1H-26
Financial Summary

31 July 2026

Great Eastern
An OCBC Company

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Overview of 1H-26 Financial Results

Values are denominated in S$'m

		1H-26	1H-25	Δ
New Business	Total Weighted New Sales ("TWNS")	813.2	708.6	*15%*
	New Business Embedded Value ("NBEV")	405.3	316.5	*28%*
Profit	Profit from Insurance Business	615.3	415.2	*48%*
	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%*
	Total Comprehensive Income ("TCI")	936.8	761.0	*23%*

[1]Includes Non-Controlling Interest

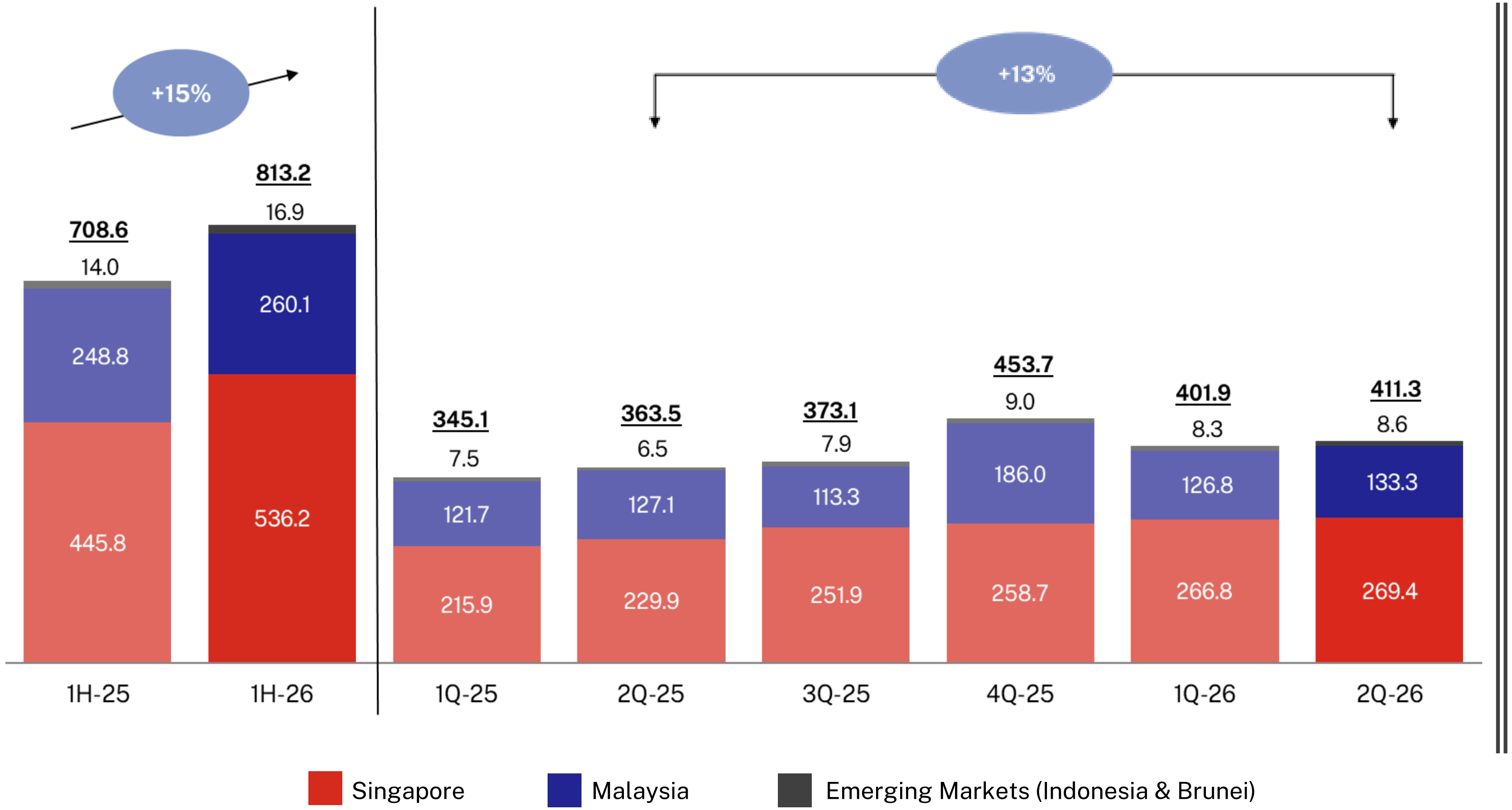
Robust growth in NBEV supported by higher sales volumes and a more favourable product mix.

