



1H-26 Financial Summary

31 July 2026

Disclaimer

This document should be read as an overview of the current business activities and operating environment of Great Eastern Holdings Limited and its related corporations (collectively, “Great Eastern”). The information supplied is in summary form and this overview does not purport to contain complete information or all information that investors or potential investors may require in order to make an informed assessment of Great Eastern’s prospects.

This document should not be solely relied upon by investors or potential investors when making an investment decision. You should seek professional advice from your stockbroker, solicitor, accountant, financial adviser, tax adviser or other independent professional adviser before deciding whether to invest. This document does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer to subscribe for any shares nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision or commitment whatsoever. Great Eastern accepts no liability whatsoever with respect to the use of, or reliance upon, any information, statement or opinion contained in or omitted from this document. This document shall not be reproduced, republished, uploaded, linked, posted, transmitted, adapted, copied, translated, modified, edited or otherwise displayed or distributed in any manner without Great Eastern’s prior written consent.

Overview of 1H-26 Financial Results

Values are denominated in S\$'m

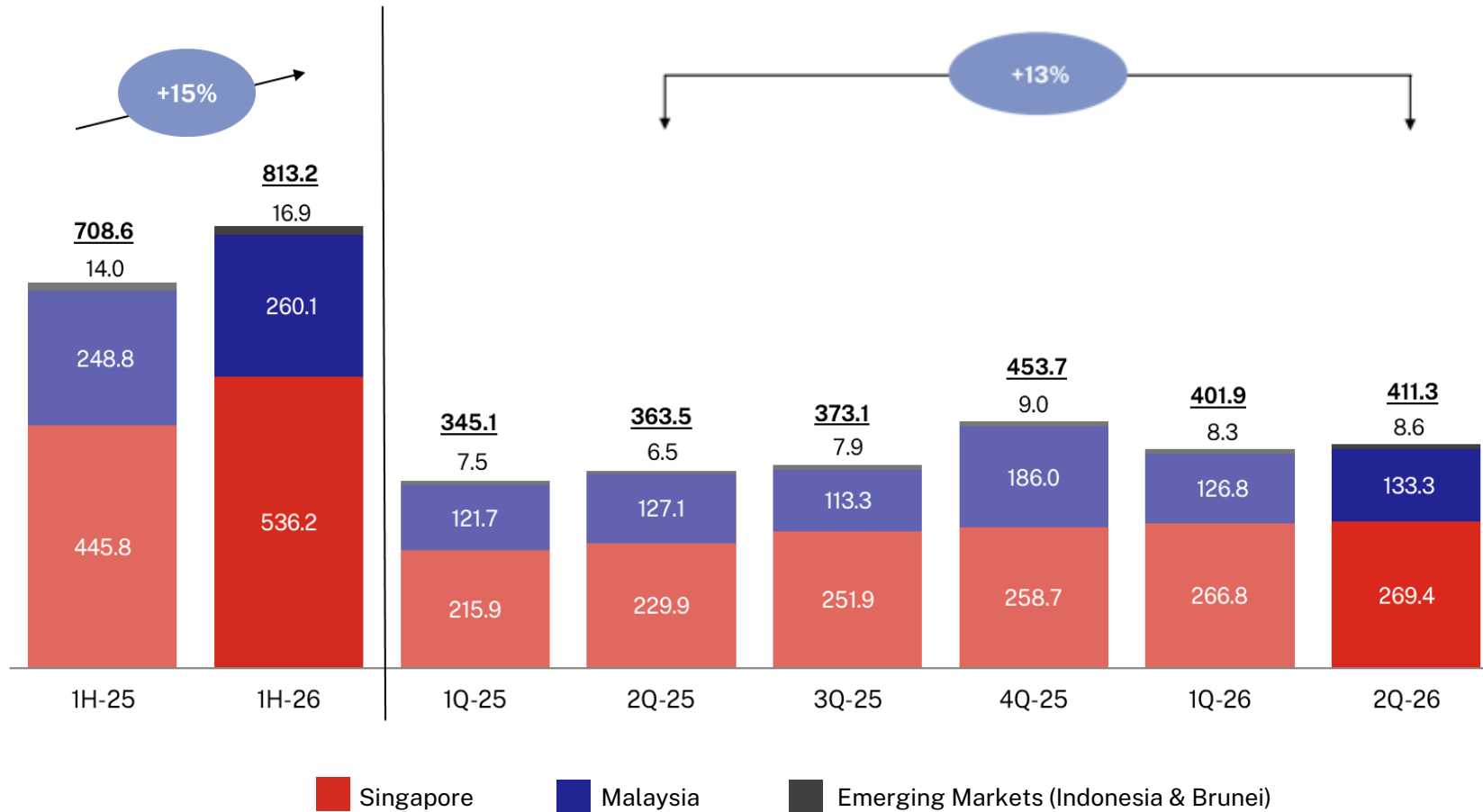
Values are denominated in S\$'m		1H-26	1H-25	Δ	
New Business	Total Weighted New Sales ("TWNS")	813.2	708.6	15%	Robust growth in NBEV supported by higher sales volumes and a more favourable product mix.
	New Business Embedded Value ("NBEV")	405.3	316.5	28%	
Profit	Profit from Insurance Business	615.3	415.2	48%	Higher year-on-year profit driven by stronger investment performance, led by equities, and improved insurance profits supported by strong underlying business fundamentals.
	Profit from Shareholders' Fund ¹	234.2	178.5	31%	
	Group Profit Attributable to Shareholders	849.5	593.7	43%	
Comprehensive Income	Other Comprehensive Income ("OCI")	87.3	167.3	- 48%	Lower OCI was mainly attributable to mark-to-market losses on bonds amid a less favourable interest rate environment, partly offset by stronger equity gains. This compares against the prior year, when fixed income contributed larger gains.
	Total Comprehensive Income ("TCI")	936.8	761.0	23%	

