

Banks versus developers

	5-YEAR SHARE PRICE PERFORMANCE TO END-FEB	RETURN ON EQUITY (ROE) FOR FY2020 ENDED DECEMBER	5-YEAR AVERAGE ROE FROM 2015 TO 2019
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Banks

DBS	96%	9.1%	11.3%
OCBC	37%	7.6%	11.2%
UOB	45%	7.4%	10.9%

Property groups

CapitaLand	8%	Negative	8.1%
City Developments	2%	Negative	6.4%
UOL Group	30%	0.1%	5.6%