Higher year-on-year profit driven by stronger investment performance, led by equities, and improved insurance profits supported by strong underlying business fundamentals.

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.

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.

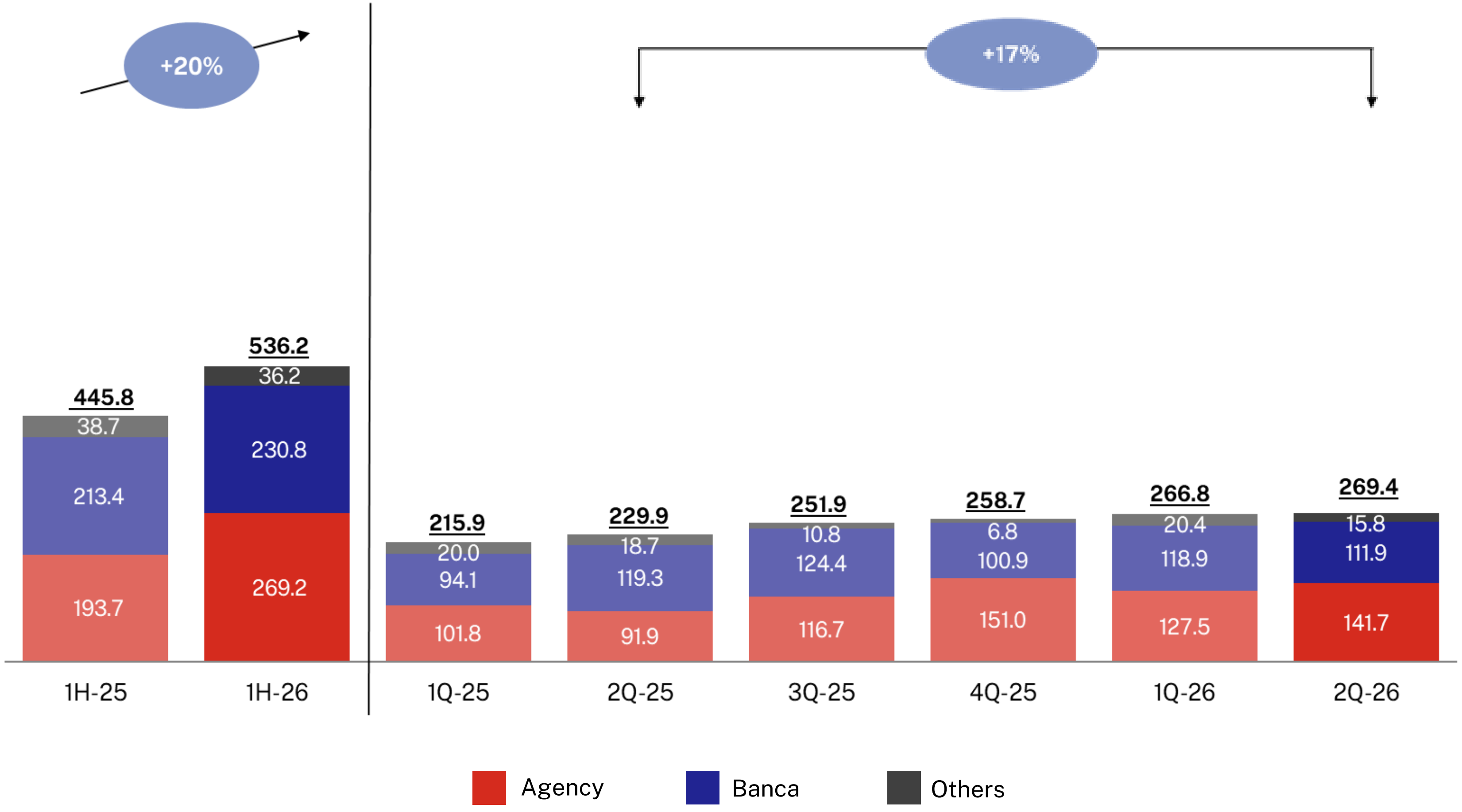
