

Built On Trust, Driven By Impact

GREAT EASTERN MALAYSIA
Sustainability Report 2025



About This Report

This consolidated Sustainability Report of Great Eastern Malaysia entities covers the material Environmental, Social, and Governance (ESG) aspects of our business and operations for the financial year from 1 January to 31 December 2025. It demonstrates our alignment with Great Eastern Group’s approach to sustainability and highlights our contribution to the Group’s sustainability-related targets.

Great Eastern Group (“the Group”) refers to our parent company Great Eastern Holdings Limited (GEH), headquartered in Singapore. We recommend that this report be read in conjunction with the GEH Sustainability Report 2025 for a fuller understanding of the Great Eastern Group’s approach to sustainability and materiality.

Reporting Framework

This report is prepared with reference to the Global Reporting Initiative (GRI) Standards, which provide an internationally recognised framework for transparent and standardised reporting, as well as the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

This report has also taken reference from the IFRS Sustainability Disclosure Standards issued by the International Sustainability Standards Board (ISSB).

Scope of Reporting

This report covers Great Eastern Life Assurance (Malaysia) Berhad, Great Eastern General Insurance (Malaysia) Berhad, and Great Eastern Takaful Berhad. Collectively, they are referred to as Great Eastern Malaysia.

Get in Touch

We are continuously looking to assess and improve our progress and performance. We invite you to share any feedback, questions, or suggestions on this Sustainability Report as we work towards driving meaningful impact and creating lasting value through transparent disclosures.

Email us at wecare-my@greateasternlife.com

| Table of Contents

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Chairman's Statement

For 117 years, Great Eastern has served millions of Malaysians in helping them reach their life goals. Our customers remain central to all that we do, and through Great Eastern Life Malaysia, Great Eastern General Malaysia, and Great Eastern Takaful Berhad, we are committed to protecting our customers from unforeseen circumstances and ensuring their financial security.

The world is rapidly changing. Amid these rising uncertainties – escalating costs of living, emerging health concerns, climate pressures, and rapid technological advancements – our purpose as an insurer and Takaful operator has never been clearer. Not only do we protect what matters most today, we protect what's important tomorrow. By embedding sustainability at the heart of what we do, our commitment to create lasting value for our customers and communities through the protection of the environment, responsible business conduct, and effective management of risks and opportunities, remains resolute despite the shifting business landscape.

In 2025, I witnessed the remarkable spirit of our Board of Directors and senior management teams across our Life, General, and Takaful arms in advancing our sustainability agenda and meeting our targets. Each entity brings with it unique strengths and expertise, and these accomplishments are a testament to the unwavering spirit of collaboration and shared purpose that unites us all.

Accelerating the Transition to a Net Zero Future

We continue to play a pivotal role in advancing Great Eastern Group's climate ambitions across both investments and internal operations. Through active portfolio rebalancing and divestment strategies undertaken across Great Eastern Malaysia entities, we were a key driver of the Group's success in achieving its 2025 target for a 20% reduction in carbon footprint for listed equities and corporate bonds/sukuks from a 2020 baseline. As at end 2025, we had invested RM759 million in green bonds/sukuks and committed around RM141 million to impact and decarbonisation investments in private equity, reinforcing our commitment to supporting the transition to a lower-carbon economy.

Within our operations, we successfully reduced our Scope 2 operational emissions by 35% from a 2019 baseline through GELM's implementation of various infrastructure upgrades and installation of solar panels for key properties.

Through GEGM, we introduced a new motor insurance for Electric Vehicles as part of our suite of offerings, and strengthened our Underwriting Prohibited List to support the climate transition, complementing our prohibition for new coal-fired power plants introduced since 2021. We also actively support the Group's target to achieve a 30% reduction in insurance-associated emissions on a per Gross Written Premium (GWP) basis by 2030 from a 2023 baseline for our Personal Motor business, tracking our decarbonisation progress and furthering our efforts to improve data quality of client-level emissions.

Bringing Impact to Communities

We continue to help our communities to better secure financial security and peace of mind for individuals and families. As the sole administrator of mySalam, the national health protection scheme, GETB provides Takaful protection to the eligible lower income segment to lessen their financial burden for hospitalisation and critical illness, giving them better access to healthcare and treatment. As at December 2025, we had administered nearly 2.4 million claims, and benefitted over 1.87 million recipients with a payout totalling over RM1.36 billion. We continue advancing efforts to create awareness of how the B40 income segment can benefit from Takaful protection.

The Great Journey, offered by both GELM and GETB, strengthens health outcomes by offering a more streamlined and affordable care pathway through an integrated network of clinics, hospitals and pharmacies. By directing customers from primary care to higher-level treatment when needed, and providing convenient, reasonably priced medication refills, The Great Journey reduces barriers to timely care and enables better-guided decisions on care and treatment.

Through our Great Eastern Cares programme across Great Eastern Malaysia, we organised more than 38 financial literacy events and reached more than 15,000 individuals to instill financial literacy awareness and promote good money management habits.

Within the organisation, the well-being of our employees continues to be our key priority. In 2025, through our corporate wellness programme, we rolled out more than 60 initiatives to empower our employees to take charge of their health and well-being, encompassing physical, mental, financial, and social well-being.

Conducting Our Business Responsibly

Good governance and resilience are critical to our long-term success. We reinforced our focus on cybersecurity and the responsible and ethical use of Artificial Intelligence (AI) to ensure innovation goes hand-in-hand with trust and safety. We continue to maintain strict adherence to regulations related to anti-money laundering (AML), countering financing of terrorism (CFT) and Fair Dealing to safeguard our business operations.

To ensure accountability and progress toward our sustainability goals, we also formalised ESG-linked KPIs tied to executive remuneration for selected senior executives.

Looking Ahead

As we move into 2026, we remain focused on the opportunities and challenges that lie ahead. With our spirits resolute and our strides in pace, we will continue building a sustainable future defined by security, well-being and opportunity for all.

On this note, I wish to express my deepest gratitude to members of the Board, the Senior Management Team, and the employees of Great Eastern Malaysia, for their continued commitment and dedication in making our vision of a better world a reality.



Norman Ka Cheung Ip

Chairman
Great Eastern Life Assurance (Malaysia) Berhad
Great Eastern General Insurance (Malaysia) Berhad
Great Eastern Takaful Berhad

28 April 2026

Company Profile

| About Great Eastern Life Malaysia

Great Eastern Life Assurance (Malaysia) Berhad (GELM), established in 1908, is Malaysia's oldest and most established life insurance company. With a nationwide presence, GELM operates 21 branches across Malaysia, supported by a network of close to 22,000 agents who serve more than 4 million policyholders. The company offers a comprehensive range of products and services, which include life insurance plans, investment-linked plans, mortgage protection, business protection solutions, employee benefits, medical insurance, and group health benefit schemes. GELM is a wholly-owned subsidiary of Great Eastern Holdings Limited (GEH) and its ultimate holding company is Oversea-Chinese Banking Corporation (OCBC) Limited.

As the oldest and most established life insurer in Malaysia, GELM continues to set new standards as an innovative industry leader. The company has provided generations of Malaysians with innovative financial solutions to protect them against the unexpected throughout different stages of their lives. This is complemented by an expanding suite of health protection products to help customers better manage the economic implications of escalating medical costs.

| About Great Eastern General Malaysia

Great Eastern General Insurance (Malaysia) Berhad (GEGM) started operations in Kuala Lumpur in 1954 as a branch of the Great Eastern General Insurance Limited, Singapore (GEGS), and a wholly-owned subsidiary of Great Eastern Holdings Limited (GEH). GEGM's early focus was within general insurance, but the company expanded its life insurance business in 1963, making it one of the earliest composite insurers in Malaysia. Today, GEGM has total assets exceeding RM1.4 billion, a paid up capital of RM100 million, and a network of 13 branches supported by more than 3,000 agents.

GEGM offers a comprehensive range of general insurance solutions catering to both individual and business needs. For retail customers, our portfolio includes essential protection such as home, motor, fire, and travel insurance, ensuring peace of mind for everyday living. For commercial clients, we provide specialised coverage including engineering, fire, liability, and other tailored solutions to safeguard businesses against unforeseen risks. Our diverse product suite reflects our commitment to delivering reliable and innovative protection for all segments of the market.

| About Great Eastern Takaful Berhad

Great Eastern Takaful Berhad (GETB), established in 2010, is a joint venture between i Great Capital Holdings Sdn Bhd (i-Great), a subsidiary of Great Eastern Holdings Limited, and Koperasi Angkatan Tentera Malaysia Berhad. As a family takaful operator, the company is committed to providing comprehensive takaful solutions and bridging the protection gap among Malaysians, including the lower income segments (B40). Adopted the Takaful for all approach, its business operations are well supported by various distribution channels, corporate and bank partners in its quest to maintain its position in the industry and to fulfil customers' protection needs.

Additionally, the Government of Malaysia appointed GETB as the administrator of mySalam, a national health protection scheme, under the initiative of Ministry of Finance.

More information on GELM, GEGM, and GETB can be found on our corporate website.

2025 Key Highlights



Accelerating the Transition to a Net Zero Future

Invested RM759 million in green bonds/sukuks and committed around RM141 million to impact and decarbonisation investments in private equity, as at December 2025.



Fully exited coal-related exposures, where issuers/ companies did not have a credible transition plan, from listed equity and corporate bonds/sukuks portfolios.

Reduced over 1 million KWh in annual energy consumption through chiller upgrades at Menara Great Eastern and Great Eastern Mall.



Achieved 35% reduction in Scope 2 emissions intensity against 2019 baseline within internal operations.

Launched GREAT EV which is a motor insurance policy designed specifically for battery electric vehicles (BEVs).



Strengthened our General Insurance underwriting Prohibited List to guide our underwriting activities and promote responsible and sustainable growth.



Bringing Impact to Communities

Administered nearly 2.4 million claims through MySalam, benefitting over 1.87 million recipients with a payout totalling over RM1.36 billion, as at December 2025.

Awarded scholarships worth over RM135,000 to high-achievers pursuing tertiary education.



Launched Great Tenang Madani an affordable life insurance plan providing essential coverage for vulnerable communities.

Launched the Great Journey, a streamlined, cost-effective healthcare experience through an integrated network of clinics, hospitals, and pharmacies.

Engaged more than 15,000 individuals through employee-led Financial Literacy initiatives.

Achieved more than 95% learning participation rate for employees and a total of 112,427 learning hours.



Launched FlexiCare a flexible and personalised benefits programme for employees at all life stages.



Conducting Our Business Responsibly

Accelerated the transition to IFRS S1 and S2 Sustainability Disclosure Standards through the formation of a Malaysia joint Taskforce comprising Finance and Sustainability teams.

Formalised ESG-linked key performance indicators tied to executive remuneration for selected senior leaders.

Maintained robust controls in cybersecurity, data protection, and financial crime prevention.





Our Approach to Sustainability

Accelerating the Transition to a Net Zero Future | Bringing Impact to Communities | Conducting Our Business Responsibly

Our Approach to Sustainability

Sustainability Governance Structure

Strong governance and integrity guide the way we operate and are essential to our long-term success. These principles also form a core part of our overall sustainability approach.

Board Committees

Each Board of Directors across Great Eastern Malaysia entities carries the ultimate responsibility for guiding the organisation's long-term success and sustainability direction, as outlined in the Board Charter. The Board integrates sustainability into the company's corporate strategy and provides oversight of the committee and council responsible for specific sustainability matters.

The Board Risk Management Committee (BRMC) oversees sustainability risk management and ensures compliance with sustainability-related regulations and guidelines. To safeguard the organisation, the Committee ensures that sustainability risks, including climate change, are integrated into our Enterprise Risk Management Framework, convening four times a year to discharge its oversight on sustainability risk matters. In support of this, the BRMC reviews and approves the Environmental Risk Management (EnRM) Policy on a bi-annual basis.

