GEH Annual General Meeting

Mr Greg Hingston, Group CEO

14 April 2026

Great Eastern
An OCBC Company

Key Highlights of Great Eastern Group

> 16 million

Customers

> SGD 14 billion

Gross Premium

> SGD 122 billion

Total Assets

12.8%

Return on Equity (“ROE”)

>SGD 20 billion

Embedded Value

AA-

By S&P Global Ratings since 2010

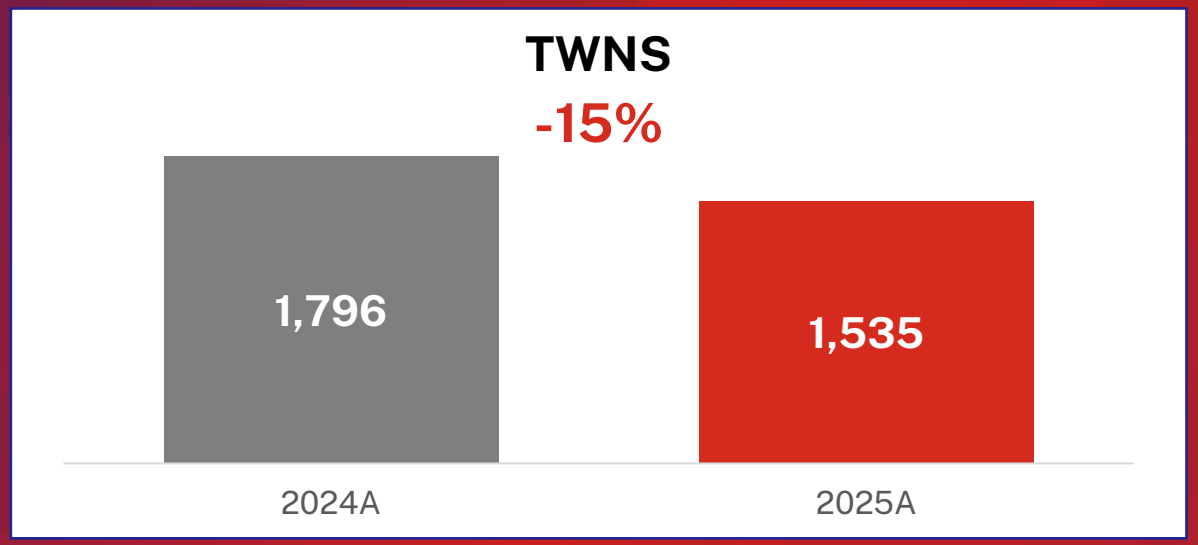
AA

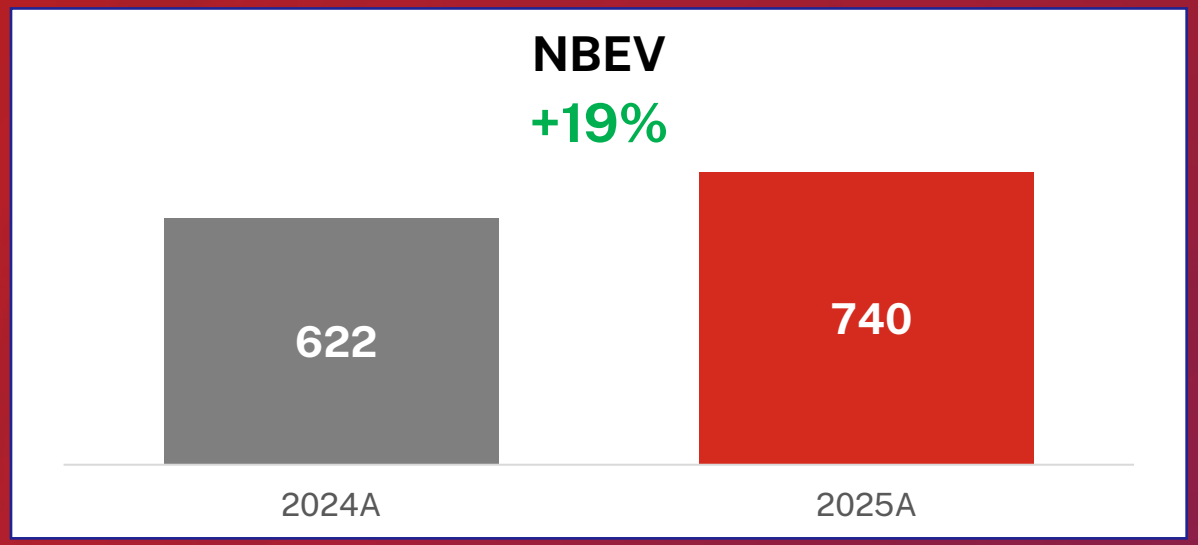
By Fitch Ratings

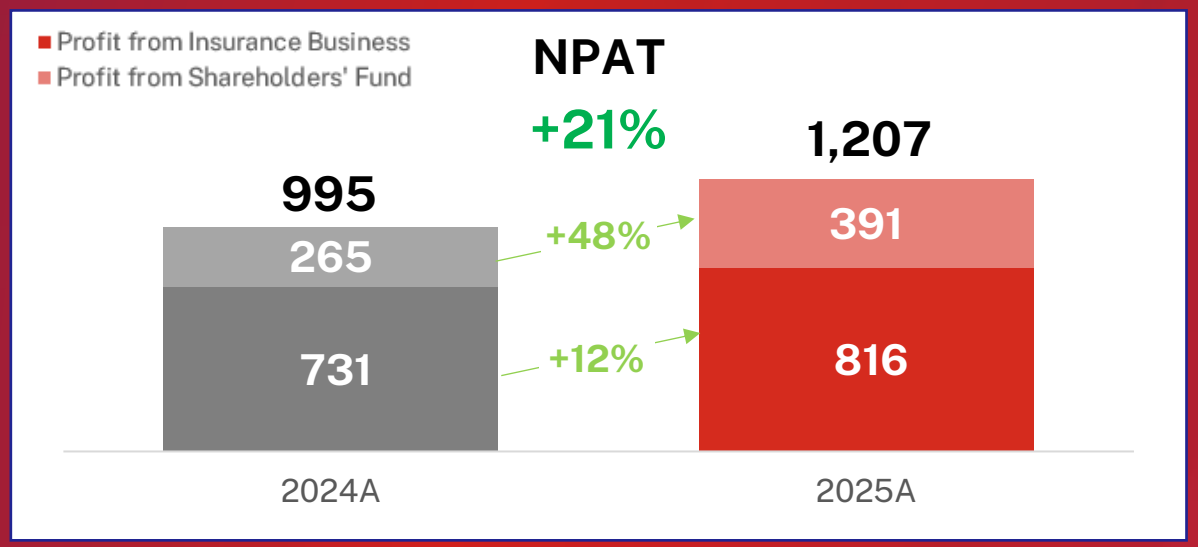
Private and Confidential