¹Includes Non-Controlling Interest

¹Includes Non-Controlling Interest

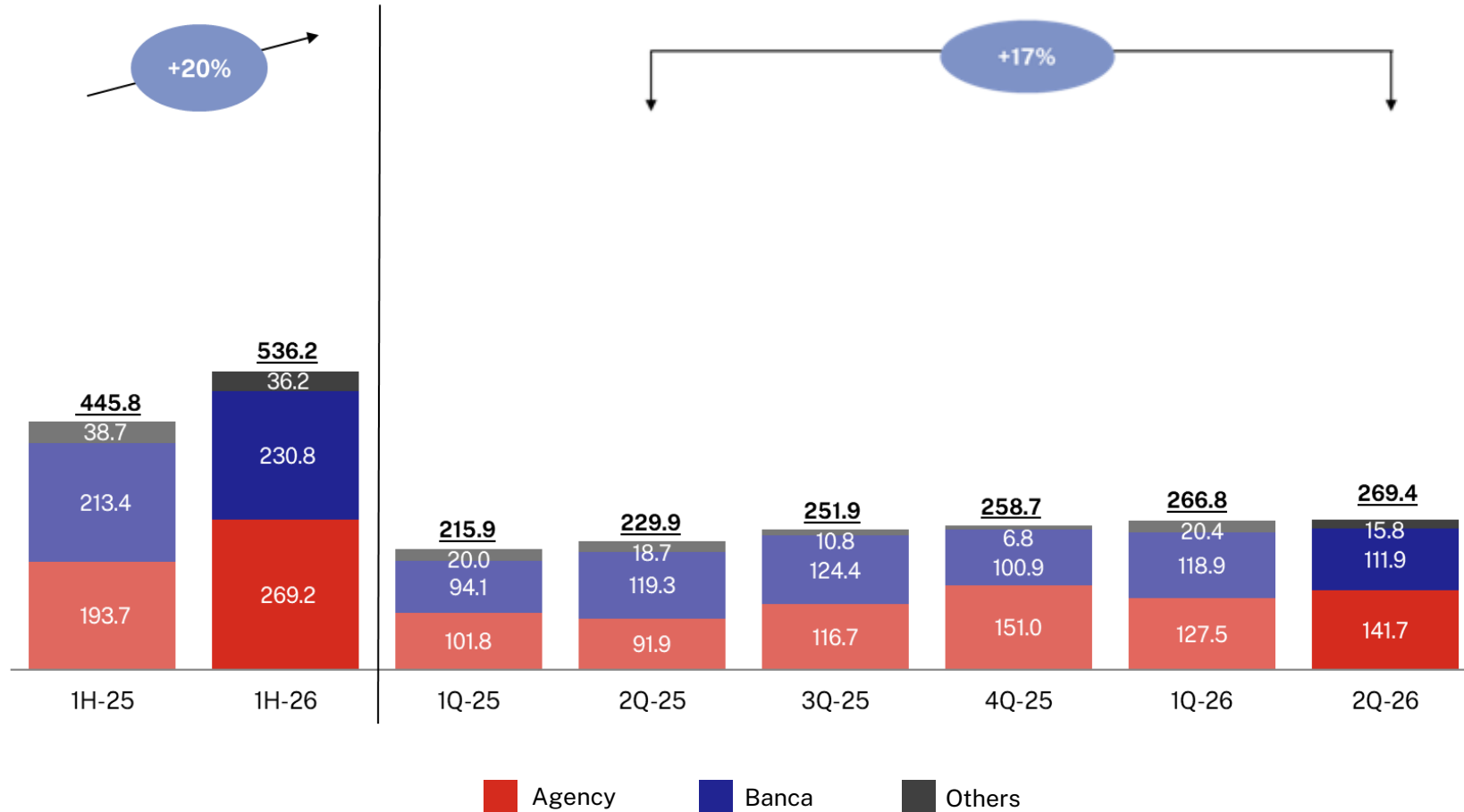
The Board of Directors has declared an interim one-tier tax exempt dividend of 35 cents for every share in respect of the financial year ending 31 December 2026, payable on 28 August 2026.

TWNS Performance by Market



Group's TWNS for 1H-26 grew 15% year-on-year, supported by sustained momentum in Singapore and Malaysia.