TWNS Performance by Market



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

Values are denominated in S$'m

Singapore TWNS – By Channel

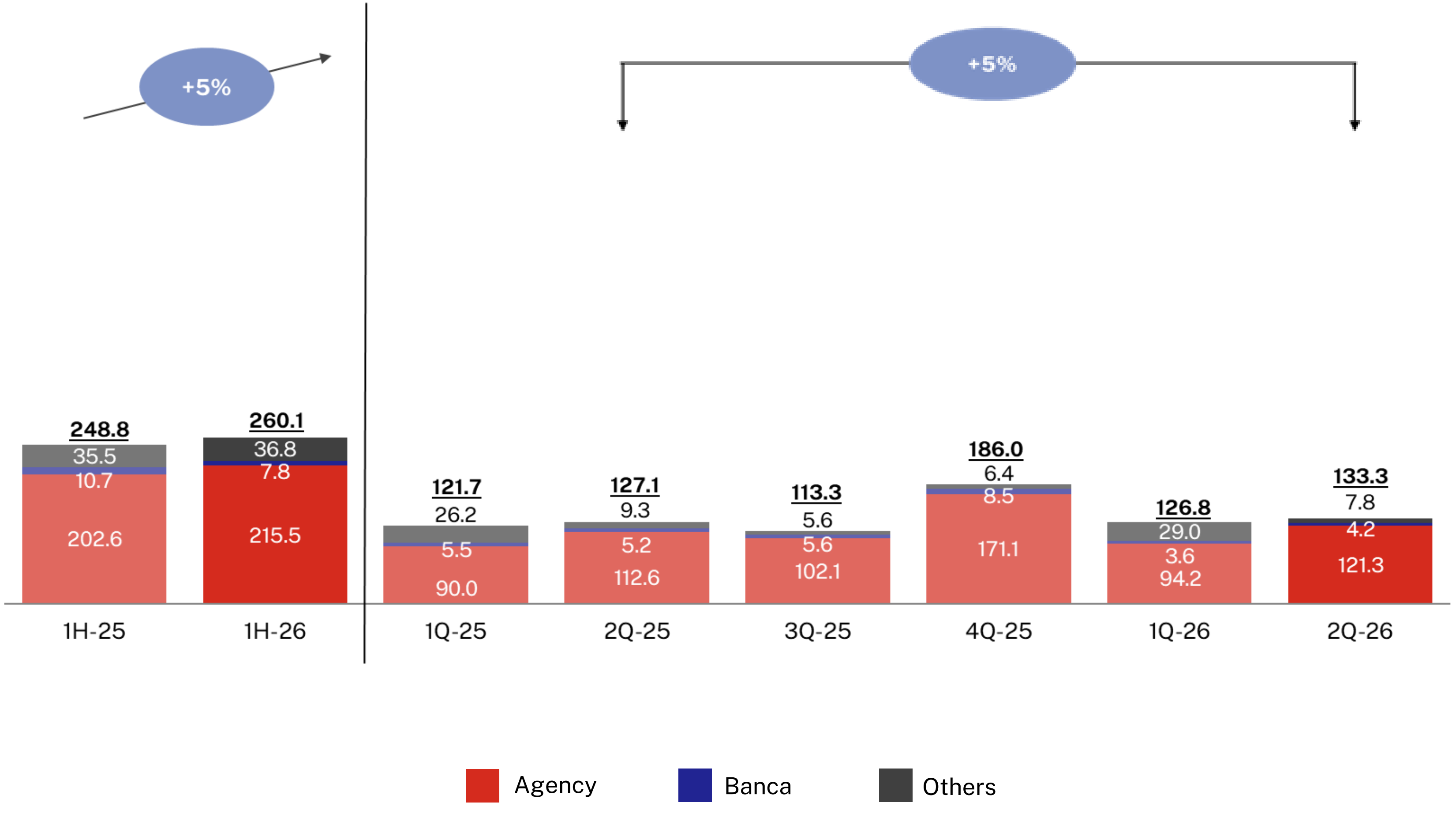


TWNS from Singapore in 2Q-26 grew 17% year-on-year driven mainly by improved productivity in the agency channel.

