

FINANCIAL RESULTS FOR Full-Year 2011

14 FEBRUARY 2012

Disclaimer

This presentation may contain forward looking statements by Great Eastern Holdings Limited (“the Company”) relating to the Company’s (including its group of companies) outlook, business and strategy which involve assumptions, risks and uncertainties. Such forward looking statements are based on the Company’s current views about markets in which we operate and assumptions including, but not limited to, prevailing economic and market conditions and currently available information. These statements involve known and unknown risks as well as uncertainties that could cause actual results or performance to differ materially from those in the forward looking statements. Such statements are not, and should not be construed as a representation of the Company’s future performance or achievements. It should be noted that the Company’s actual performance or achievements may vary significantly from such statements. The Company does not undertake to update these forward looking statements to reflect circumstances which arise after publication.

Review of Financial Results

Highlights

Sales

- Total weighted new sales ↑ 10% to S\$798.3m in 2011

Long-term Profitability of New Sales

- New business embedded value (NBEV) ↑ 20% to S\$364.8m in 2011

Earnings

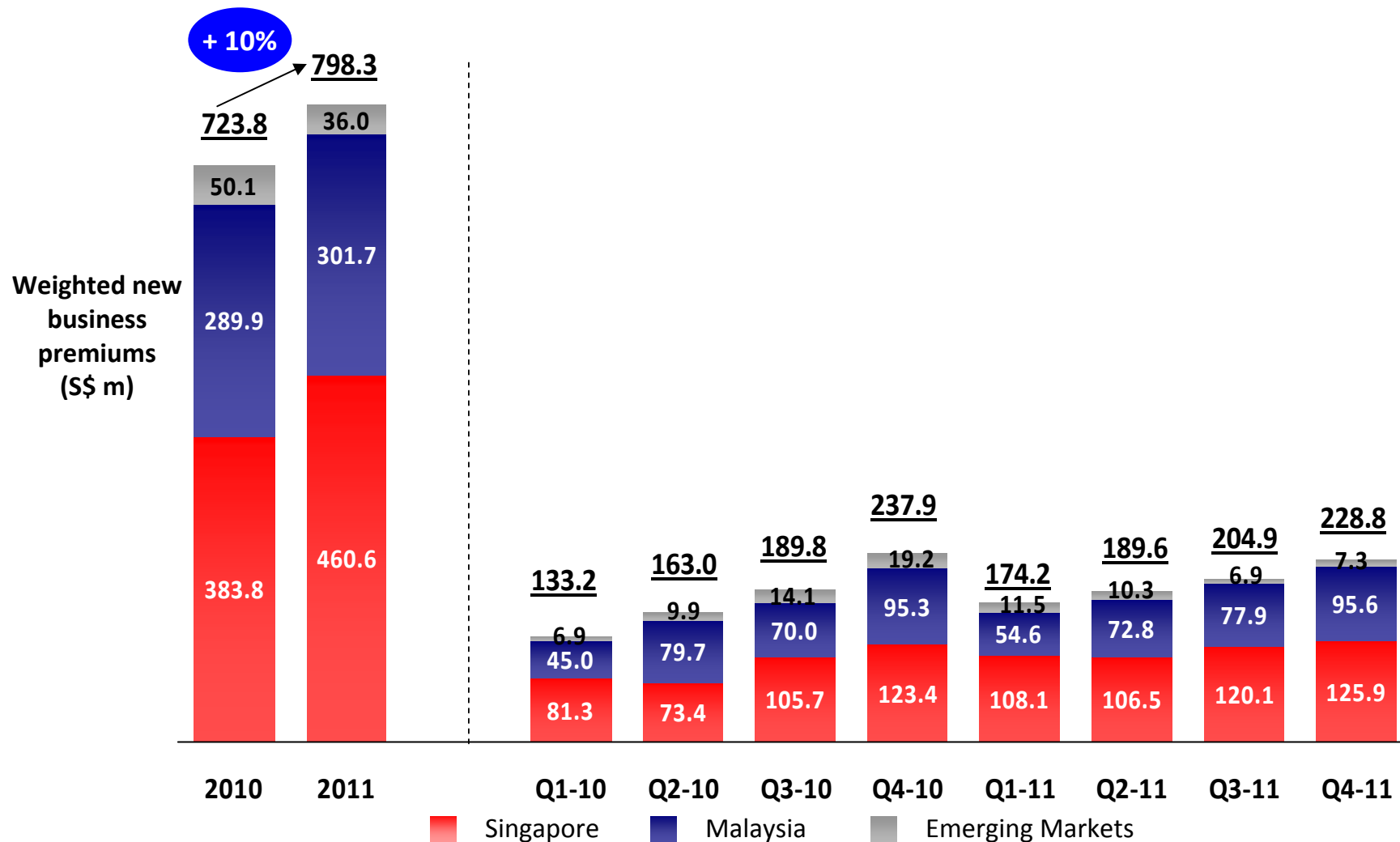
- Net profit was S\$385.7m in 2011, compared with S\$507.2m a year ago