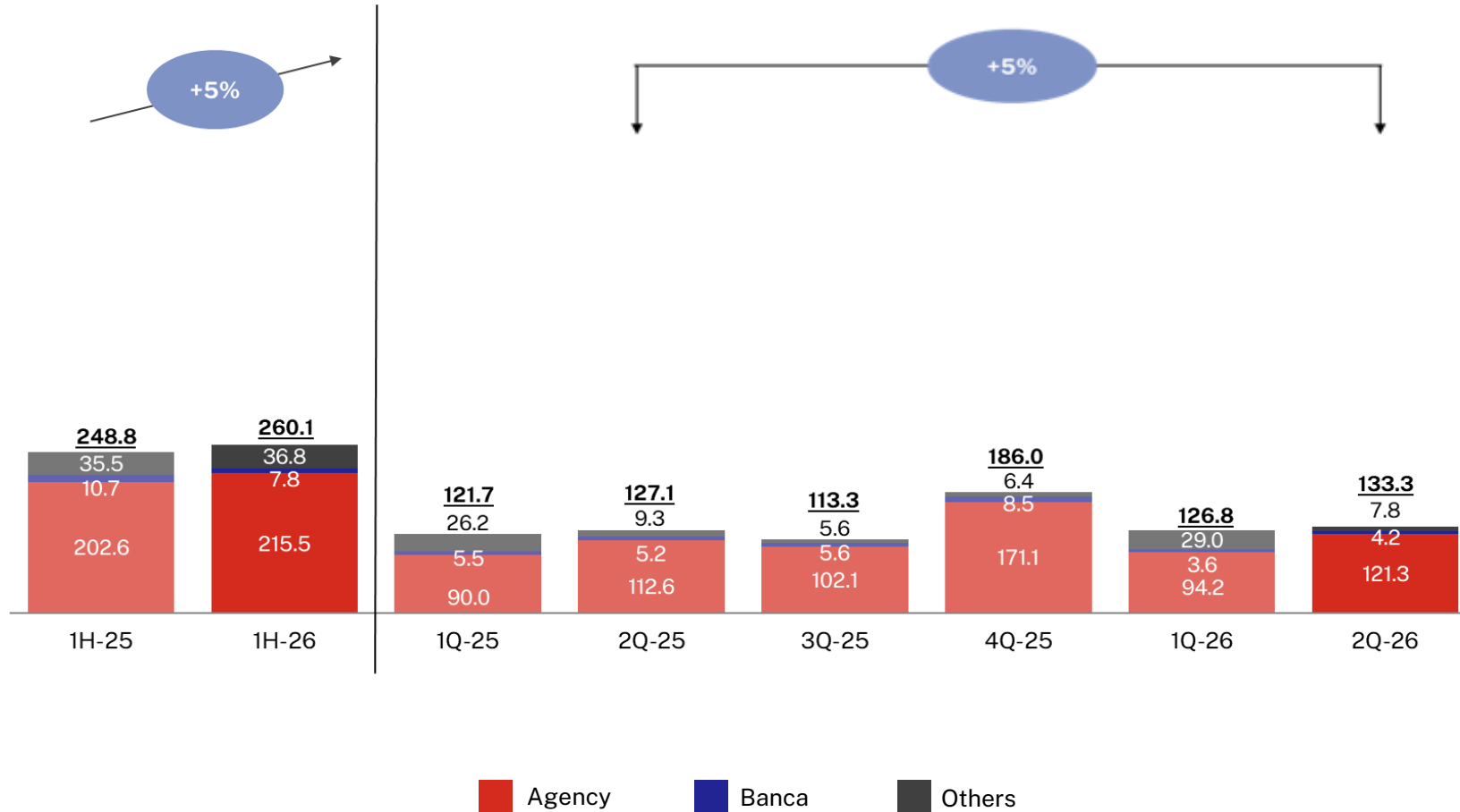
Singapore TWNS – By Channel



TWNS from Singapore in 2Q-26 grew 17% year-on-year driven mainly by improved productivity in the agency channel.