The Malaysia Sustainability Council considers Great Eastern Group's sustainability strategy and contextualises it to reflect each entity's priorities, oversees sustainability-related working groups and their progress in implementing sustainability initiatives, and ensures integration of ESG considerations across key business areas such as strategy, operations, risk management, employment practices, ethical conduct, and corporate social responsibilities. It also reviews and recommends the entities' sustainability strategy, material ESG factors, and sustainability report for Board approval.

The Council's mandate and responsibilities are defined in its Terms of Reference. Chaired by a Non-Executive Director, the Council convenes twice a year and comprises representatives from Life, General, and Takaful entities, fostering a holistic approach to sustainability.

In 2025, the governance of Great Eastern Malaysia's sustainability reporting evolved with the Board Audit Committee taking on oversight of the systems and controls that support our sustainability disclosures. This development reflects our continued commitment to strengthening the governance structures that underpin high-quality, reliable sustainability reporting.

The credentials and biographies of our Board members can be found on each Great Eastern Malaysia entity's website under Investor Relations - Corporate Governance.

Management Committees

At the management level, the Senior Management Team (SMT) of each entity, led by the Chief Executive Officer, provides leadership and operational oversight for sustainability performance. The SMT convenes on a monthly basis and is committed to embedding ESG considerations into corporate strategy at all levels. For climate-related risks and opportunities, this oversight is supported by environmental risk management processes outlined in the EnRM Policy, which are integrated throughout business functions. The SMT ensures the effectiveness of governance frameworks, policies, and controls, including oversight of key sustainability initiatives, target-setting, and progress tracking against strategies, metrics, and indicators. To ensure successful implementation of the sustainability strategy, a dedicated Sustainability Taskforce, reporting to the SMT and the Malaysia Sustainability Council, monitors progress on key initiatives and reports regularly.



Our Approach to Sustainability

Sustainability Taskforce

Great Eastern Malaysia, within the Life, General, and Takaful¹ arms, has set up a dedicated Sustainability Taskforce to spearhead our sustainability strategy. The Taskforce, reporting to their respective Group leads, is responsible for our Net Zero implementation and continual ESG integration across Great Eastern Malaysia.

Within our Takaful arm, the integration of the Value-based Intermediation for Takaful (VBIT) Framework as part of our sustainability approach is championed by a VBIT Lead who works in tandem with the Taskforce, with efforts focused in encouraging sustainable business growth whilst creating positive socio-economic impact for the wider community.

In 2025, a joint Malaysia Taskforce comprising Finance and Sustainability teams was formed to drive the transition to the new IFRS S1 and S2 sustainability disclosure standards issued by the International Sustainability Standards Board (ISSB), in line with the adoption of the National Sustainability Reporting Framework established by the Advisory Committee on Sustainability Reporting (ACSR). This working group is part of the Sustainability Taskforce and is accountable to the Malaysia Sustainability Council to drive progress towards the implementation of the IFRS S1 and S2 standards.

The Taskforce focuses on four key areas:



Net Zero

To deliver on Great Eastern Group's commitment to attain Net Zero in our operations, investment, and insurance portfolios. We aim to achieve this based on prevailing industry standards and methodologies.



Community and Culture

To improve the well-being of the communities in which we operate and create a strong corporate culture that embeds ESG principles and aligns with the VBIT Framework. The Taskforce will also design and implement relevant training programmes to support our employees on our journey.



Product Development

To explore product development opportunities to support our customers as the world transits into a low-carbon economy. We aim to develop products and protection solutions that have 'green' or social impact for our customers, across Life, General, and Takaful businesses.



Regulatory, Risk Management and Disclosure

To ensure full compliance with regulatory and disclosure requirements, as well as to enhance competency of our employees in climate risk management.



¹ Takaful is based on principles of cooperation and mutual protection, making it an ethical and community-driven option in line with Islamic principles.

Our Approach to Sustainability

In 2025, climate-related matters remained a key subject of the Board and management committees' discussions, as illustrated in the table below:

Key climate-related matters discussed	Board/Committee			
	Senior Management Team	Board Risk Management Committee	Malaysia Sustainability Council	Board of Directors
Review of Environmental Risk Management Policy	✓	✓		
Review and approval of Sustainability Report	✓		✓	✓
Implementation of plans to comply with revised BNM's Climate Risk Management and Scenario Analysis (CRMSA) Policy Document	✓	✓	✓	✓
Deliberation on the initiatives of the Sustainability Taskforce and its progress to meet 2025 targets	✓		✓	
Deliberation on the decarbonisation progress for operations, investment, and underwriting portfolios	✓		✓	
Deliberation on the result of Climate Risk Stress Testing exercise	✓	✓		
Deliberation on the suitability of Internal Carbon Pricing	✓		✓	
Updates on sustainability and climate-related disclosure standards (ISSB)	✓	✓	✓	✓
Reporting of quarterly sustainability risk dashboard on key climate metrics and exposures		✓		✓
Updates on climate-related policy and regulations	✓	✓	✓	✓
Total number of matters	9	6	7	5

Capacity Building for the Board

The Board of Directors, through the Board Nominations and Remuneration Committee (BNRC), ensures that all Directors have access to a professional development programme, equipping them with the skills and knowledge required to perform effectively on the Board and its Committees. New Directors are briefed on key areas such as accounting, risk management, insurance, cybersecurity, and ESG matters. As part of continuous development, industry-related and topical articles are regularly circulated, and Directors are encouraged to stay updated on developments affecting the insurance industry through attendance at courses, conferences, and seminars conducted by professional bodies or other organisations, including programmes by the Financial Institutions Directors' Education Forum (FIDE FORUM).

The Board regularly organises the Board Educational Series, with briefings or presentations by external professionals, consultants or Management staff on topics relevant to the insurance industry and provides updates on developments in the industry locally. In 2025, the Board of Directors received the following training:

- 1) FIDE FORUM Special Lecture: How Global Events Will Affect the Outlook for the Financial Industry in 2025.
- 2) Board Education Series - Introduction to IFRS Sustainability Disclosure Standards.









Management of Sustainability Key Performance Indicators

Sustainability performance is monitored through management scorecards that incorporate sustainability-related key performance indicators (KPIs) for selected senior leaders. These KPIs support accountability and embed sustainability considerations into each entity's business and management decision-making. They are also integrated into executive performance assessments, balancing financial and non-financial objectives to support effective delivery of our sustainability strategy.

Our Approach to Sustainability

| Stakeholder Engagement

Creating value starts with understanding the changing needs and expectations of our stakeholders. By engaging with them across multiple platforms, we gather insights that guide us in shaping solutions that drive meaningful impact, strengthening our contributions to environmental, social, and governance outcomes.

Stakeholder	Purpose of Engagement	Engagement Approach
 Shareholders	<ul style="list-style-type: none"> To communicate our strategy and performance by providing both financial and non-financial insights into their investments To understand shareholder expectations and respond to matters of interest 	<ul style="list-style-type: none"> Publication of the Annual Report Updates and information on the Great Eastern corporate website
 Regulators	<ul style="list-style-type: none"> To understand regulatory expectations and maintain compliance To collaborate on sector-wide initiatives and address emerging issues 	<ul style="list-style-type: none"> Regular and ad-hoc interactions with regulatory bodies Active participation in industry-wide efforts and various forums and seminars Regulatory and Audit reports
 Customers	<ul style="list-style-type: none"> To better understand customer needs and expectations To gather input that helps shape our products, services and processes 	<ul style="list-style-type: none"> Regular series of health and wellness events and info sessions Marketing campaigns Market research and targeted focus groups Feedback through intermediaries
 Suppliers	<ul style="list-style-type: none"> To build long-term relationships that support business success and cost-effectiveness To collaborate on meeting decarbonisation goals 	<ul style="list-style-type: none"> Establishment of Supplier Code of Conduct Incorporation of environmental considerations into our Third-Party Risk Management (TPRM) process
 Community	<ul style="list-style-type: none"> To promote well-being and support the health of the community To partner with government, civil society and non-profit organisations to drive positive impact 	<ul style="list-style-type: none"> Collaboration with government agencies to bridge the protection gap through government schemes Volunteering through Great Eastern Cares initiatives throughout the year Financial literacy events
 Employees	<ul style="list-style-type: none"> To support employee well-being and performance To strengthen relationships and build a positive workplace culture 	<ul style="list-style-type: none"> Employee dialogues and activities Learning platforms and events Internal job postings Employee engagement survey
 Insurance Agents / Takaful Advisors	<ul style="list-style-type: none"> To support business development and customer service excellence To gather feedback that enhances our understanding of customer needs To strengthen capabilities in cybersecurity, information risk and financial planning 	<ul style="list-style-type: none"> Trainings provided by Centre for Excellence (CFE) Face-to-face and online meetings with agency leaders Agency events
 Business Partners	<ul style="list-style-type: none"> To foster greater awareness and encourage more sustainable business practices 	<ul style="list-style-type: none"> Collaborative engagement platforms like the Asia Investor Group on Climate Change Regular industry association meetings and external conferences

Our Approach to Sustainability

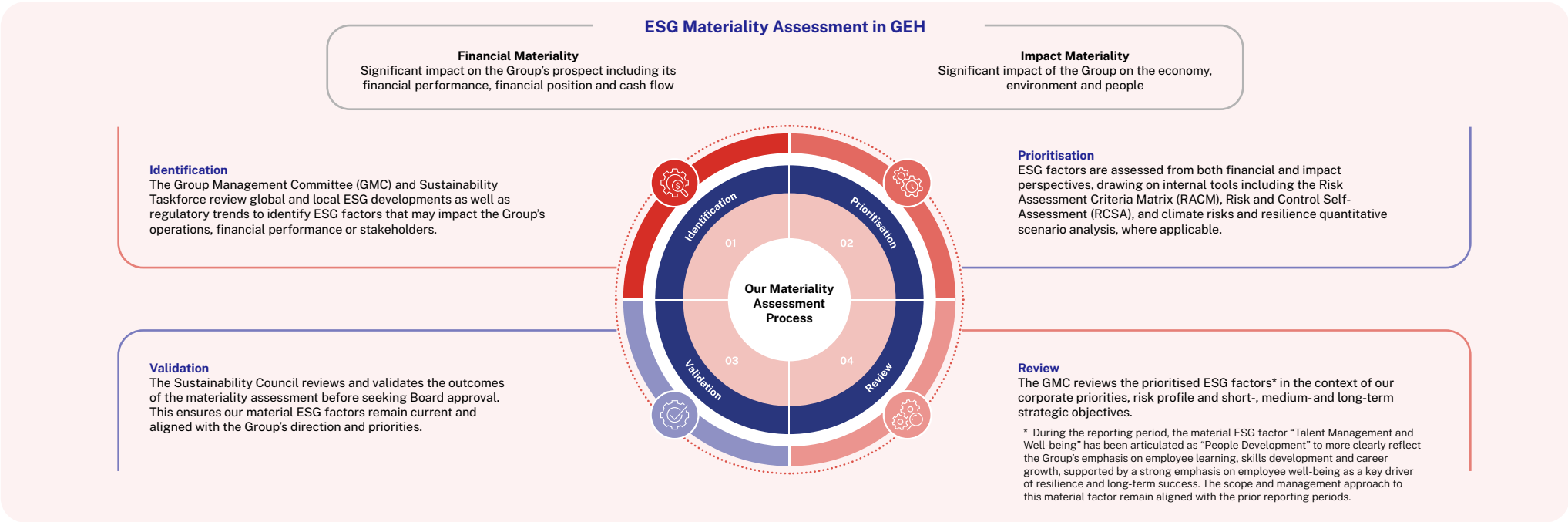
| Materiality Assessment Process

As the ESG landscape continues to evolve, identifying material ESG factors is paramount to our sustainability strategy. These factors form the foundation of our strategic planning, shape organisational priorities, and enable the integration of ESG risks and opportunities into our strategy and risk management processes.

In 2025, the Group refreshed the materiality assessment process through a dual materiality approach aligned with OCBC Group. The assessment applies a dual materiality lens to identify, prioritise and manage the most significant ESG issues that would

impact business performance and stakeholders. Consistent with ISSB requirements, financially material topics were prioritised for management action, performance monitoring and disclosure. Impact considerations remain a key consideration in strategy implementation.