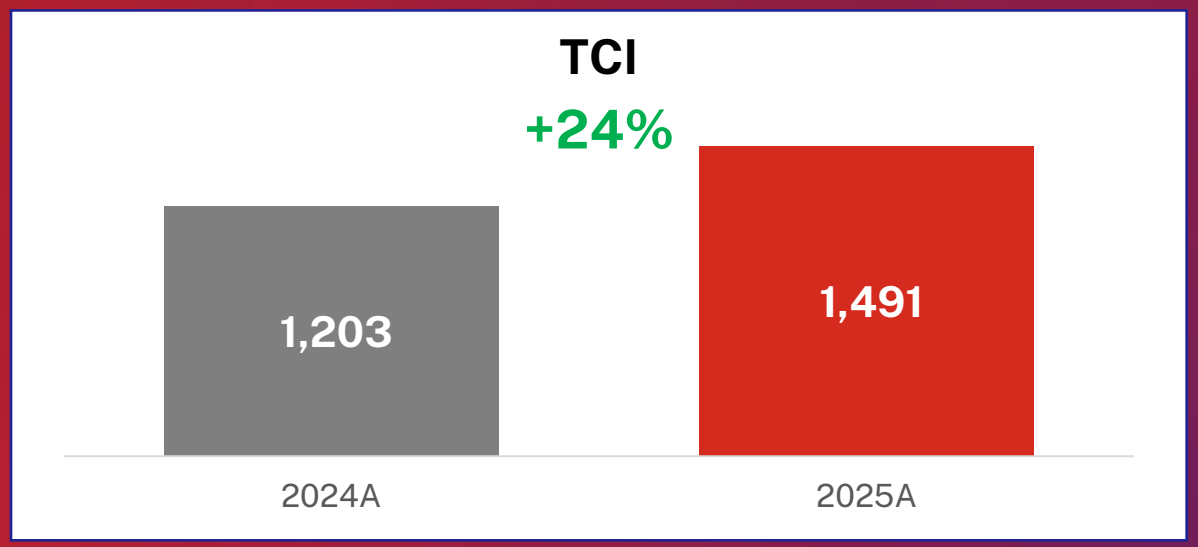
GEH FY2025 Financial Performance

(in SGD'millions)









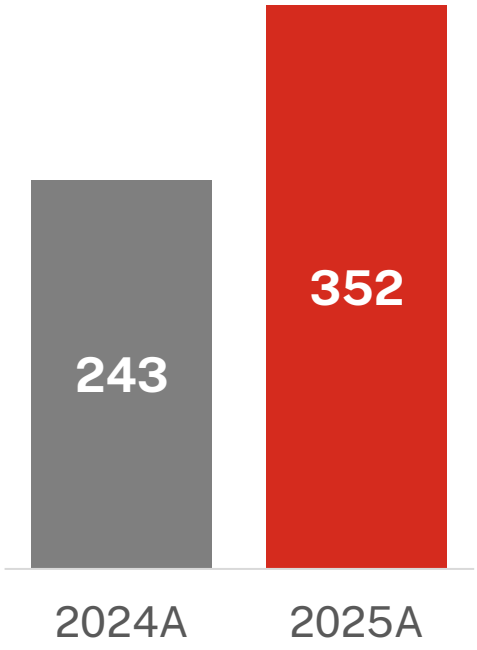
Private and Confidential

New Business Value

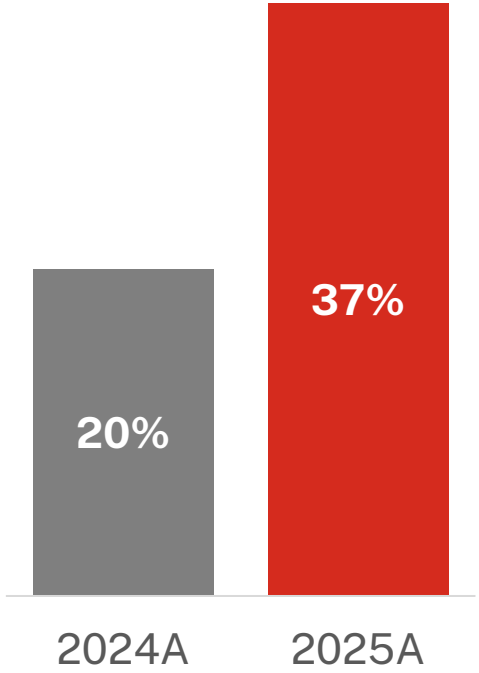
(in SGD'millions)