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

Values are denominated in S$'m

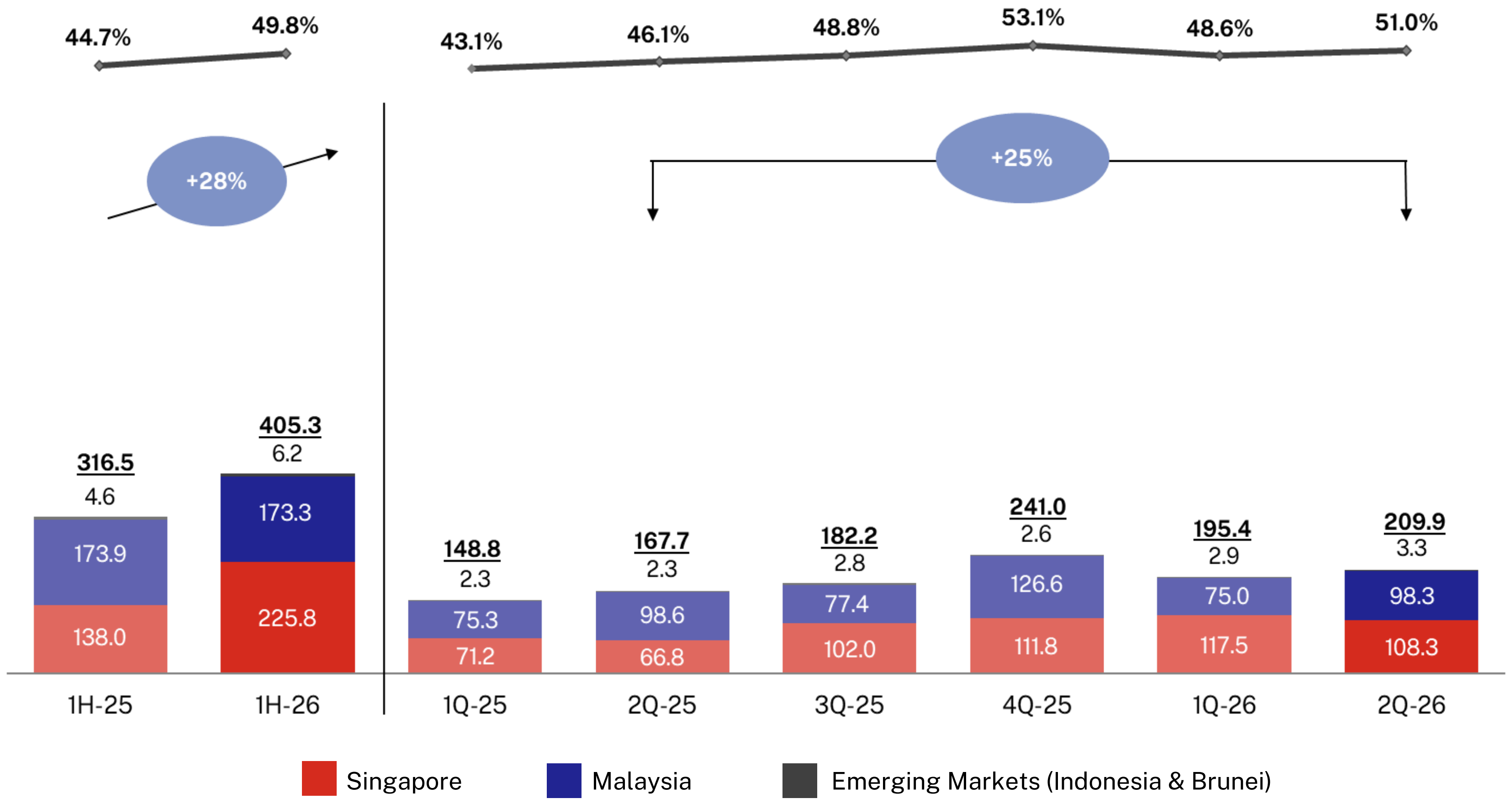
Malaysia TWNS – By Channel



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.