The 10 material ESG factors identified through this process were subsequently assessed for relevance at the subsidiary level, and it is embedded within our Sustainability Framework.



Our Approach to Sustainability

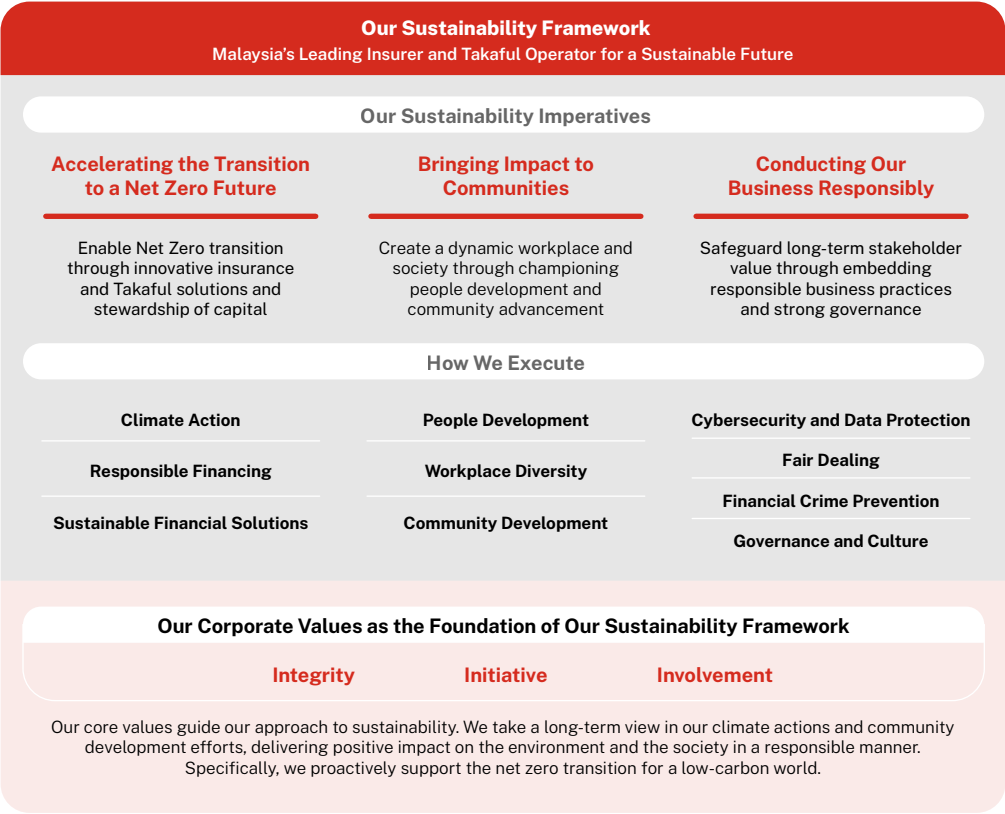
| Sustainability Strategy

As Malaysia’s leading insurer and Takaful operator, we believe in aligning our business to our social purpose and keeping in mind the interests of our stakeholders. Our sustainability strategy balances economic growth, environmental protection, and social well-being, with our Takaful arm guided by the VBIT Framework and aligning with Islamic values. ESG integration is embedded in how we manage risk, allocate capital, and serve our customers.

We recognise that sustainability actively shapes the regulatory, economic, political, and social landscape in which we operate. By staying responsive to evolving regulations, emerging trends, and the changing expectations of our customers, we ensure that our business remains relevant, resilient, and able to create long-term value.

Great Eastern Malaysia’s Sustainability Framework

Our Sustainability Framework drives how we embed ESG considerations into every aspect of our business. Anchored by three pillars – Accelerating the Transition to a Net Zero Future, Bringing Impact to Communities, and Conducting our Business Responsibly – it guides our actions, helping us navigate risks and unlock opportunities.



| Commitment to Net Zero

We are committed to playing our part in contributing to the net zero transition. Great Eastern Group’s interim 2030 targets support measurable progress towards our 2050 ambition:



Reduce the carbon footprint of the listed equity and corporate bonds/sukuks portfolios by 40% and 45% respectively (baseline year: 2020)



Reduce carbon emissions for retail motor business by 30% on an emissions-per-gross-written-premium (GWP) basis (baseline year: 2023)



Maintain Operational Net Zero achieved as at end by 2025 (baseline year: 2019) with further reduction in direct environmental impact of our operations where feasible

In this report, we share the key steps and efforts that Great Eastern Malaysia has taken in 2025 to prepare our investment, insurance, and operations portfolios for Net Zero by 2050.



Accelerating the Transition to a Net Zero Future

Climate Action | Responsible Financing | Sustainable Financial Solutions

Accelerating the Transition to a Net Zero Future

Climate Action

| Why This Is Material

Great Eastern Malaysia is dedicated to sustainable development, and we are committed to playing our part in achieving net zero by 2050. Climate change presents real financial risks to us as an insurer and Takaful operator, and can significantly impact the long-term viability and profitability of companies. Those that fail to adapt to climate-related risks or transition to sustainable practices may struggle, while those that integrate climate resilience into their business models may thrive. Our plan for contributing to global environmental efforts encompasses responsible investment practices, protection of our investments, policyholders, and certificate owners from climate-related risks, as well as facilitating the transition toward a low-carbon economy.


Great Eastern Group's Commitments ²	How We Contributed
<ul style="list-style-type: none"> 20% reduction in emissions from listed equities (from a 2020 baseline) 20% reduction in emissions from corporate bonds/sukuks (from a 2020 baseline) Operational Net Zero target by 2025, including 30% reduction in operational emissions (from a 2019 baseline)³ 	<ul style="list-style-type: none"> Actively monitored the carbon footprint of our domestic portfolio and implemented strategies to reduce emissions in listed equity and corporate bonds/sukuks investments through portfolio rebalancing and selective divestment from high-emitting entities Fully exited coal-related exposures, where issuers/companies did not have a credible transition plan, from listed equity and corporate bonds/sukuks portfolios Conducted 52 engagements, covering approximately 18% of our portfolio value which accounts for more than 80% of the portfolio's total carbon footprint, discussing topics such as transition planning and responsible business practices Achieved 35% reduction in Scope 2 emissions intensity against 2019 baseline within internal operations Reduced over 1 million kWh in annual energy consumption through chiller upgrades at Menara Great Eastern and Great Eastern Mall Strengthened our General Insurance underwriting Prohibited List to guide our underwriting activities and promote responsible and sustainable growth

² Great Eastern Group's GHG reduction targets were derived drawing reference from relevant industry standards, not on a sectoral decarbonisation approach. The emissions accounting is based on Greenhouse Gas Protocol which covers the seven greenhouse gases listed in the Kyoto Protocol: carbon dioxide (CO₂); methane (CH₄); nitrous oxide (N₂O); hydrofluorocarbons (HFCs); nitrogen trifluoride (NF₃); perfluorocarbons (PFCs) and sulphur hexafluoride (SF₆). The emissions of gases are accounted for in terms of the quantity of CO₂ that has an equivalent global warming potential. Targets and methodology for setting the targets have not been validated by third party.

³ This target is a gross greenhouse gas emissions target.


| Our Management Approach

We view climate change as an emerging, cross-cutting risk that can transmit to financial impact through strategic risk, operational risk, credit risk, liquidity risk, market risk, and insurance/Takaful risk. The following risks are considered within our Enterprise Risk Management Framework as part of our management of climate-related risks:




Physical Risk

Impact of weather events and long-term or widespread environmental changes. It arises from acute (event-driven) and chronic (long-term shift) climate-related events that damage property, reduce productivity and disrupt trade.




Transition Risk

Arises from the process of adjustment to an environmentally sustainable economy, including change in public policies, disruptive technological developments, and shifts in consumer and investor preferences.



Liability Risk

Arises from legal risk and claims on damages and losses incurred from inaction or lack of action as a result of physical and transition risks.



Accelerating the Transition to a Net Zero Future

Climate Action

Material Climate-related Risks and Opportunities

The physical impacts of climate change and the shift toward a low-carbon economy are expected to affect various aspects of our business and value chain. These developments present both risks and opportunities, and we aim to manage climate-related risks by reducing our environmental impact while positioning the organisation to benefit from the net-zero transition.

We regularly conduct materiality assessments to identify and determine potential financial effects of climate-related risks across Great Eastern Malaysia's different lines of businesses and in 2025, we expanded this assessment to include climate-related opportunities as part of our implementation plan to align with the ISSB reporting standard. This assessment allows us to prioritise climate-related risks and opportunities that are most significant to our financial performance, strategy, and operations based on its likelihood and severity over the short, medium, and long term.

Compared to the previous calendar year reporting period, we have updated the definitions of "short term", "medium term", and "long term" time horizons of our materiality assessment in a manner that is consistent with business planning cycles, strategic decision-making, and long-term Net Zero commitment.

- Short term – Less than 2 years
- Medium term – 2-5 years
- Long term – More than 5 years

The following climate-related risks and opportunities that could impact our Life, General, and Takaful businesses have been identified and illustrated in the table below:

Climate Risk Driver	Material Risk	Impact	Time Horizon	Business Lines Involved	Potential Financial Effects
Physical Risk - Acute	Operational risk	Disruption to firms' operations and supply chain	Short to long term	Life, General, Takaful	Impairment or expected credit losses arising from stranded or devalued assets in vulnerable areas
	Credit and market risks	Physical damage to assets and collaterals	Short to long term		Increase in operating costs, including staff costs, medical claims, and productivity-loss related expenses
	Liability risk	Increased claims due to climate-related losses	Medium to long term		Reduced revenue driven by higher claims experience and lower business activity in affected regions or customer segments
Physical Risk - Chronic	Credit and market risks	<ul style="list-style-type: none"> • Asset stranding due to climate change • Impact on agriculture sector resulting in systemic risks and poor market performance 	Long term	Life, General, Takaful	Short-term liquidity strain due to increased claim payouts
	Insurance/ Takaful risk	Insurability of certain geographical locations may be severely impacted		General	Increase in insurance/Takaful service expenses, reflecting higher fulfilment cash flows and the cost of servicing policy abilities under stressed conditions
	Liability risk	Changes in morbidity and mortality due to vector-borne diseases		Life, Takaful	
Transition Risk - Policy and Legal	Credit and market risks	Cost required for adaption may make some firms and industry sectors unviable	Medium to long term	Life, General, Takaful	Increase in short-term operating costs to establish new systems, processes, and capabilities, including investment in climate-related expertise
	Insurance/ Takaful risk	Introduction to new regulations may impact the type of products offered, underwriting standards, and portfolio mix	Medium to long term		Increase in capital expenditure to upgrade or retrofit buildings, facilities, and equipment
	Operational risk	Changes to internal policies and procedures to ensure compliance with regulations	Short to long term		Impairment or expected credit losses arising from stranded or obsolete assets that are highly exposed to climate regulations
Transition Risk - Technology	Credit and market risks	<ul style="list-style-type: none"> • Low-carbon technologies emerge and affect businesses in carbon-intensive sectors • Climate-resilient technologies invested in is not widely adopted or proven inefficient 	Medium to long term	Life, General, Takaful	Reduced revenue over the long term due to erosion of brand equity and reputational impacts
	Reputational risk	<ul style="list-style-type: none"> • Consumer and investor sentiments on the company's activities or investments that contribute to climate change can affect reputation and market competitiveness • Changes in consumer preference from need to transit to low carbon economy and rising ESG values among younger consumers 	Short to long term		Higher legal and regulatory costs, including compliance expenses, potential litigation exposure, and fines associated with regulatory breaches or non-compliance
Transition Risk - Reputation	Reputational risk	Exposure to litigation for firms seen as contributing to climate change or environmental damage	Short to long term		
	Liability risk				

Accelerating the Transition to a Net Zero Future

Climate Action

Opportunity Factor	Description	Potential Financial Effects	Time Horizon
Technological Advancements	Technology opportunities from new revenue streams arising from the development of new technologies serving the transition to a low-carbon economy	Increase in revenue and diversification of financial assets by investing in low-carbon solutions	Medium to long term
	Improved operational efficiency by adopting energy-efficient technologies to minimise energy consumption, water usage, and waste across all properties, including investment assets, agency spaces, and tenanted areas	Decrease in operating costs through improved resource efficiency and lower energy, water, and waste management expenses	Medium to long term
Market Opportunities	The introduction of climate policies and national roadmaps catalyses innovation in businesses and markets, opening new markets and businesses to support the net zero transition	Open new market segments through tailored products and services	Short to long term
	Emerging and underserved markets face growing risks from environmental challenges, including more frequent and unpredictable events and the spread of climate-sensitive diseases such as dengue, creating opportunities to provide affordable solutions	Increase operating revenue through rising product demand and improved brand reputation	

Advancing Our Climate Action

Climate change is an evolving issue, bringing constant new challenges and solutions. We are always seeking to deepen our understanding of these challenges and to assess how effective our actions are in addressing them. Throughout the 'Climate Action' section of our report, we detail how we plan to address climate-related risks and opportunities throughout our business. We are committed to protecting our customers from these risks and strengthening our future resilience by regularly updating our climate strategies and sharing progress. Our goal is to actively support a fair and inclusive transition to net zero.