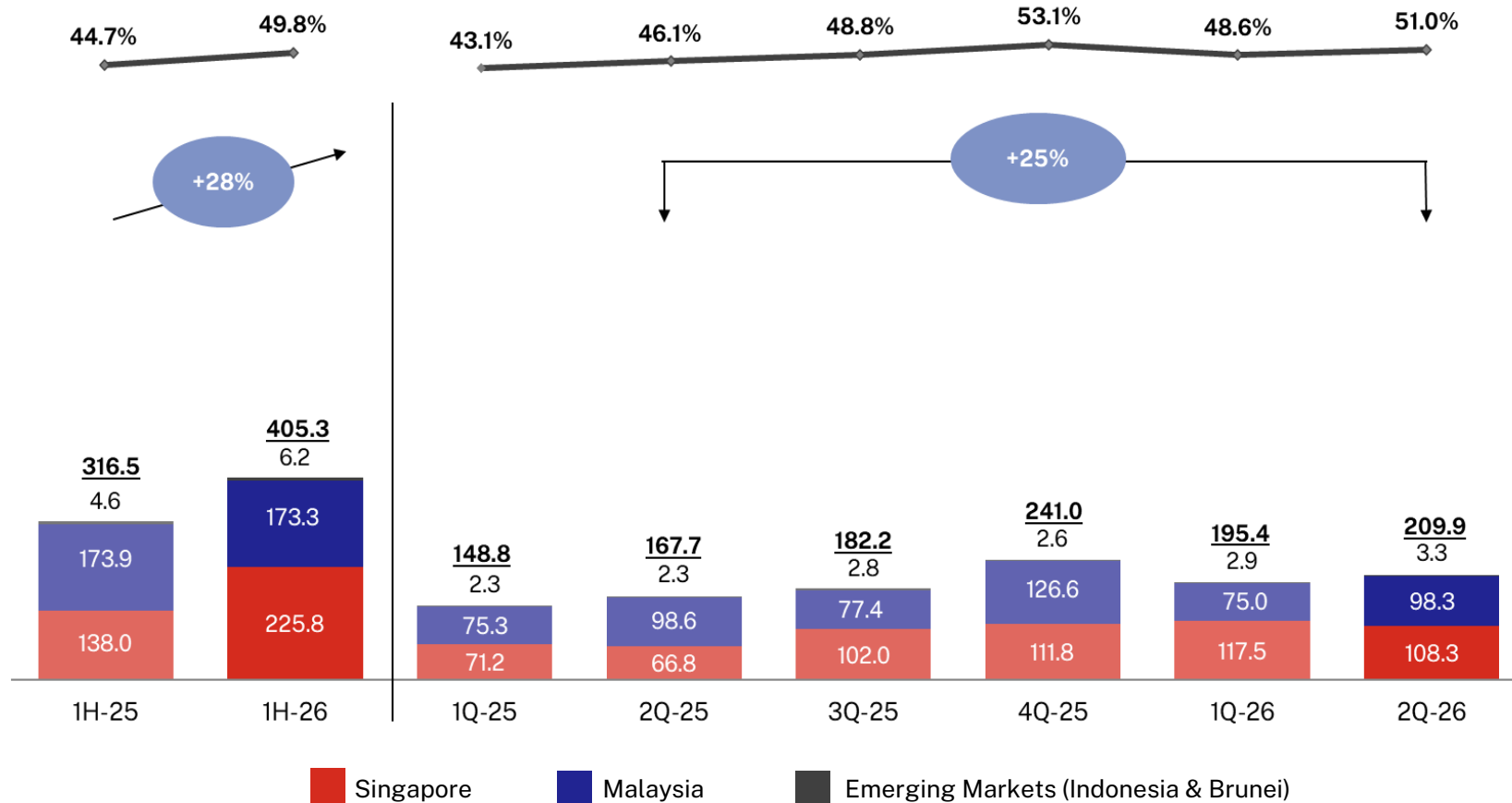
1H-26 TWNS for Singapore grew 20% year-on-year, reflecting continued momentum carried through from previous quarter.

Malaysia TWNS – By Channel



TWNS from Malaysia grew a modest 5% year-on-year for both 2Q-26 and 1H-26, despite subdued product demand amid softer market conditions.