Dividends

- Final dividend of 27 cents per share proposed
- Total dividend of 37 cents per share for 2011

Sales

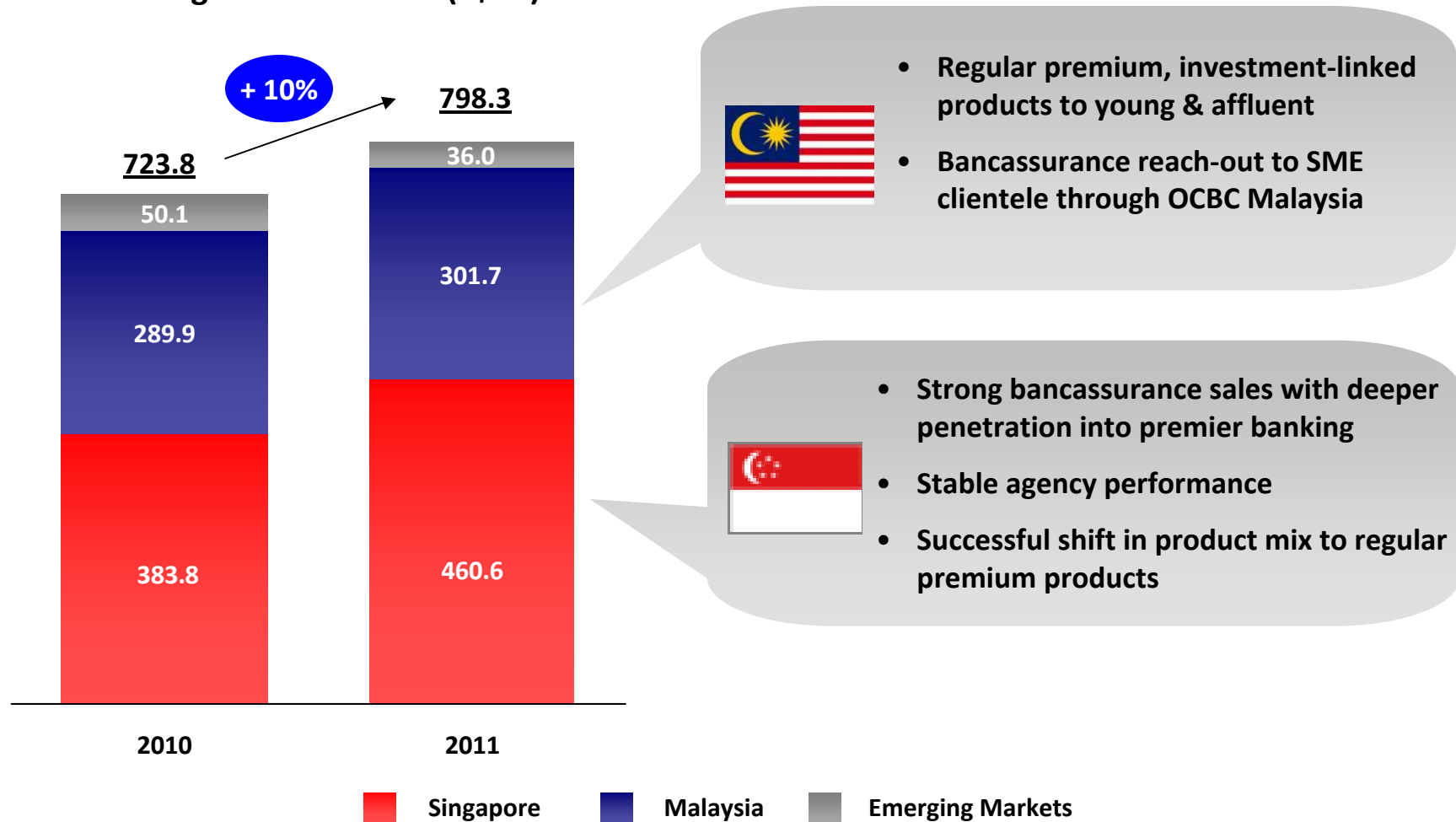
Total weighted new sales rose by 10% to S\$798.3m in 2011



