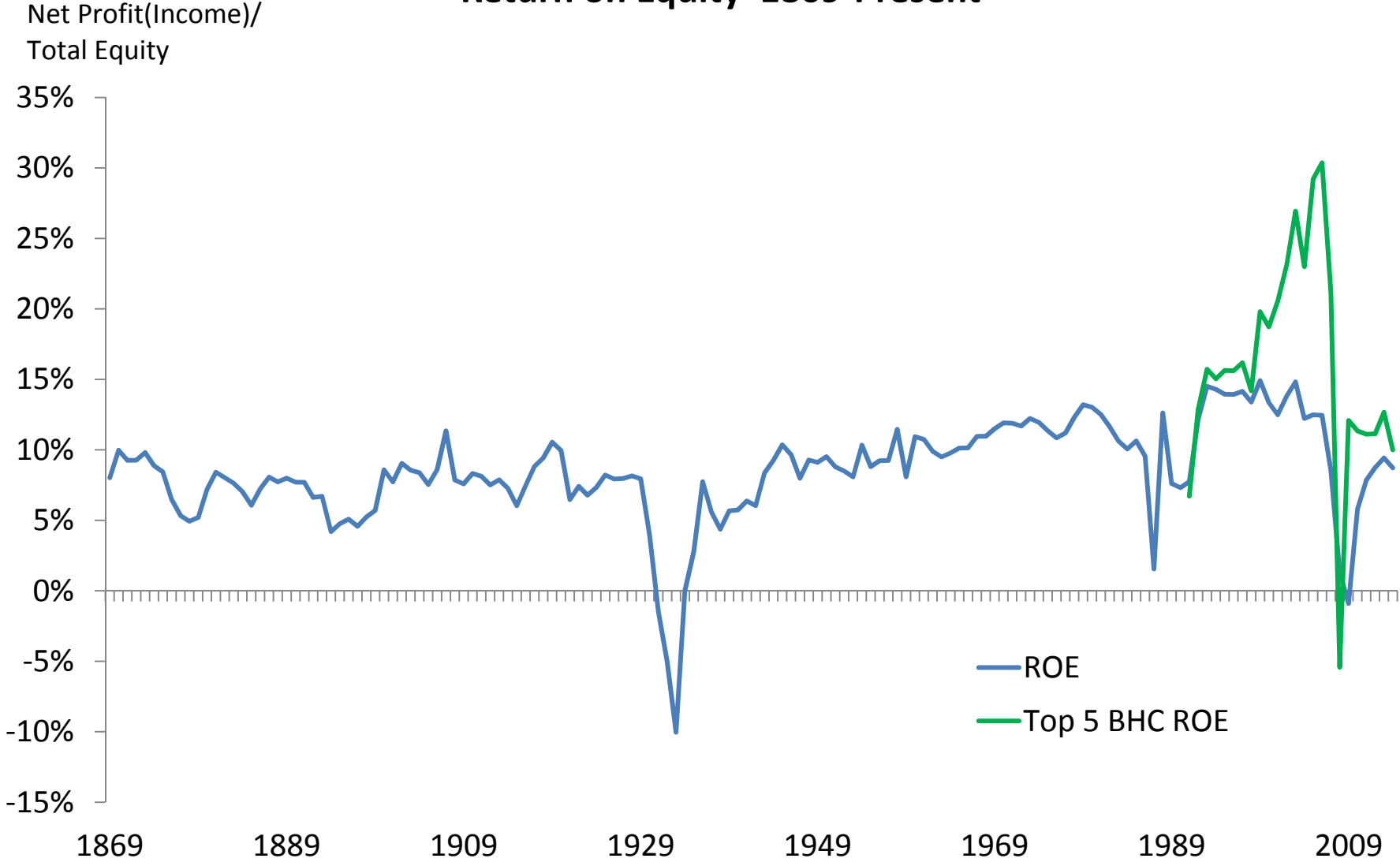


Return on Equity 1869-Present



Source: FDIC; Cambridge University Press. Data from 1869 - 1934 is only national banks. Data from 1934 - present includes all insured depository institutions. Top 5 BHC data from 1991 to present and represents the five largest BHC by total assets in any given year. Prior 2001, BHC return on equity is annual net income to average equity.