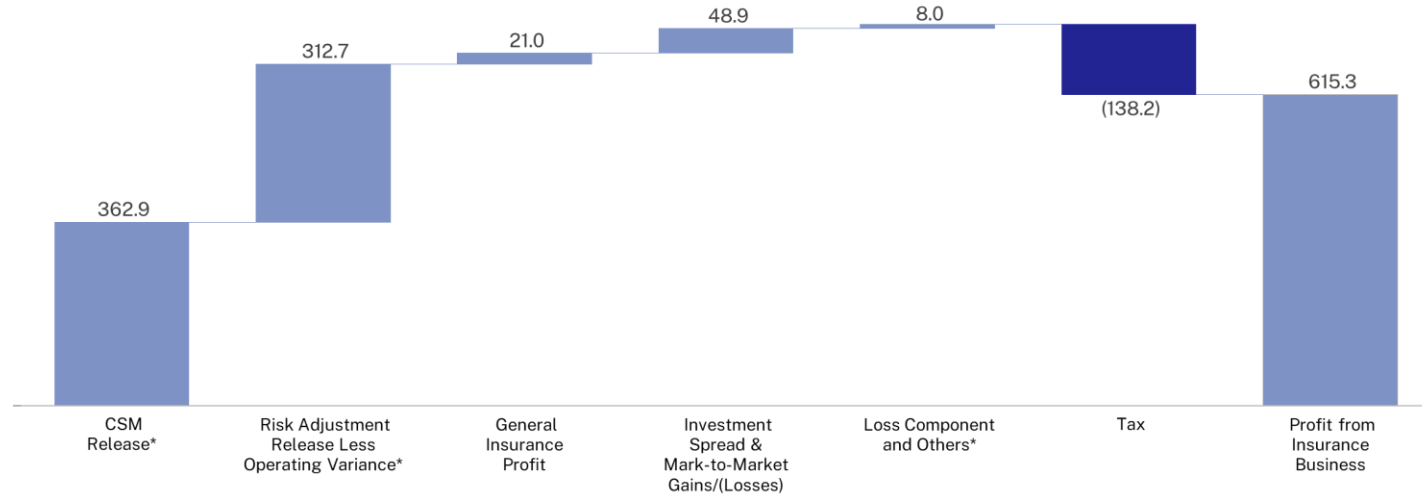
NBEV – By Market



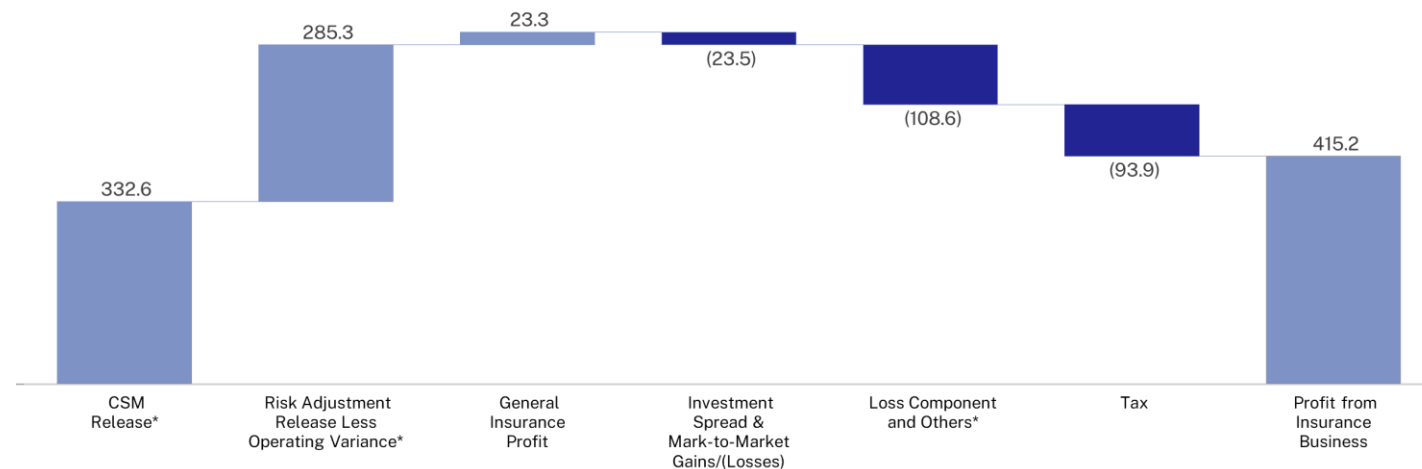
The Group's NBEV growth outpaced TWNS, driven by Singapore, where higher sales and a more favourable product mix reflected the Group's continued focus on value creation.