Sales

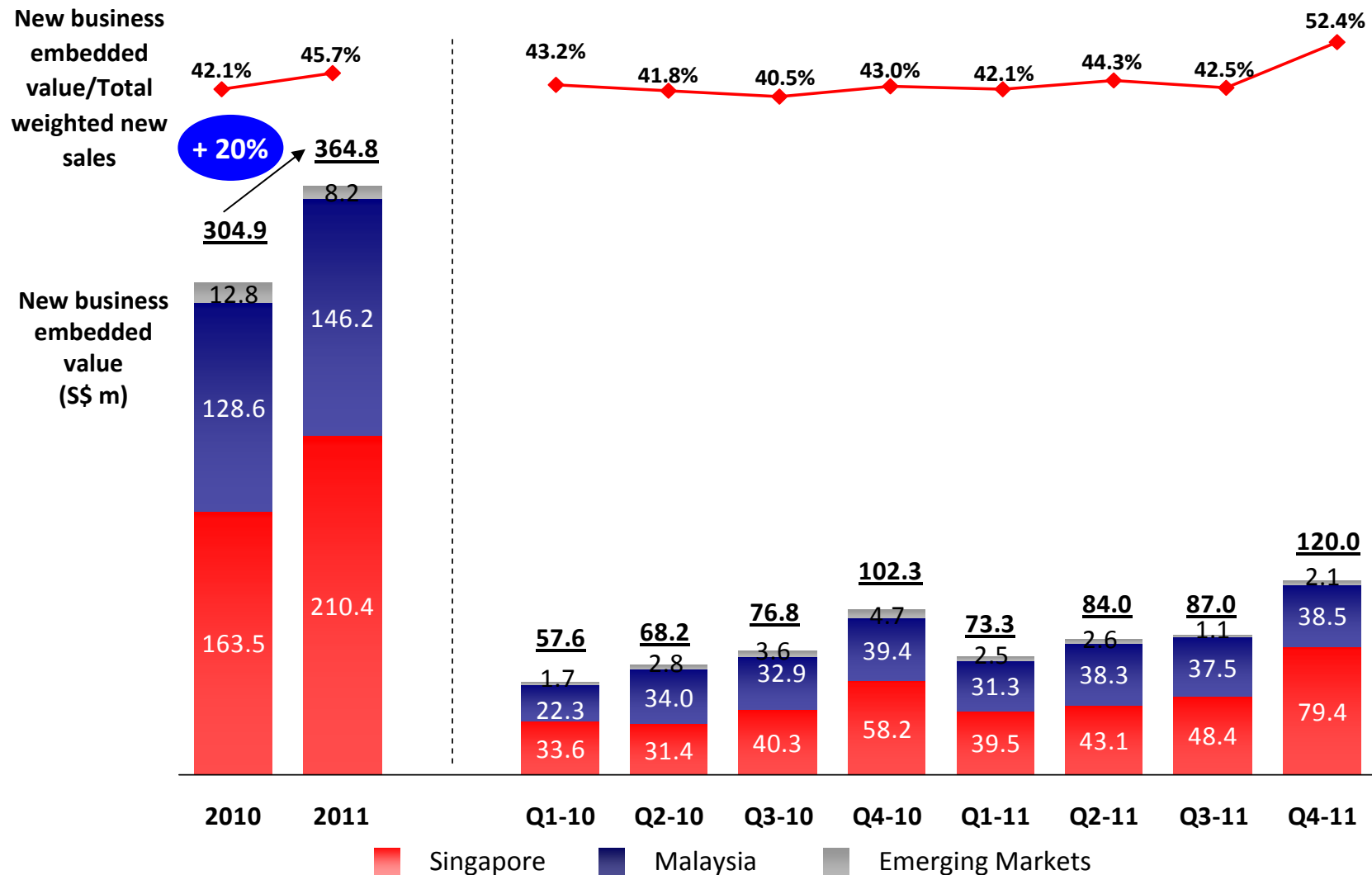
Total weighted new sales rose by 10% to S\$798.3m in 2011

Total Weighted New Sales (S\$ m)