Singapore

NBEV
+45%

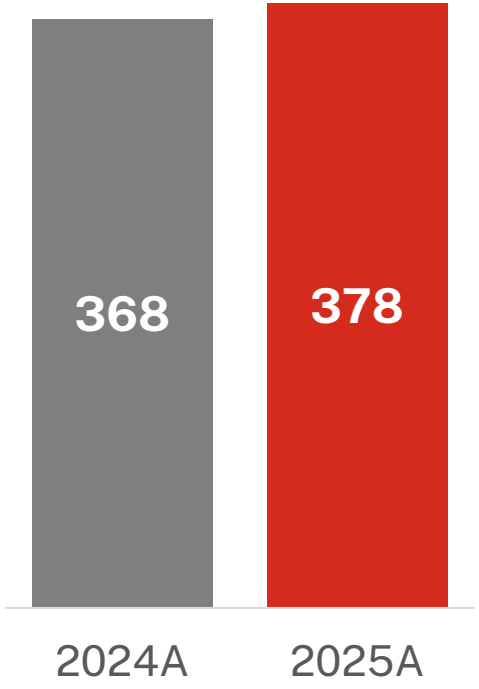


NBEV Margin
+17% pts

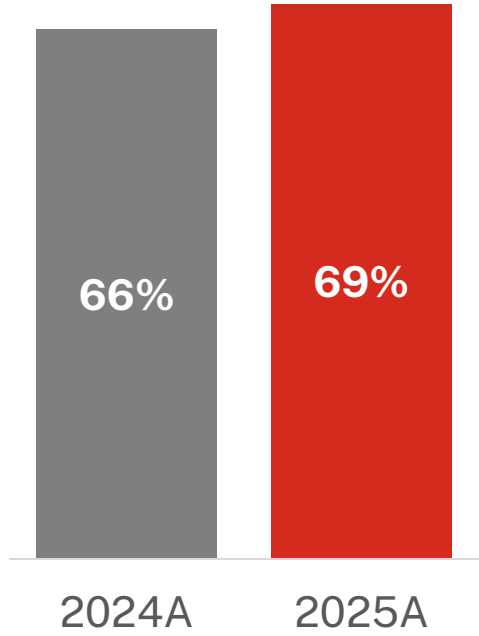


Malaysia

NBEV
+3%



NBEV Margin
+3% pts



Great Eastern Strategic Growth Priorities

Distinctive Customer Advocacy & Superior Value Growth

Tailored Offerings & Engagement

Delivering integrated and needs based solutions through personalised and AI enabled experiences

- Data-led segmentation and needs-based model portfolios for key personas
- Integrated propositions across life, health and wealth
- AI-enabled personalisation in engagement
- Reference for financial literacy, retirement and healthcare planning

Advisory & Service Excellence

Deepening relationships through holistic financial solutions and the combination of best-in-class advisors, digital tools and platforms

- Best-in-class digital tools for customers, agency and advisors
- Broadening range of financial solutions
- Structured career pathing for financial advisors
- Optimised bancassurance operating model with OCBC Group

Organisation & Culture

Enabling a future ready workforce, leveraging synergies and fostering a culture of agility and innovation

- High performance customer centric culture
- Investment in new skills and capabilities
- End-to-end AI and technology embedding
- Efficient use of shared services for scale and quality
- Leveraging Group synergies

Key Enablers

Enterprise Technology Infrastructure

Data Analytics & Artificial Intelligence

Balance Sheet Optimization & Investment and Asset Management

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2026 Key Risks Assessment & Capital Resilience

- **Strong capital solvency to withstand market volatility**
- **Expanded capital funding options through AT1 and Tier 2 issuances**
- **Optimized capital solvency through active balance sheet management activities**

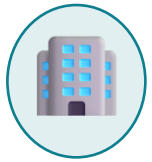


Middle East

Geopolitical Exposure

SGD1.7bn **< 2%** of Group AUM

- Direct exposures are in IG-rated bonds and term deposits
- Term deposits are placed with Singapore branches of major Middle Eastern banks
- Limited exposure through commingled funds (e.g. Global Equity Funds)



Private Equity Funds

Alternatives

SGD1.5bn **< 2%** of Group AUM

- Diversified across buyout and secondary managers
- Balanced allocation across geographical regions and industry sectors
- Vintage diversification smoothens J-curve and deployment timing risk



Private Credit Funds

Alternatives

SGD1.5bn **< 2%** of Group AUM

- Senior secured corporate direct lending and real estate lending strategies
- Diversified across the US, Europe and Asia
- No exposure to retail-oriented semi-liquid private debt vehicles

Each of these exposures represents less than 2% of Group AUM

Investment portfolio is as of 31 January 2026

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