Accelerating the Transition to a Net Zero Future

Climate Action

Climate Scenario Analysis and Stress Test

As the impacts of climate change become increasingly evident, the ability to anticipate and navigate uncertainties is critical to our long-term resilience and success. Climate scenario analysis serves as a crucial tool to understand the plausible climate futures and their implications for our Life, General, and Takaful businesses, allowing us to anticipate the potential risks and opportunities arising from the transition to a low-carbon world, and the physical climate impacts across our operations, investments, and underwriting portfolios. In 2024, we conducted a qualitative climate scenario analysis using a range of plausible scenarios and in 2025, we advanced our analysis with a quantitative climate stress test exercise, in line with Bank Negara Malaysia's regulatory expectations. These scenarios are based on publicly available data from authoritative sources, including regional and international climate projections.

Climate scenarios are usually considered as either 'high transition/low physical risk' or 'low transition/high physical risk'. This is because the more acute the requirements to reduce GHG emissions, the less warming that will occur, and vice versa. To analyse the impacts of transition risks, we leveraged scenarios developed by the Network for Greening the Financial System (NGFS). For physical risk assessments, we incorporated Representative Concentration Pathways (RCP) scenarios developed by the United Nations Intergovernmental Panel on Climate Change (IPCC) which are RCP2.6, RCP6.0, and RCP8.5 to assess the potential stresses of climate impacts to our business operations, investments, and underwriting activities.

The climate scenario analysis and stress testing exercises were carried out across all Great Eastern Malaysia entities as part of our climate risk management practices. In line with regulatory requirements, we conducted the exercises based on three long-term climate scenarios under NGFS Phase III up to 2050, and a short-term physical risk scenario as described below.

The four climate scenarios used in our exercise are:

Orderly transition (moderate to high transition risk, low physical risk) – Net Zero 2050 (NZ2050)

This scenario represents the most aspirational pathway to reducing emissions and mitigating the effects of climate change. It assumes an orderly, albeit determined, transition towards a low-carbon economy, characterised by an equitable approach to change to ensure a "just transition" for all stakeholders. Technological innovation plays a pivotal role in catalysing the decarbonisation of the energy sector and hard-to-abate industries in alignment with ambitious national policies, assisted by the widespread adoption of carbon removal technology and significant pressure to reduce fossil fuels. It also assumes the implementation of an aggressive carbon tax strategy, designed to incentivise innovation in green technology and sustainable practices. This scenario results in moderate to high transition risks to stress both non-life underwriting and investment portfolios but limited physical risks, although severe weather events remain.

Disorderly transition (higher transition risk, low physical risk) – Divergent Net Zero 2050 (DNZ2050)

This scenario represents a future where the transition to a low-carbon economy is disorderly due to varied focus of climate policies being introduced at different points in time, resulting in some sectors being affected relatively more than the rest. Emissions are projected to continue to rise until 2030 due to the growing population. Technology advancements in carbon removal technologies and renewable energy are evidently slower compared to the Net Zero 2050 scenario, reflecting inherent limitations and financial constraints within the existing economic structure. However, the carbon tax introduced is markedly higher, although differentiated across certain economic sectors due to the

divergent approach in climate policy implementation. The scenario is fraught with moderate to higher transition risks due to the disorderly nature of the transition, significantly straining investment and underwriting activities. Physical risk, however, is expected to be limited.

Hot house world (low transition risk, high physical risk) – Nationally Determined Contributions (NDCs)

This scenario envisions a future where national policies are implemented with a moderate level of ambition, adhering to current promises without bolder commitments. This scenario aligns with the targets set forth by national policies similar to the Net Zero 2050 scenario, though it posits a phased and moderate approach to the pace and scale of emissions reduction efforts. Notably, the implementation of a carbon tax is less forceful, which is anticipated to be insufficient in compelling industries, particularly hard-to-abate sectors, towards swift and deep decarbonisation. Consequently, the scenario suggests a trajectory where global warming exceeds the target established by the Paris Agreement. It is therefore marked by high physical risks due to a higher level of warming, which would stress the operations, underwriting, and investment portfolio. Transition risk is expected to be relatively low due to a phased and cautious approach to change.

1-in-200, RCP 8.5 scenario – Extreme Physical Risk Scenario

This scenario considers a one-off, 1-in-200-year severity level nationwide flood event, consistent with the IPCC's RCP 8.5 scenario in the year 2050. This is significantly more severe than past flood events in Malaysia, arising from a future where no global policy change is adopted, thus leading to extreme physical risks. Transition risk is excluded as it is expected to be relatively low.



Accelerating the Transition to a Net Zero Future

Climate Action



In addition to the selected climate scenarios and regulatory-prescribed methodologies and parameters, we enhanced our climate scenario analysis and stress testing by tailoring it to our portfolio. This included applying more rigorous stress tests to investments most exposed to climate risks and expanding coverage to reflect our global holdings. For transition risks, we tested how market changes could impact sectors with high climate exposures, whereas for physical risks, we assessed potential health-related claims linked to rising temperatures, using industry research and our internal data. These refinements help us better understand long-term impacts on our business and strengthen our resilience.

We adopt a long-term horizon, projecting up to year 2050. As this timeframe extends beyond typical business planning cycles, we adopted the static balance sheet approach as

prescribed by Bank Negara Malaysia, which focuses on current exposures without complex cash flow projections, providing a clear assessment of how current exposures would fare under different climate scenarios. Results of the exercises were reviewed by the Senior Management Team, Board Risk Management Committee, and Malaysia Sustainability Council.

Impact on Investments

We are highly dependent on consistent investment returns to meet our long-term financial obligations as an insurer and Takaful operator. This reliance exposes us to a range of potential risks that could disrupt or diminish investment returns, including shifts in market conditions, regulatory changes, and physical impacts arising from climate change.

The 'orderly transition' presents a moderate impact, underscoring the importance of aligning our decarbonisation strategy with the pathway towards Net Zero by 2050. Impact on our assets is expected to peak in the first projection year before gradually stabilising through 2050. This stabilisation reflects ongoing mitigation efforts, including active engagement with our investee companies to support their transition plans and gradually increasing allocation to low-carbon assets. While challenges remain, an organised transition to a low-carbon economy guided by national roadmaps provides a clearer pathway to adapt our portfolio and mitigate potential losses.

The 'disorderly transition' scenario presents the most significant impact to our portfolio in the short to medium term. Persistent impact on our assets could be seen during the short term, followed by a gradual stabilisation through 2050. The sustained impact is attributed to the abrupt and uneven implementation of high carbon prices which disproportionately affects high-emitting sectors, creating heightened risks for companies operating within these industries. In the 'hot house world' scenario, long-term physical climate impacts emerge as the primary concern, with severe repercussions possible across financial markets. While current diversification measures and the strategic location of assets offer some resilience to our portfolio, we recognise that these measures do not eliminate physical risk over an extended time horizon. Across all three scenarios, these impacts were reflected as unrealised losses to our investment assets.

We remain vigilant about the inherent uncertainties in projecting climate impacts over the long term, particularly in the absence of modelling capabilities for climate tipping points, and recognise the need to continually adapt our investment approach. As part of our management actions, we continuously monitor developments in climate risk, specifically policy developments in high-emitting sectors within our portfolio and carbon pricing policies. In addressing inherent transition risks, we have initiated our portfolio decarbonisation journey since 2021 with interim targets being

set for 2025 and 2030, and engagement with investees to promote the transition. While risks are present, we also see notable investment opportunities in renewable energy and green technologies across all scenarios. For the management of transition risks, more information is provided in the Investment section on page 22.

Impact on Internal Operations

With extreme weather events becoming more frequent, our people and operations face heightened physical risks that could disrupt business continuity, strain supply chains, and damage office buildings, assets, or surrounding infrastructure. Such events may also affect employee productivity and well-being, whether directly or through climate-related illnesses or vector-borne diseases. Despite these exposures, the overall impact of physical risk events is expected to remain limited and will not pose a significant threat to our people or business operations.

While acute risks from extreme weather events remain a notable concern, chronic climate risks, such as rising temperatures and sea levels, develop more slowly and will emerge over a longer horizon. Nevertheless, we recognise their importance and remain committed to deepening our understanding of how these risks may affect our operations over time, especially as they converge with more immediate climate-related challenges.

To address these risks, our Business Continuity Management framework supports operational resilience by ensuring critical functions can continue or recover quickly during disruptions. Since 2020, remote working arrangements and ongoing process digitalisation efforts have further strengthened our operational readiness. These measures complement our Net Zero efforts to reduce transition risks and reinforce overall resilience, with more details available in the Operations section on page 24.

Accelerating the Transition to a Net Zero Future

Climate Action

Impact on Insurance/Takaful Liabilities

Climate change has the potential to impact key elements of our insurance/Takaful portfolio, which include morbidity, mortality, and persistency of our products. We recognise the importance of understanding how climate risk drivers could affect the assumptions underlying our underwriting liabilities for our Life and Takaful businesses. As Malaysia grapples with the effects of climate change, heat stress, air pollution, and the spread of vector-borne diseases are key risks that could influence morbidity and mortality rates over the long term. Across all three long-term scenarios, we expect limited impact on claims payouts from temperature-related mortality and morbidity risks in the short-term, with a more noticeable increase after 2040 as the physical impacts of climate change manifest. At this stage however, due to the insufficiency of localised studies and data, there remains a gap in reliably linking these risks to morbidity and mortality, which limits our ability to incorporate these assumptions into our valuation models. We will continue to closely monitor our claims experience to help determine the impact on insurance parameters due to climate risks. If significant changes occur, the financial impacts of climate-related risks on our liabilities will be considered in pricing and reserving.

For our General Insurance business, we anticipate significant impact from physical losses due to acute weather events across all scenarios, particularly the RCP 8.5 Extreme Physical Risk Scenario. Combining third-party Natural Catastrophe Modelling (NatCat Modelling) and internal expertise, we have assessed the physical risks of our Fire, Engineering, and Motor lines given their susceptibility to the effects of climate change and increased intensity of flooding events over time, which could result in higher claims incurred.

The cost of reinsurance is also expected to rise following increased climate-related losses, and could have a material impact on our profit margins. From a transition risk perspective, climate policies and regulations targeting high-emitting sectors such as coal and transportation could materially affect our portfolio mix, with potential shifts in consumer demand necessitating new products.

Despite growing climate challenges, we remain committed to providing sustainable financial solutions. We use advanced catastrophe risk models, adapt underwriting to encourage customer resilience, and offer innovative products to close protection gaps. Additionally, reinsurance continues to be a key strategy to manage climate-related financial risks.

