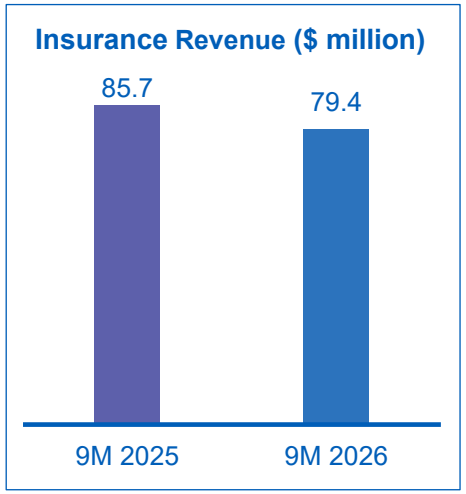


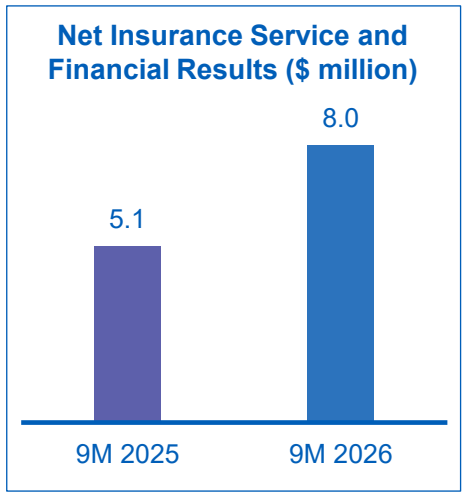
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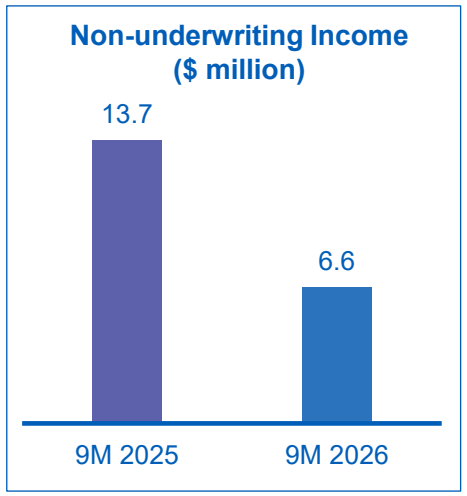
Member of the UOB Group

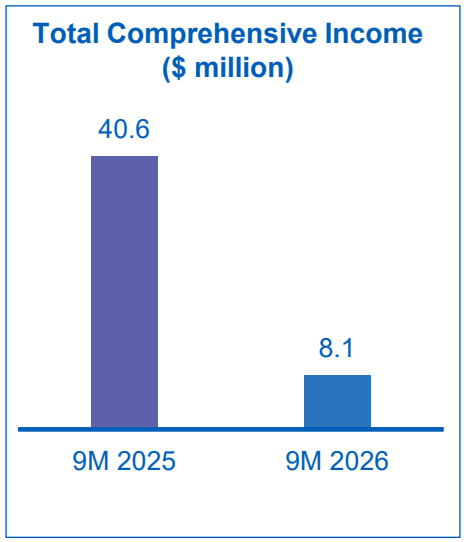
Announcement of 9M26 Financial Highlights (Ending 30 September 2026)

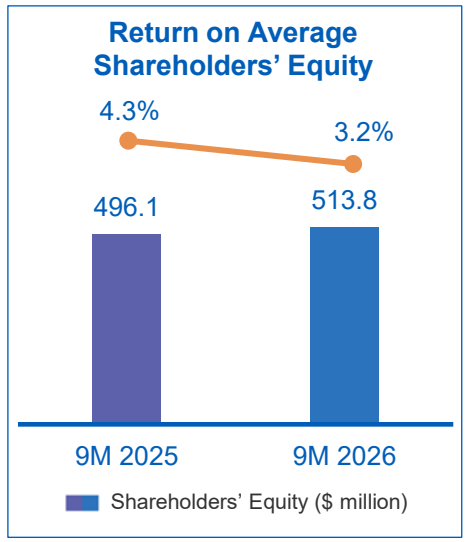
9M YTD 2026 Financial Highlights

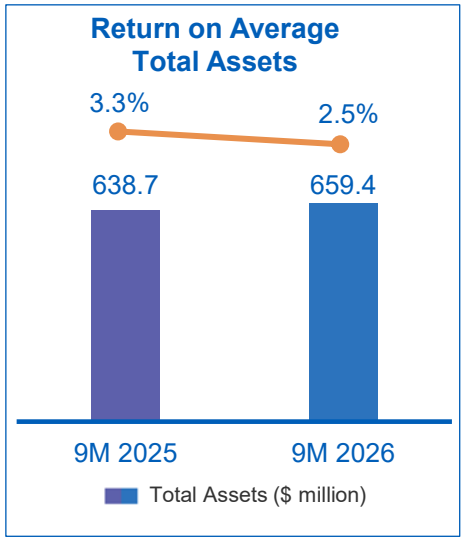












Insurance Revenue

Insurance revenue for the 9 months ended 30 September 2026 was S$79.4 million compared to S$85.7 million. The decline was mainly attributable to portfolio mix change and competitive market conditions.

Net Insurance Service and Financial Results

The results increased to S$8.0 million from S$5.1 million in the corresponding period last year, reflecting a stronger underwriting performance and favorable claim experience.

Non-underwriting Income

Non-underwriting income declined to S$6.6 million from S$13.7 million in the corresponding period last year. The heightened geopolitical uncertainty and volatile financial markets weighed on investment performance. The company's diversified investment portfolio and disciplined strategy helped mitigate the impact in these market conditions.

Total Comprehensive Income

Total comprehensive income for the period was S$8.1million, compared with S$40.6 million attributable to lower gains on the company's investment portfolio. This was however mitigated by stronger underwriting profitability, underscoring the quality of the company's risk selection and underwriting discipline.


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