Profit from Insurance Business

1H-26



1H-25



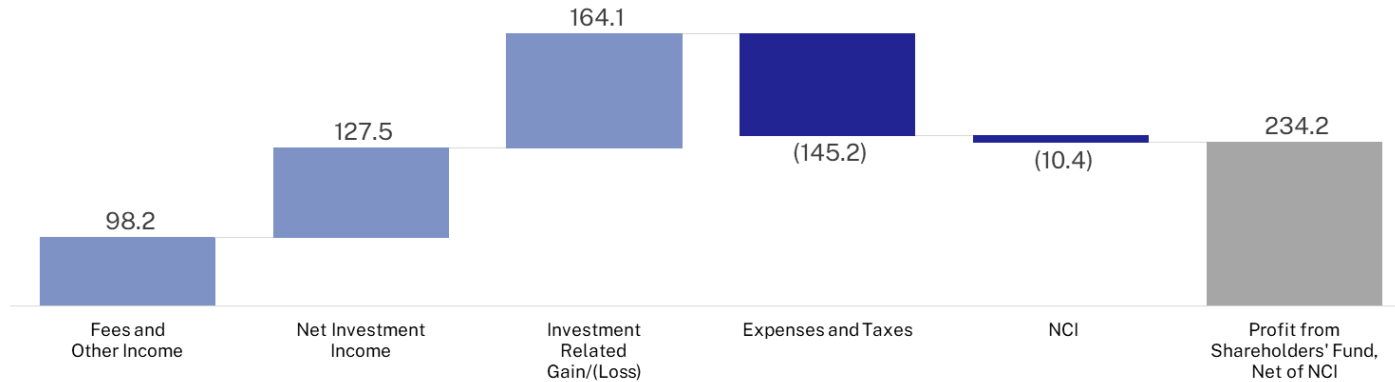
* Net of Reinsurance

Values are denominated in S\$'m

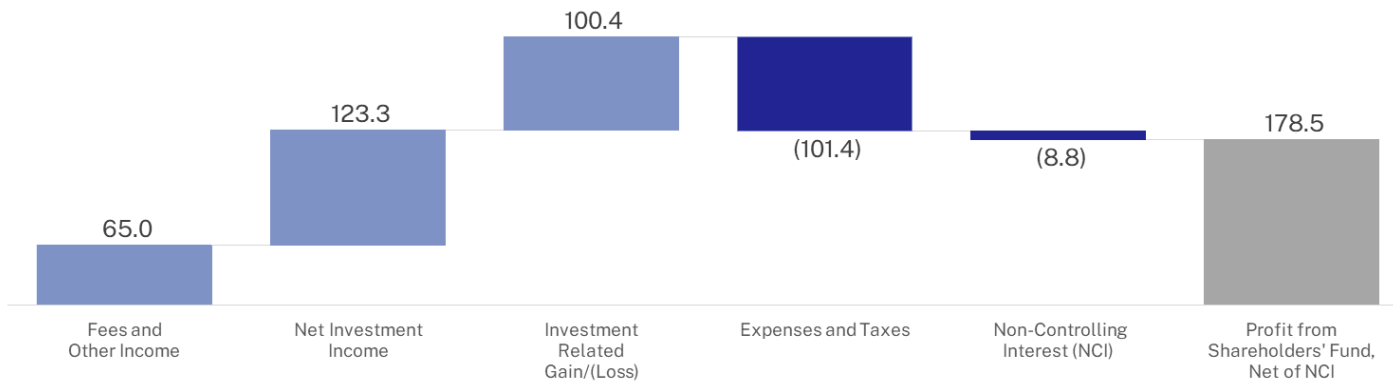
Growth in insurance profit attributable to continued earnings emergence from in-force portfolio supported by release in reserve reflecting positive experience and strong underlying fundamentals, further bolstered by strong investment performance.

Profit from Shareholders' Fund

1H-26



1H-25



Profit from Shareholders' Fund increased year-on-year, driven primarily by stronger investment performance; led by equities.

Reference Notes

1. $TWNS = (\text{Single Premium} \times 10\%) + \text{New Regular Premium}$.
2. NBEV is a measure of the long-term profitability of new sales.
3. TWNS, NBEV and Profit Attributable to Shareholders in foreign currencies are translated using the respective monthly spot rate.



Thank you