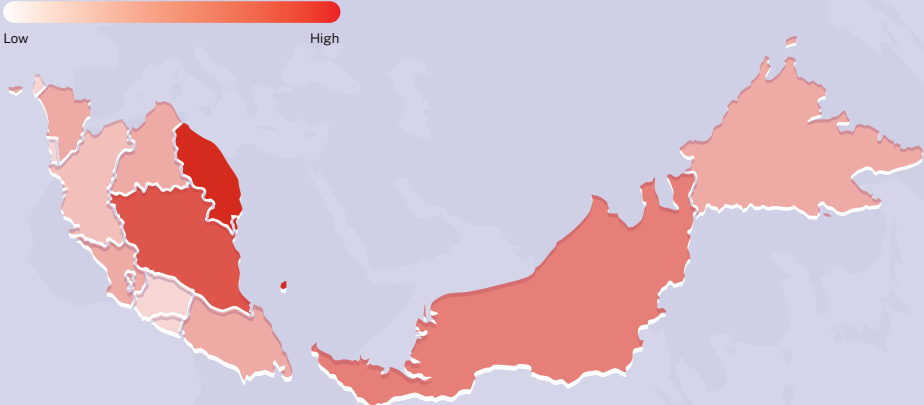
We also keep abreast of regulatory developments and regularly review our underwriting strategy to align with evolving market demands, and have set targets to decarbonise our insurance-associated emissions as part of our net zero underwriting strategy, with more information available in the Underwriting section on page 24.

Nevertheless, despite these risks, we also see opportunities in product development as shifts in consumer preferences and the rise of green technology and low-carbon transportation open new market segments.

Impact of RCP 8.5 scenario on Fire and Motor lines⁴

The results of our climate stress test revealed potential significant physical climate impacts on key business lines in our General Insurance underwriting portfolio, as shown on the map. Darker shading represents regions with comparatively higher impacts to physical climate hazards, while lighter shading indicates relatively lower impact. Kelantan, Pahang and Terengganu exhibit the highest risks mainly due to their geographical exposure to the Northeast Monsoon and low lying east coastal plane.

Physical Risk Impact



⁴ Results derived from third-party Natural Catastrophe Modelling and internal climate stress test exercise.

Accelerating the Transition to a Net Zero Future

Climate Action

Impact on Other Risks

We also account for liability risks in our climate scenario analysis, with a particular focus on litigation risks that may arise from climate-related events or regulatory actions. At present, no material risks have been identified as we closely monitor emerging developments that could potentially impact litigation-related risks and implement action plans to address these risks.

Additionally, we acknowledge that reputational risk, particularly in the form of public scrutiny, is a significant consideration as we pursue our climate commitments. Failure to achieve targets could impact stakeholder confidence and present reputational consequences that could materially impact our position as a leading insurer and Takaful operator in the region. To mitigate this risk, we have adopted a robust governance structure for sustainability and climate-related matters and put in place public disclosure practices.

Significant Areas of Uncertainty

For our Life and Takaful businesses, climate-related mortality and morbidity risks remain inconclusive due to the complex interaction of environmental, social, and economic factors. Current climate stress test exercises focus on temperature-related impacts, but other drivers such as extreme weather, disease patterns, food security, and mental health may increase mortality and morbidity risks over time. The extent of these impacts depends on future emissions, climate policies, adaptation measures, and public healthcare resilience. These uncertainties make long-term risk projections challenging, though they are continuously monitored to support robust risk management and adaptive strategies.

Specific to General Insurance, uncertainty lies around climate tipping points which could significantly affect Malaysia's tropical weather and ecosystems. Rising sea temperatures in the West Pacific and Indian Ocean may intensify monsoon variability, increasing the likelihood of heavy rainfall and flooding. Coral reef degradation threatens coastal protection and fisheries, while peatland

loss accelerates carbon emissions and haze events. These changes heighten risks to agriculture, biodiversity, and coastal communities, potentially driving higher insurance claims, underscoring the need for proactive adaptation and resilience strategies. In the absence of climate models that incorporate these tipping points, the potential impacts are a significant area of uncertainty in our climate scenario analysis and stress test.

Cautionary Statements and Model Limitations

Certain statements and illustrations contained in this report are forward-looking. Although Great Eastern Malaysia considers these expectations reflected in such forward-looking statements to be reasonable, such statements inherently involve risks and uncertainties.

The information presented in this report may have been prepared using climate models, methodologies or data which are subject to certain limitations, including the factors elaborated below.

Assessing the financial impacts of climate change remains a developing field and current modelling practices are still at a nascent stage. Climate scenario analysis and risk quantification rely on evolving methodologies which may be constrained by data gaps, simplifications and the complexity of climate-economic interactions.

The models and tools used in this report offer directional insights rather than precise forecasts. The outputs may change depending on future policy, technological progress, socio-economic developments and physical climate trajectories. Great Eastern Malaysia recognises that the accuracy and reliability of these models are constrained by factors such as incomplete historical data, limited calibration for local market conditions, and the absence of comprehensive coverage of interdependencies and feedback loops. Furthermore, the models do not explicitly account for climate tipping points – thresholds beyond which changes could accelerate or become irreversible.

Current scenario analysis is based on the static balance sheet concept, assuming no management actions or shifts in investment or underwriting strategies over time. These simplifying assumptions further limit the precision of the outputs.

Given these inherent limitations, the results presented in this report should be interpreted as illustrative rather than predictive. Independent consultation with qualified professional advisers is recommended before proceeding with any investment decision.

While all reasonable efforts have been taken in preparing the climate-related disclosures contained in this report, such disclosures include forward-looking information, scenario analysis and model-based estimates that are inherently subject to assumptions, uncertainty and limitations in data and methodologies. Accordingly, Great Eastern Malaysia does not provide any representation or warranty as to the accuracy or completeness of such climate-related and forward-looking information and actual outcomes may differ materially from those described. To the extent any third-party information is relied on for certain disclosures, Great Eastern Malaysia does not assume any responsibility for the accuracy or completeness of such third-party information.

At this stage, we treat our scenario analysis and stress testing results with caution and are committed to continuously refining methodologies as scientific understanding, data availability and modelling practices mature. Looking ahead, the focus will be on improving data quality, broadening the range of scenarios and introducing new risk measurement methods. Methodologies and quantitative disclosures will be regularly updated to align with changing regulatory standards and market needs.



Accelerating the Transition to a Net Zero Future

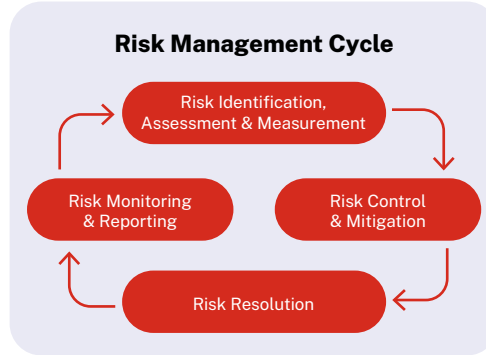
Climate Action

Risk Management

We regularly review and assess existing and emerging climate-related risks by monitoring changes in the regulatory landscape, local climate trends, and international developments to strengthen our business resilience. These include monitoring national policies and regulatory updates, international developments such as the Conference of Parties (COP) negotiations, and scientific insights of climate change from the IPCC reports. Our Enterprise Risk Management Framework considers emerging and relevant material risks that could impact the organisation, including those related to sustainability. Sustainability risks, which include climate-related risks, are considered principal risks and are subject to oversight by both management and the Board Risk Management Committee.

Our Environmental Risk Management (EnRM) Policy sets forth how environmental risks in the business will be managed across all Great Eastern Malaysia entities to ensure our financial and operational resilience remain strong. It is a part of our Enterprise Risk Management Framework and requires relevant policies to embed environmental considerations into current processes. We are guided by this Policy in identifying, assessing and managing environmental risk, with clearly defined roles and responsibilities in the identification, measurement, management, monitoring and reporting of material risks to the business. The EnRM Policy is owned by the Division Head, Risk Management and managed by the Sustainability team that sits within the Risk Management department. The Policy is approved by the Board Risk Management Committee, as delegated by the Board of Directors, and the overall management of climate risk is the responsibility of the Board Risk Management Committee.

Our climate risk management process is aligned with the management of existing risk types as outlined in our Enterprise Risk Management Framework.



Identifying and Assessing Climate-related Risks

We adopt a structured approach to understanding our exposures to climate-related risks and their implications for Great Eastern Malaysia. Viewing climate-related risk as a transverse risk that could potentially impact other existing risks, the identification and assessment of climate-related risk is an iterative process that is conducted across key business units on an annual basis. Existing and emerging risks arising from a significant event or changes in circumstances, such as the introduction of a new climate-related regulation or severe weather events, are reviewed and reassessed for materiality through the climate risk materiality assessment exercise.

The risk assessment process incorporates both qualitative and quantitative factors, and considers the nature, first- and second-order effects, likelihood, and severity of potential risks. The severity of each risk is evaluated based on its expected financial, operational, strategic, regulatory, and reputational impacts, which is aligned with our Risk Assessment Criteria Matrix. The scope of each risk is assessed by determining the extent of exposure across our operations, investments, and

insurance/Takaful portfolio. Material climate-related risks are prioritised, monitored and subsequently reported to the Board Risk Management Committee, which informs management actions and reporting.

In assessing the impact of physical and transition risks, we align our approach with Great Eastern Group's climate risk methodologies, both qualitative and quantitative, as outlined in the table below:

	Physical Risk			Transition Risk		
	Portfolio Scope	Risk Drivers	Methodology & Metrics	Portfolio Scope	Risk Drivers	Methodology & Metrics
Investment	Listed Equities and Corporate Bonds/Sukuks Holdings	Physical risks including flood, wind, wildfire, changes in temperature, and sea level rise	Discounted Cash Flow Modelling, Climate Value At Risk ("CVaR")	Listed Equities and Corporate Bonds/Sukuks Holdings	Carbon Pricing, Regulatory Framework, Technology Opportunities	Discounted Cash Flow Modelling, Climate Value At Risk ("CVaR")
	Real Estate (Physical Properties)	Flood	Catastrophe Modelling, Annual Average Loss ("AAL")	We are committed to aligning our investment properties with established green building standards and sustainability benchmarks to ensure long-term resilience and evolving market expectations.		
Life Insurance/ Takaful (Life/ Family and Health)	Life and Takaful	Heatwave, vector-borne diseases	High-level sensitivity analysis	We continue to monitor developments in this area and ensure compliance with relevant regulations.		
General Insurance	Insurance Properties	Flood	Catastrophe Modelling, Annual Average Loss ("AAL"), 1-in-200 year loss			
Operations	Leased and owned buildings, data centres, material third party service providers	Flood	Catastrophe Modelling, Annual Average Loss ("AAL")			

Accelerating the Transition to a Net Zero Future

Climate Action

In addition to risks, we identify and assess climate-related opportunities using a similar process to uncover potential benefits, such as emerging markets for sustainable insurance/Takaful solutions and investment opportunities in the renewable energy sector. These processes are integrated into the Enterprise Risk Management Framework, and opportunities identified are deliberated by the Malaysia Sustainability Council, ensuring climate considerations align with the organisation's corporate strategy and Sustainability Management Framework.

Where material risks and opportunities are identified, responses may include adjustments to Great Eastern Malaysia's strategy and business model, such as reallocating resources, or redeploying assets to address climate-related risks and opportunities.

Managing and Responding to Climate-related Risks

Our risk appetite is embedded within our existing policies governing operations, investment, and underwriting, ensuring that climate risk is considered in business decisions. A qualitative risk appetite statement considering sustainability risk, including climate change, has been established since 2023. Our commitment to net zero is integrated into our business practices and decision-making, and guides the development of relevant metrics and targets.