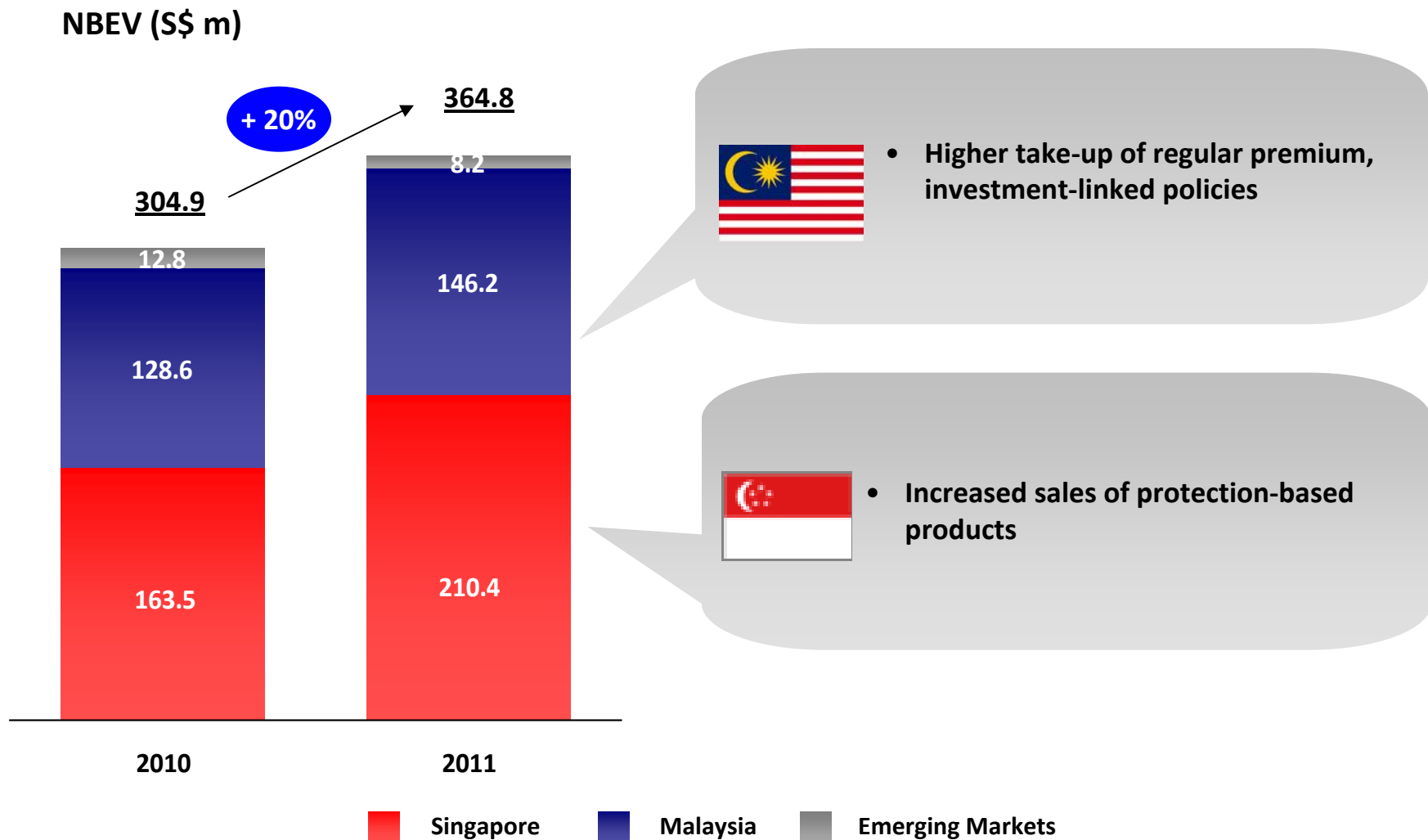
Long-Term Profitability of New Sales

2011 NBEV grew strongly by 20% to S\$364.8m



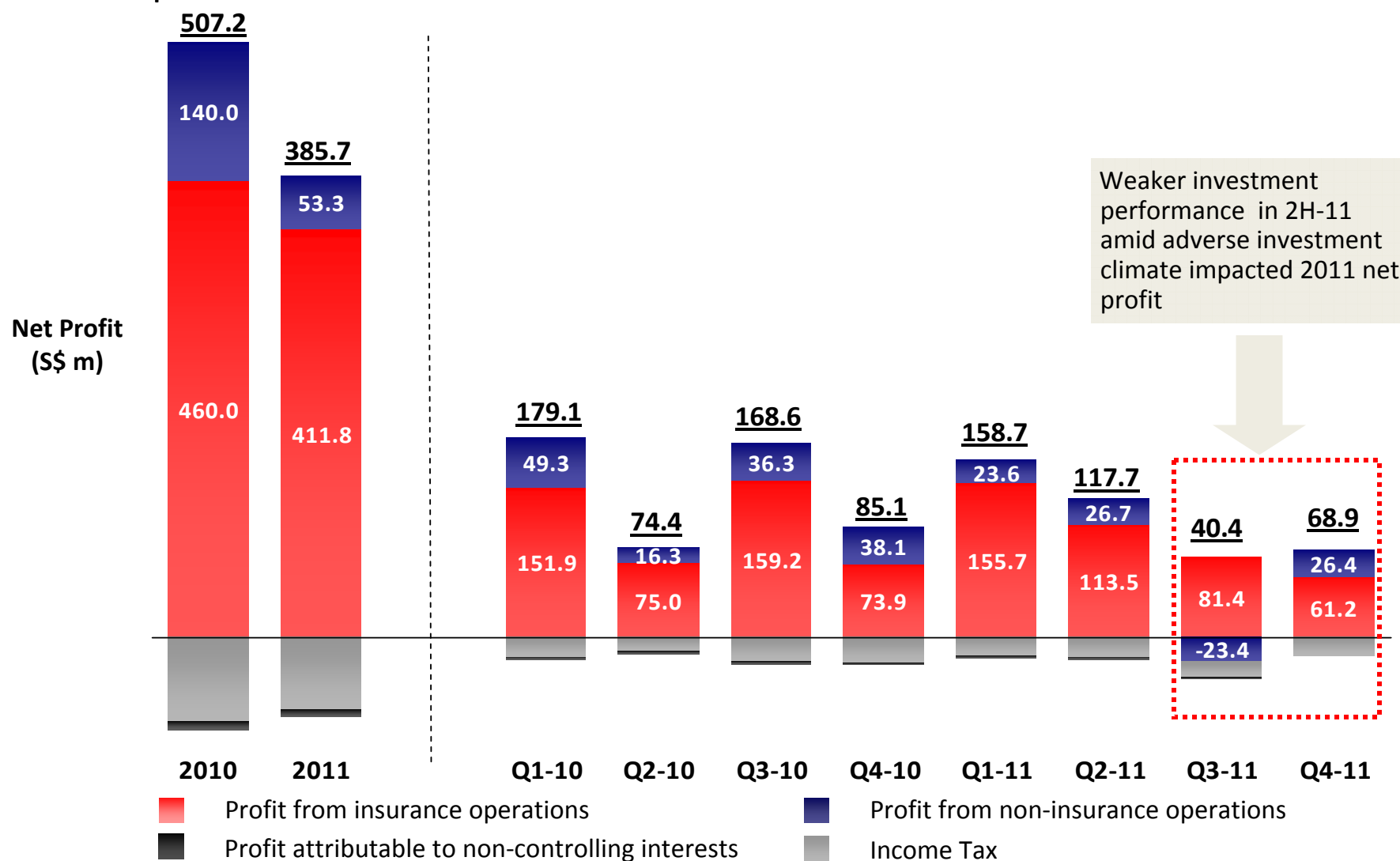
Long-Term Profitability of New Sales

2011 NBEV grew strongly by 20% to S\$364.8m



Earnings

Net profit attributable to shareholders in 2011 was S\$385.7m



Summing up - Key Financials

S\$ m	Q4-11	Q4-10	Δ	2011	2010	Δ	
Net Profit	68.9	85.1	-19%	385.7	507.2	-24%	↓
Total Weighted New Sales	228.8	237.9	-4%	798.3	723.8	10%	↑
NBEV	120.0	102.3	17%	364.8	304.9	20%	↑
Return on Equity	8.6%	2.2%	6.4pp	9.7%	13.4%	-3.7pp	↓
Capital Adequacy Ratios*	>200%	>200%	n.m.	>200%	>200%	n.m.	

With robust balance sheet and healthy capital position:

- Final proposed dividend of 27 cents per share
- Total dividend for the year of 37 cents per share

*For Great Eastern's insurance subsidiaries in Singapore and Malaysia
n.m. – non meaningful

Thank You