Values are denominated in S$'m

NBEV – By Market

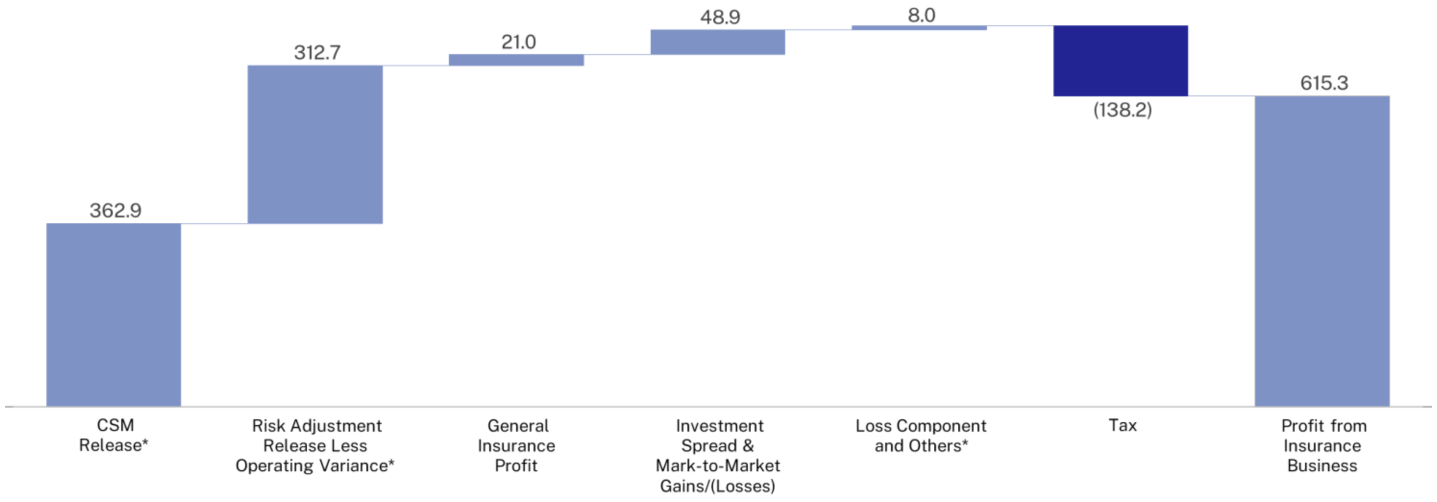


The Group's NBEV growth outpaced TWNS, driven by Singapore, where higher sales and a more favourable product mix reflected the Group's continued focus on value creation.

Values are denominated in S$'m

Profit from Insurance Business

1H-26



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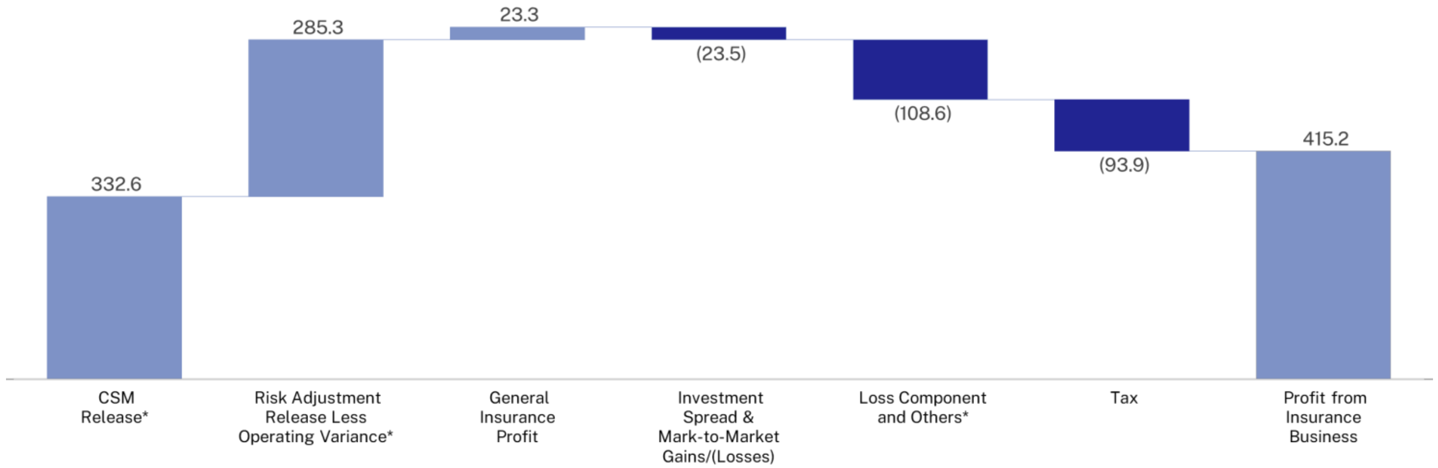