To streamline operations and facilitate the integrated management of climate risk alongside other risk types, we build upon and enhance existing risk processes and controls to cover climate risk. Several tools and methodologies have been established and incorporated into different stages of our risk management processes to identify, assess, measure, manage, control, monitor and report climate risk, as summarised in the following table:

	 Risk Identification, Assessment & Measurement	 Risk Control & Mitigation	 Risk Monitoring & Reporting		
Tool/ Methodology	<ul style="list-style-type: none"> • Risk and Control Self-Assessment (RCSA) to identify and assess key operational risks arising from climate-related risks within business operations • Data Centre Resilience Assessment to identify and evaluate potential impact of physical hazards on data centres • Business Impact Analysis to measure qualitative and quantitative impact of disruptions to internal operations, including climate change events • Third Party Risk Management Due Diligence to evaluate third parties and service providers' environmental risk within the supply chain • Climate Change and Principle-based Taxonomy (CCPT) Due Diligence to classify economic activities based on its alignment to climate objectives within the investment portfolio for monitoring • ESG Engagement Form to evaluate investees' environmental, social, and governance practices • Internal Credit Scoring Model, enhanced with ESG factors, to assess the creditworthiness of investees within the investment portfolio • Climate Scenario Analysis and Stress Testing to evaluate climate risk impacts on investments, underwriting, and internal operations using qualitative and quantitative methods • Physical Risk and Transition Risk Assessments using third-party climate models to quantify the financial impact of physical and transition risks • Operational, Financed, and Insurance-Associated Emissions Inventory to calculate the carbon footprint of internal operations, investment, and underwriting portfolios, which is used as proxies for transition risk • Annual Climate Risk Materiality Assessment to review and identify potential impacts of existing and emerging climate-related risks using qualitative and quantitative factors 	<ul style="list-style-type: none"> • Operational Risk Management and Business Continuity Management Framework to manage operational risk impacts and business disruptions arising from climate-related events, whether physical or transition risk • Supplier Code and Conduct to communicate to third parties and service providers Great Eastern Malaysia's ESG expectations within the supply chain • Third Party Business Continuity Management and Disaster Recovery Practices are assessed as part of the engagement due diligence • Investment and Underwriting Prohibition List outlines specific exclusions for sectors within the investment and underwriting portfolios • Decarbonisation of Operations, Investment, and Underwriting to reduce carbon emissions and exposure to transition risks such as carbon pricing mechanisms • Investee/Client Engagement and Stewardship to engage and facilitate the transition to a low-carbon economy among investees and corporate clients within General Insurance business • High-risk Sector Threshold to manage exposure to sectors deemed as high-risk within General Insurance Commercial lines of business • Divestment from Carbon-intensive Sectors to manage exposure to transition risk within investment portfolio • Climate risk embedded within the Internal Capital Adequacy Assessment Process (ICAAP) to enable proactive identification and quantification of potential climate-related financial shocks on the balance sheet 	<ul style="list-style-type: none"> • Sustainability Risk Dashboard to monitor sustainability risk metrics, including climate-related risks, against established risk appetite statement • Regulatory, Risk and Disclosure Reports to communicate regulatory developments and potential impacts to the business • Performance Monitoring of sustainability metrics and indicators • Regulatory Reports and Disclosures such as CCPT reporting and TCFD-aligned disclosures 		
Risk Type	Operational Risk	Credit and Market Risk	Insurance/Takaful Risk	Liquidity Risk	Liability Risk

Accelerating the Transition to a Net Zero Future

Climate Action

Climate Risk Capacity Building for Employees

To ensure our workforce is prepared and aware of the risks arising from climate change, employees across Life, General, and Takaful completed a mandatory climate-change learning programme, with a completion rate of 100% in 2025. Additionally, key employees within critical business functions such as investment and risk management have undergone specialised training through a series of climate risk and transition planning workshops organised by industry bodies, and relevant certifications related to climate risk and disclosures to equip them with the skills to manage climate-related risks within their function effectively.

Going Forward

We are committed to continuously advance our climate risk management practices. This includes refining quantitative risk metrics, targets and thresholds to improve risk monitoring and establish early-warning signals. Additionally, as a member of the Bank Negara Malaysia CCPT Implementation Group and Sub-Committee 1 and 2 (SC1 and SC2) of Joint Committee on Climate Change (JC3), we continue to support the development of tools and guidance in managing climate-related risks and implementing IFRS S1 and S2 disclosure standards, and seek to stay on top of industry best practices to enhance our climate risk management and disclosure capabilities.

We proactively monitor and respond to emerging regulatory trends and requirements related to climate change, which include carbon pricing mechanisms, disclosure requirements, national roadmaps, and sector-specific policies that could impact our investment and underwriting activities. We will continually review and update our approach in line with our corporate strategy.

Investment Portfolio

Reducing Our Carbon Footprint

Great Eastern Group is committed to aligning its investment portfolios with a Net Zero by 2050 pathway. This includes reducing the carbon footprint of our investments, supporting companies in transition, and exercising active stewardship. Great Eastern Malaysia plays an active role and contributes to these targets through portfolio rebalancing and divestment from select high-emitting entities.

Great Eastern Group's Interim Targets:

- Reduce the portfolio carbon footprint of listed equity by 40% by 2030 (base year: 2020)
- Reduce the portfolio carbon footprint of corporate bonds/sukuks by 45% by 2030 (base year: 2020)

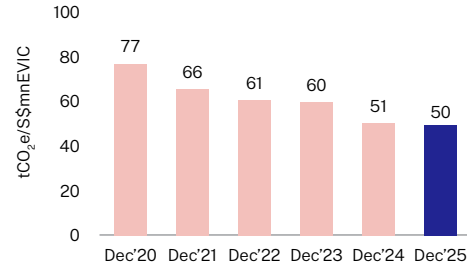
Our targets are measured on an Enterprise Value Including Cash (EVIC) basis, which accounts for emissions attributable to both equity and bondholders. As of December 2025, Great Eastern Group has met its 2025 target and is on track to meet the 2030 target.

- The listed equity portfolio's carbon footprint was 50.0 tCO₂e per million SGD EVIC, representing a 35.2% reduction from the December 2020 baseline.
- The corporate bonds/sukuks portfolio's carbon footprint was 56.7 tCO₂e per million SGD EVIC, representing a 47.6% reduction from the December 2020 baseline.

The Group also monitors carbon footprint in Weighted Average Carbon Intensity (WACI). The WACI for listed equity was 141 tCO₂e per million SGD in sales, while WACI for corporate bonds/sukuks was 164 tCO₂e per million SGD in sales.

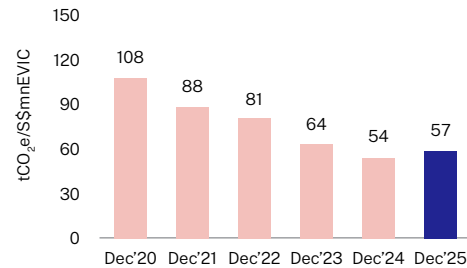
Listed Equity

Scope 1 and 2 Carbon Footprint



Corporate Bond/Sukuk

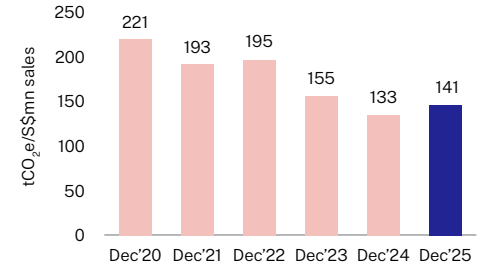
Scope 1 and 2 Financed Carbon Footprint



Factors such as mark-to-market changes, FX fluctuations, investee companies reinstating their past and current year emissions, and changes in data coverage – many of which are beyond our control added to variability in our portfolio emissions. Additionally, financing needs for Malaysia's energy transition may increase in the near to mid-term. Participation in such issuances, which are often linked to higher-emitting entities, could temporarily raise our financed emissions.

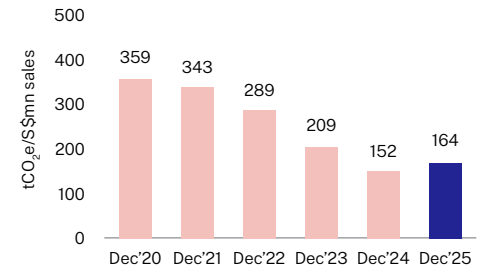
Listed Equity

Weighted Average Carbon Intensity



Corporate Bond/Sukuk

Weighted Average Carbon Intensity



In 2025, Great Eastern Malaysia had fully exited coal-related exposures where issuers/companies did not have a credible transition plan, from listed equity and corporate bonds/sukuks portfolios. We will continue to apply investment exclusion that would restrict new adds to such investments in our insurance and shareholder funds, across directly held listed equity and bonds/sukuks.

Accelerating the Transition to a Net Zero Future

Climate Action

Managing Climate Risk Exposure

Our investment portfolio includes sectors with higher environmental risks such as fossil fuels, utilities, agriculture, transportation, heavy industry, and construction, comprising approximately 18% of Great Eastern Malaysia's total financial assets⁵. We remain invested in these sectors due to their importance to the Malaysian economy and their role in supporting a just transition to a low-carbon future. We closely monitor regulatory developments, including potential carbon taxes, which may affect these sectors.

In Malaysia, financial institutions are required by Bank Negara Malaysia to assess financial assets in accordance with the CCPT. This framework involves classifying economic activities based on their alignment with climate objectives and evaluating environmental factors such as pollution, biodiversity, resource usage, and greenhouse gas emissions through a structured set of due diligence questions.

As at 31 December 2025, Great Eastern Malaysia's exposures were 7.4% to C1⁶ (Climate Supporting), 0.6% to C3⁶ (Transitioning), 0.01% to C5a⁶ (Watchlist) and 92.0% to C5b⁶ (Watchlist). The C5b category, introduced by BNM in 2024 for monitoring purposes, encompasses activities that neither significantly harm the environment nor actively contribute to climate mitigation or adaptation. This includes sectors such as banking, commercial services, and certain government-guaranteed bonds/sukus within our portfolio. The development of financial assets classified under the Watchlist will continue to be closely monitored.

We acknowledge BNM's recent announcement on the development of a unified Malaysian Taxonomy on Sustainable Finance. This initiative will evolve the current CCPT from a principles-based framework into one that incorporates science-based technical screening criteria and quantitative thresholds, aligned with the ASEAN Taxonomy. We remain actively engaged in the industry's CCPT Implementation Group to monitor this development and also participate in a dedicated subgroup to support the financial regulator in shaping the new taxonomy.

Stewardship and Engagement

Active stewardship is central to our investment strategy. It helps guide investee companies toward sustainable practices and protects long-term investment value. Our approach is governed by our Stewardship and Engagement Guidelines. We prioritise engagement with the top emitters in our portfolio, companies with weak ESG performance, and those that fall under the CCPT Watchlist (C4 & C5a). As of December 2025, we conducted 52 engagements, covering approximately 18% of our portfolio value which accounts for more than 80% of the portfolio's total carbon footprint. Topics discussed included transition planning and responsible business practices.

For companies early in their sustainability journey, we encouraged development of sustainability frameworks, enhanced data disclosures, and setting climate-related targets. We've seen progress through engagements, such as a company appointing a sustainability consultant and conducting climate risk assessments (e.g., flood risks, sea level rise and soil erosion) to support long-term viability. For companies further along, we monitored their progress and achievements. Regulatory developments like the National Sustainability Reporting Framework (NSRF) have prompted more proactive ESG assessments.

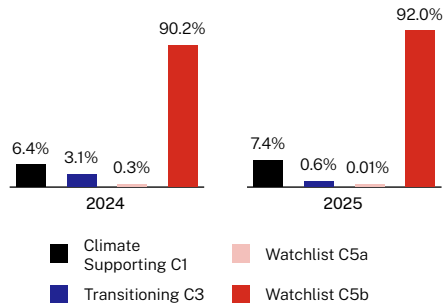
We also engaged with investment banks and issuers to promote sustainable or green bond/sukuk structures and inclusion of sustainability-linked targets. This has led to more issuers amending terms to allow for green or sustainability-linked bonds/sukus, driven by investor demands, including from Great Eastern Malaysia.

