

TABLE 3

RISK AND RETURN MEASURES: INDUSTRY AGGREGATE DATA
SUBS W/ TOTAL ASSETS OF \$1 MILLION OR MORE

YEARS	1987-1996				1988-1996				1989-1996			
PRIMARY ACTIVITY	Mean	Median	SD	CVROA	Mean	Median	SD	CVROA	Mean	Median	SD	CVROA
Commercial Finance	0.74	0.94	1.72	1.27	0.61	0.93	1.77	2.90	0.47	0.93	1.83	3.89
Consumer Finance	1.44	1.63	0.99	0.69	1.42	1.61	1.05	0.74	1.35	1.31	1.10	0.81
Foreign Bank	1.07	1.12	0.42	0.39	1.14	1.26	0.38	0.33	1.18	1.34	0.39	0.33
Insurance Underwriting	4.02	3.30	1.73	0.43	3.66	3.23	1.38	0.38	3.25	3.21	0.70	0.22
Leasing	1.87	2.24	1.55	0.83	2.16	2.42	1.35	0.63	2.11	2.24	1.43	0.68
Nonbank Credit Agency	2.08	1.79	1.27	0.61	2.22	1.86	1.26	0.57	2.33	1.87	1.29	0.55
Other Holding Company	3.52	3.38	2.15	0.61	3.79	3.43	2.08	0.55	4.15	3.56	1.91	0.46
Securities	0.43	0.54	1.09	2.53	0.58	0.61	1.03	1.78	0.86	0.68	0.65	0.76
All Foreign Subs	1.40	1.39	0.71	0.51	1.51	1.40	0.64	0.42	1.63	1.50	0.57	0.35
Domestic Nonbank	0.54	0.69	0.47	0.87	0.61	0.75	0.43	0.70	0.61	0.78	0.46	0.75
Domestic Bank	0.67	0.89	0.52	0.78	0.80	0.95	0.36	0.45	0.78	0.94	0.38	0.49

SD stands for standard deviation of return on assets.
CVROA stands for coefficient of variation of return on assets.
Figures in the table are in percentage points.