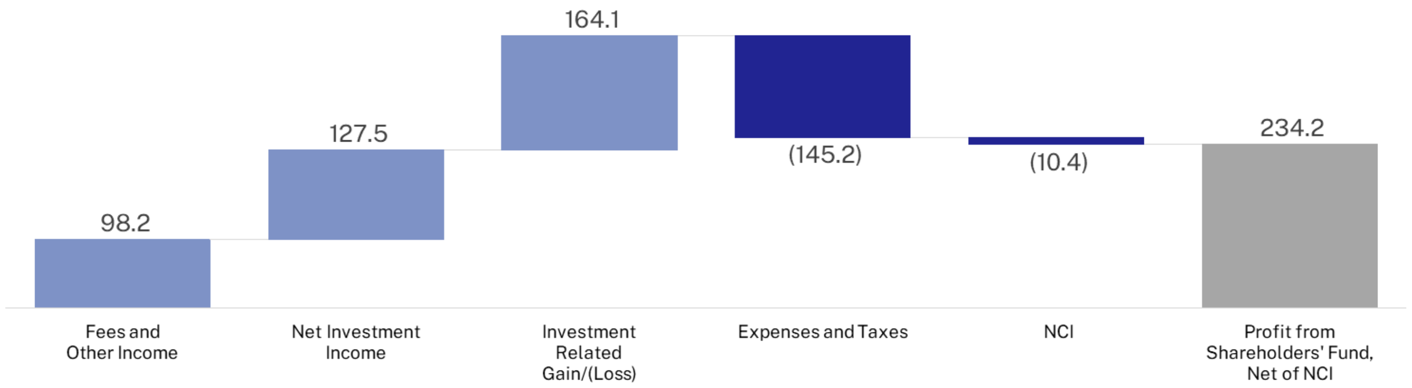
** Net of Reinsurance*

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



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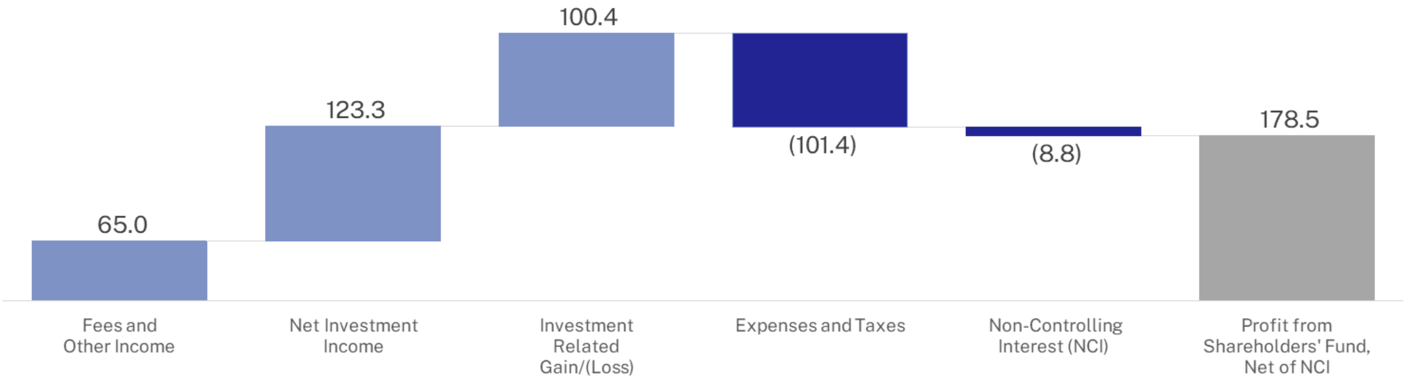

Profit from Shareholders' Fund increased year-on-year, driven primarily by stronger investment performance; led by equities.

Values are denominated in S$'m

Reference Notes

1. TWNS = (Single Premium x 10%) + 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