Where engagement does not result in sufficient progress, we may undertake risk management actions in accordance with our fiduciary duty and internal escalation policy. We approach any such decision with care, recognising that corporate transition efforts may require multi-year time periods, and that divestment can widen financing gaps where they are most needed and undermine efforts towards a just and inclusive transition.

Proxy voting is another key element of our stewardship. We have partnered with a proxy voting advisor since 2024 to strengthen our voting process and support resolutions aligned with long-term sustainability goals.

Beyond direct engagement, we are a member of the Asia Investor Group on Climate Change (AIGCC) through GEH. This collaboration enables us to participate in regional investor initiatives and gain insights from peer experience sharing.

Investment Asset Classification



⁵ Direct investments, excluding government bonds/sukus.

⁶ 'C1' to 'C5' represent the different levels of contribution of economic activities towards climate and environmental objectives. 'C1' represents economic activities that meaningfully contribute to climate objectives without causing significant harm to the environmental objectives in the immediate and intermediate future. 'C2' and 'C3' represent economic activities that are in the progressive stages of transitioning. 'C4' and 'C5a' represent economic activities that do not remediate the harm identified and/or do not undertake any initiative to transition to more sustainable practices. 'C5b' was introduced in early 2024 for economic activities that do not cause significant harm to the environment but also do not contribute to climate change mitigation or climate change adaptation. 'C5b' category is included in "Watchlist" for BNM's monitoring.



Accelerating the Transition to a Net Zero Future

Climate Action

| Insurance Portfolio

Advancing Progress in Insurance-Associate Emissions

We have calculated our General Insurance portfolio and client-level Insurance-Associated Emissions (IAEs) for selected lines of businesses to help us understand and monitor our emissions, and track progress. We will continue to refine our models and improve data quality through internal system enhancements and leveraging publicly available data to help build our customers' ESG profiles. Our progress in supporting the Group's publicly disclosed target of achieving a 30% reduction in insurance-associated emissions on a per-GWP basis by 2030 (baseline year: 2023) within the Personal Motor portfolio is on track.

Supporting Climate Transition

As part of our decarbonisation approach, we prioritise engagement with customers who make the greatest contribution to emission reductions. Our engagement approach focuses on six identified high-risk sectors, which are agriculture, fossil fuel, utilities, heavy industries, buildings and construction, and transportation. We aim to engage with the top 30 corporate customers by Gross Written Premium (GWP) that fall within these sectors which contribute in total more than 50% in GWP to our portfolio to understand their transition plans and obtain client-level GHG emissions data. Additionally, we have introduced the prohibition to participate in new coal-fired power plants since 2021, and strengthened our Prohibited List by aligning our exclusion list for new businesses with OCBC Group to guide our underwriting activities and promote responsible and sustainable growth.

Managing Flood Risks

For our General Insurance business, flooding has historically been the most common natural disaster in Malaysia, and climate change will likely further increase the frequency and intensity of such events. Based on third-party modelling⁷, we expect the Average Annual Loss (AAL) and Probable Maximum Loss (PML) at a 1-in-100-year return period to rise by 5.6% to 11.5% by 2050⁸, under the different climate pathways defined by Bank Negara Malaysia in its Climate Risk Stress Testing Methodology Paper, as outlined in the Climate Scenario Analysis and Stress Test section on page 16.

To manage the impact of flood risk in our underwriting portfolio, we remain committed to providing sustainable insurance solutions to our customers by leveraging forward-looking catastrophe risk models, adapting underwriting by adjusting premiums and policy terms to incentivise customers to implement adaptive measures, and offering innovative insurance products to address the customers' protection gaps between economic damages and insured losses from catastrophe events. Internally, reinsurance will continue to play a critical role as a risk transfer strategy to manage the adverse impact of climate risk on our financial health.

| Internal Operations

Minimising the direct environmental impact of our operations is a material ESG factor for Great Eastern Malaysia as it directly influences our operational efficiency, cost structure, and stakeholder trust. As a leading insurer and Takaful operator with a regional footprint, our physical offices, data centres, and facilities contribute to our environmental footprint mainly through energy consumption, water usage, and waste generation.

The externalities of our environmental impact are both tangible and intangible. Positively, our efforts to reduce energy usage, transition to renewable energy sources, and implement green building standards contribute to national climate goals and urban sustainability. Negatively, if left unaddressed, our operations could lead to higher electricity and water bills as tariffs rise and expose us to future financial risks such as carbon pricing, environmental levies, or regulatory penalties. These impacts could affect our cost base and long-term business continuity.

Minimising Operational Footprint

To reduce the environmental impact of our operations, we have set a 30% reduction target for Scope 2 emissions by the end of 2025, using 2019 as the baseline year. As at end 2025, we achieved a 35% reduction in Scope 2 emissions intensity compared to 2019 levels, surpassing our target of 30%. This achievement reflects the success of our energy efficiency initiatives and operational optimisation efforts.

Key contributors to this achievement include the completion of solar panel installations at Menara Great Eastern and Great Eastern Mall, upgrade of chillers, replacement of carpark lighting with energy-efficient LEDs, installation of escalator sensors to reduce idle energy use, and optimisation of air-conditioning temperature settings and operating hours. We also upgraded air handling units and installed demand control ventilation systems to further enhance building efficiency.

Waste and Water Management

Among these environmental aspects, water usage is a key area of focus, as inefficient consumption can amplify both operational costs and environmental risks. We actively monitor water usage across our offices to identify opportunities for improvement and ensure responsible consumption.

Waste management is another focus area, particularly in our office operations. We continue to track waste generation and diversion, implement recycling programmes, and ensure responsible disposal of electronic and hazardous waste. Recycling bins were installed at Menara Great Eastern to encourage recycling habits, and as a whole, these practices contribute to reducing landfill waste. These initiatives were complemented by ongoing monitoring of energy, water, and waste metrics to ensure continuous improvement and alignment with our sustainability objectives.

⁷ As with all projections, there are significant levels of uncertainty and the actual experience will almost certainly differ from that projected to various degrees, particularly more so in this case as future climate is inherently uncertain. Nevertheless, we strive to continue to improve the precision of the projection by enhancing the granularity and completeness of internal database and engaging with external model developer and climate expert to improve the accuracy of its catastrophe modelling outputs.

⁸ Modelled based on lines of business with flood exposures in 2024.

Accelerating the Transition to a Net Zero Future

Climate Action

Solar Panel Installation at Menara Great Eastern

In March 2025, we completed the installation of solar panels at Menara Great Eastern as part of our renewable energy initiative. These panels generated a total of 69,300 kWh of renewable energy in 2025, reducing reliance on grid electricity and supporting our decarbonisation goals.



Chiller Replacement and Energy Efficiency Upgrade

In June 2025, we completed the replacement of chillers at Menara Great Eastern and Great Eastern Mall, significantly improving cooling efficiency. The upgraded chillers saved over 1 million kWh of electricity annually. This initiative is a key contributor to our reduction target in Scope 2 emissions intensity compared to 2019 levels.



| Going Forward

2026-2030 Target

Advance efforts to reduce the carbon footprint across listed equity and corporate bonds/sukuks portfolios with a focus on our 2030 targets

Remain on track to achieve our 2030 Personal Motor target. Alongside this, we intend to strengthen data quality to improve our Commercial client ESG risk profiling and emissions calculation

Maintain carbon footprint reduction of Operational emissions at 30% or higher (baseline year: 2019) in 2026

We recognise that decarbonisation does not follow a linear trajectory, especially against the backdrop of slowing global climate momentum and more companies scaling back or abandoning targets, which may raise the risk of higher near-term emissions. We retain a whole-of-portfolio approach towards decarbonisation, having assessed that a sector-based target method may pose practical challenges given the lack of credible sector pathways within some economies, and to ensure a broadly diversified portfolio and continued ability to support companies in transition.

In addition, we aim to engage more proactively with our General Insurance portfolio clients, raising sustainability awareness and supporting their transition to lower-carbon business models. As we deepen our understanding of clients' Scope 1 and Scope 2 emissions, we will be better positioned to guide our portfolio along a credible net zero pathway.

To minimise the direct environmental impact of our operations, we are expanding our infrastructure upgrade efforts to our branches and investment properties. Planned initiatives include installing solar panels and replacing aging air-conditioning units to ensure our equipment is operating at optimum energy efficiency. We will also strengthen waste management practices and promote recycling across all properties. To complement these efforts, we will source cost-effective Renewable Energy Certificates (RECs) from reputable providers to offset residual emissions. These actions will help us remain resilient, cost-efficient, and aligned with national sustainability goals.

In collaboration with the Group, we are undertaking a review of our Scope 3 greenhouse gas emissions and will implement a phased approach to disclosing the relevant categories in future reports, ensuring full alignment with regulatory requirements and the national sustainability agenda.

Short Term Goals (2026–2030)

Expand energy efficiency and renewable energy initiatives to branches and investment properties.

Install solar panels at selected branches and investment properties.

Replace aging air-conditioning units with high-efficiency models across all properties.

Source reliable RECs to offset residual emissions.

Introduce recycling bins across all properties to improve waste segregation and recycling rates.

Long Term Goals (Up to 2050)

Explore innovative building technologies to enhance energy efficiency.

Maintain operational net zero status through continuous efficiency improvements and REC sourcing.

Align with evolving national and regional sustainability frameworks and climate targets.

Accelerating the Transition to a Net Zero Future

Responsible Financing

| Why This Is Material

As an asset owner and investment steward on behalf of our policyholders and certificate owners, we play a critical role in financing the transition to a low-carbon economy. In our view, investment in climate solutions and net-zero-aligned investments form not just our fiduciary responsibility but is increasingly financially prudent to do. Such investments allow us to protect long-term portfolio value, capture growth opportunities in the transition economy, and align towards regulatory expectations. Investments that consider net zero or climate transition may foster conditions that encourage investee companies to pursue decarbonisation or climate transition efforts, which have the potential to contribute to positive real-world environmental and social outcomes.

Great Eastern Group's Commitments	How We Contributed
<ul style="list-style-type: none"> SGD3 billion in green bonds by 2025 SGD100 million to impact and decarbonisation private equity funds by 2025 	<ul style="list-style-type: none"> Invested RM759 million in green bonds/sukuks and committed around RM141 million to impact and decarbonisation investments in private equity funds, as at December 2025

| Our Management Approach

We continue to allocate capital towards investments that support climate transition and broader ESG objectives, complemented by our active stewardship and engagement. This includes our investments in green bonds/sukuks and private equity funds that focus on decarbonisation or environment solutions, among others. To date, we have committed around RM141 million to impact and decarbonisation investments in private equity. As at December 2025, GELM held RM759 million in green bonds/sukuks, mainly financing renewable energy and green buildings.

We integrate ESG considerations into our investment analysis, decision-making processes, and ownership practices. All external fund managers are required to either have a formal ESG policy that demonstrates integration into their investment processes or be signatories to the United Nations Principles for Responsible Investment (UNPRI). They are also requested to complete ESG questionnaires or surveys where we seek to appraise their progress across various aspects ranging from firm-level commitments to portfolio alignment and reporting. We have established specific exclusion criteria to mitigate ESG risks that could pose investment challenges to our balance sheet.

We continued strengthening our investment team's ESG capabilities through various learning and development opportunities including upskilling programmes provided by the JC3. All relevant investment personnel are required to complete the Applied Responsible Investment course offered by the PRI Academy, establishing a consistent baseline of responsible investment knowledge across the team.

| Going Forward

2026-2030 Target

To strengthen the commitment to sustainable finance by adding to climate solutions or impact-related investments, over the next 5 years (2026-2030), Great Eastern Group aims to, on a cumulative basis:

- Expand the green bond portfolio by SGD1 billion; subject to market conditions and availability of suitable opportunities and
- Commit an additional SGD100 million to impact and decarbonisation-focused private equity investments; subject to market conditions and availability of suitable opportunities.

We will continue to support and contribute to the Group's efforts to achieve these targets, where feasible.

