**Table 10: Profitability of Banking Sectors in EU-15 Countries**

|  |  |  |  |
| --- | --- | --- | --- |
| Country | Net Interest Margin (%) | Bank ROA | Bank ROE |
| Belgium | 1.33 | 0.37 | 9.23 |
| Denmark | 1.23 | 0.47 | 7.69 |
| Germany | .968 | .076 | 2.10 |
| Finland | .876 | .506 | 8.79 |
| France | .894 | .302 | 8.23 |
| Greece | 2.59 | -1.00 | -7.38 |
| Ireland | .739 | -.109 | -4.23 |
| Italy | 1.82 | .268 | 2.99 |
| Luxembourg | .765 | .516 | 10.640 |
| Netherlands | 1.14 | .561 | 7.59 |
| Austria | 1.93 | .501 | 8.24 |
| Portugal | 1.52 | -.117 | 3.35 |
| Spain | 1.74 | .469 | 7.36 |
| United Kingdom | 1.46 | .540 | 9.05 |
| Sweden | 1.30 | .654 | 16.3 |

*Source: World Bank Financial Structure Database (2019)*

*Averages taken between the years 2000 and 2016.*

*Net Interest Margin: Accounting value of bank’s net interest revenue as a share of its interest-bearing assets*

*Bank ROA: Average Return on Assets (Net Income/Total Assets)*

*Bank ROE: Average Return on Equity (Net Income/Total Equity*