We remain committed to integrating ESG considerations into our investment processes, monitoring the ESG efforts of our external fund managers, and exploring additional decarbonisation solutions. As climate-related events become more frequent and severe, we are also exploring ways to better incorporate adaptation and resilience considerations into our investment approach.

Beyond this, we will continue to pursue other sustainability-related investments and assess suitable strategy offerings across the public and private domains that fit our risk-return parameters.



Accelerating the Transition to a Net Zero Future

Sustainable Financial Solutions

| Why This Is Material

Insurance and Takaful serve a vital role in shielding individuals, businesses, and communities from unforeseen risks. As climate change intensifies and the world faces new climate and social challenges, we focus on designing adaptive protection solutions that help our customers plan for a changing future.

Great Eastern Group's Commitments	How We Contributed
<ul style="list-style-type: none"> Develop sustainable financial solutions to support the transition to low-carbon economy 	<ul style="list-style-type: none"> Launched GREAT EV which is a motor insurance policy designed specifically for battery electric vehicles (BEVs)

| Our Management Approach

We are committed to supporting the net zero transition through innovative insurance and Takaful solutions that can help our customers and communities manage the transition and impact of climate risks. The Product Development Taskforce across Life, General, and Takaful entities takes the lead in assessing the risks and opportunities for sustainable product offerings and initiatives that can support our sustainability agenda, with the ultimate aim of developing products and protection solutions that have 'green' or social impact for our customers.

Promoting ESG Investing

To empower customers who want their financial decisions to reflect sustainable values, GELM introduced the Lion Equity Global Sustainability Fund in 2024 – an ESG investment-linked feeder fund of the BSF BlackRock Systematic World Equity Fund. This fund is designed to maximise total returns while adhering to ESG principles, giving GELM customers the opportunity to invest responsibly and enjoy the benefits of global diversification.

Supporting the Low-Carbon Transition

Through GEGM, we launched GREAT Home 360 in September 2024 and continue to champion eco-conscious homeowners. The product offers compelling "green" features designed to reward environmentally responsible choices, including:

- Discounted premium rates for homeowners who have installed solar panels.
- Allowance for electricity costs in case of damage to solar panels due to an insured peril

Building on these initiatives, we introduced a new motor insurance package for Electric Vehicles (EVs) in 2025. This product underscores our commitment to supporting the nation's transition toward cleaner energy solutions and a greener future.

| Net Premiums Written Related to Energy Efficiency and Low-Carbon Technology

In line with our product development efforts to support the national transition, our products related to energy efficiency and low-carbon technology amounted to RM251,600 as at December 2025, with revenue attributed to Personal lines in our General Insurance business, such as revenue from electric vehicles and home insurance with solar panels.

Enhancing Healthcare Flexibility and Affordability Across Every Touchpoint

In 2025, GELM and GETB introduced The Great Journey - a streamlined, cost-effective healthcare experience through an integrated network of clinics, hospitals and pharmacies. Customers begin with primary care at The Great Journey Clinics and are seamlessly connected to The Great Journey Hospitals for further treatment if they wish. The Great Journey Pharmacies offer reasonably priced medication refills supported by professional advice and reliable supply. Together, this network ensures a smooth transition from neighbourhood pharmacy support to primary secondary or tertiary care when needed. It enhances accessibility, affordability and continuity across every step of the healthcare journey.

| Going Forward

2026 Target

Accelerate growth of EV Insurance and Home Insurance with Green Benefit in support of Malaysia's national energy transition

We will continue to explore opportunities to expand our range of sustainable financial solutions and address emerging protection needs across our markets. This includes evaluating new life, Takaful and general insurance offerings that support environmental sustainability, climate resilience and social well-being. Beyond commercial products, we remain committed to initiatives that enhance accessibility and foster long-term financial security for communities.





Bringing Impact to Communities

Community Development | People Development | Workplace Diversity

Community Development



| Why This Is Material

Our corporate purpose is to help our customers achieve their aspirations by protecting them against life's uncertainties and empowering their financial freedom. Under our Great Eastern Cares Corporate Social Responsibility (CSR) programme, we serve the wider community through products with social impact as well as skills and service-based volunteering.

Guided by our aspiration to be a force for good, we support communities by building meaningful partnerships and initiatives that deliver positive impact. Our Great Eastern Cares programme focuses on four focus areas: improving financial literacy, making insurance/Takaful accessible, enhancing quality of lives, and protecting the environment.

As part of the integration of the VBIT Framework within our Takaful arm, we are committed to providing inclusive, equitable, and shariah-compliant solutions to extend protection to a wider range of communities, embodying our dedication to ethical and socially responsible coverage that aligns with Islamic values.

Great Eastern Group's Commitments	How We Contributed
<ul style="list-style-type: none"> 🎯 Achieve 19,000 volunteering hours for both employees and financial representatives across the Group 	<ul style="list-style-type: none"> ✔️ Contributed over 2,900 employee volunteering hours through community development initiatives ✔️ Collectively engaged more than 15,000 individuals through employee-led Financial Literacy programmes

| Our Management Approach

Great Eastern's Community and Culture Taskforce aims to make a positive impact by uplifting communities to build a resilient and inclusive society. Through a strong culture of volunteerism and giving, employees are encouraged to participate in both corporate-led and department-led CSR activities, with time-off provided to support their involvement.

All internal and external CSR efforts are unified under the "Great Eastern Cares" (GEC) banner, providing a consistent and purposeful approach to community engagement across the organisation.



Employee Volunteering (EV) Time Off Policy

The EV Time off Policy for employees sets out the procedures and guidelines that govern all staff when they participate in EV Time Off eligible event.



Bringing Impact to Communities

Community Development

| Improving Financial Literacy

GELM Financial Literacy Programme

Through GEC, GELM organised eight Financial Literacy Programmes in 2025 for underprivileged students, as well as upper-secondary school and university students across Malaysia. These programmes were designed to strengthen financial literacy by equipping students with essential money management skills, with a focus on financial discipline, confidence in handling finances, and managing their first salary.

Volunteers supported these initiatives by facilitating the Financial Literacy Workshop, engaging students through financial literacy games, and manning the Career Fair booth to introduce Great Eastern Malaysia as a financial institution, reinforcing practical learning through real-world experience.

Overall, more than 700 students benefitted from the GEC Financial Literacy Programmes in 2025, reflecting our ongoing commitment to empowering young people with the knowledge and skills needed to make informed financial decisions.



GEGM Ringgit Rules Workshop and Money Management Fun Class

GEGM's Ringgit Rules Workshop for high school students taught them how to create a monthly personal budget, practise smart spending, understand different types of scams, and identify warning signs as well as appropriate actions to be taken when being scammed. Through exposure to real-world fraud scenarios, participants gained early awareness of financial risks, empowering them to make informed decisions and safeguard themselves against scams.

Continuing the momentum, GEGM volunteers delivered the Money Management Fun Class, engaging primary school students in an interactive learning experience. The session educated students on distinguishing needs from wants and making smart spending choices. Collaborative group activities using supermarket catalogues enabled students to creatively categorise items, with top-performing groups recognised for their efforts. These initiatives reflect GEGM's dedication to instilling financial awareness and supporting holistic community development as part of its broader sustainability agenda, and more than 600 students benefitted from these initiatives.



GETB Community Outreach and Education

Through the Jelajah mySalam and Karnival mySalam Series, GETB conducted nationwide roadshows targeting rural and semi-urban communities. These events combined health protection awareness with financial literacy education, ensuring holistic community engagement. GETB also collaborated with the Financial Education Network (FEN) by Bank Negara Malaysia and other stakeholders to deliver large-scale financial literacy programmes, including the #BijakWang Challenge 2025, Malaysia's largest financial quiz, and the longest non-stop financial literacy livestream, reaching more than 15,000 Malaysian participants.



| Making Insurance/Takaful Accessible

GELM's Affordable Solutions

As part of our ongoing sustainability agenda, GELM is proud to participate in the Perlindungan Tenang Voucher 3.0 (PTV3.0) Programme — an initiative led by the Government of Malaysia to enhance social protection for lower-income groups. Launched in September 2025, the PTV3.0 Programme offers RM30 vouchers to 2 million eligible Sumbangan Tunai Rahmah (STR) recipients, enabling them to access Perlindungan Tenang insurance products.

In support of this initiative, GELM introduced the Great Tenang Madani life insurance plan in December 2025, providing essential coverage at an affordable price point, with a target to reach at least 10,000 policies, directly contributing to the national goal of narrowing the protection gap and strengthening financial security for vulnerable communities.



GETB MikroSayang

GETB's MikroSayang stands out as an affordable and accessible Takaful solution, offering essential protection with annual contributions starting from just RM50. Designed to broaden access to Takaful coverage, particularly for individuals and families with limited financial resources, it provides the following benefits:

- **Guaranteed acceptance:** The plan does not require underwriting, meaning application is guaranteed to be accepted. This removes barriers for individuals who might otherwise be excluded from takaful or insurance plans due to health or financial reasons.
- **Comprehensive coverage:** Coverage varies based on the selected plan and includes benefits such as hospitalisation allowances, death & Total Permanent Disablement protection and critical illness coverage. This ensures that individuals and families are protected against significant financial burdens in times of need.
- **MicroTakaful:** MikroSayang is designed to cater to the needs of low-income groups, offering micro Takaful plans with contributions as low as RM50 per year. This helps in promoting financial inclusion and protection for vulnerable populations.
- **Simplicity and Convenience:** The plan can be easily participated online, making it convenient for users to obtain coverage without extensive paperwork or procedures.

GETB MySalam

As the appointed sole administrator of mySalam, Malaysia's national health protection scheme, we provide Takaful protection to the eligible lower-income segment to ease their financial burden for hospitalisation and critical illness, enabling better access to healthcare and treatment. We also continue to raise awareness of how the B40 community segment can leverage Takaful protection through education and publicity. In 2025, we held our first large-scale island outreach at Pulau Bum Bum, Sabah to engage 3,000 residents and expand their access to infrastructure, healthcare, and financial education.

As of December 2025, mySalam had administered nearly 2.4 million claims, benefitting over 1.87 million recipients with a payout totalling over RM1.36 billion besides having 143 kiosks in operation at government hospitals for community assistance.



Community Development

| Enhancing Quality of Lives

GELM Cervical Cancer Awareness Walk

As part of our Cervical Cancer Awareness Campaign 2025, more than 170 GELM staff took part in a 3.5 km awareness walk to promote prevention and early detection of cervical cancer. Along the route around our office grounds, participants stopped at three checkpoints that highlighted key messages on women's health and the importance of early screening. The event also featured free HPV DNA tests and mammogram vouchers, provided through the support of Lembaga Penduduk & Pembangunan Keluarga Negara (LPPKN).

We also contributed RM5,000 to the ROSE Foundation, which empowers Malaysian women through education, early detection and continuous care under its 'Program ROSE' initiative. To date, the foundation has provided comprehensive cervical cancer screening, and follow-up care to more than 30,000 women across Malaysia.



GEGM Visit to Rumah Titian Kaseh and Tassel Making Workshop

GEGM made a visit to Rumah Titian Kaseh (RTK) in Titiwangsa, Kuala Lumpur, a home providing care and support for 58 orphans aged 1 to 19 years, and brought joy with a tassel and keychain-making workshop and a colouring session.

Children participated in the upcycling workshop, learning to create decorative keychains under the guidance of an artisan from Earth Heir Partners, while discovering the value of creativity, reusing materials, and reducing waste. Meanwhile, other children joined a colouring activity facilitated by GEGM volunteers, providing an engaging space for connection and interaction.

As part of its ongoing commitment to community welfare, GEGM contributed RM5,000 to RTK to support the home's daily transportation and maintenance expenses.



GETB GREAT Ramadan Programme

During the fasting season, GETB reinforced its commitment to supporting communities in need through two key initiatives: the GREAT-Sahur Programme and the GREAT Ramadan Programme.

As part of the GREAT-Sahur Programme, GETB extended appreciation to Malaysia's frontline heroes by distributing 100 sahur meal packs to Hospital Kuala Lumpur (HKL), Institut Jantung Negara (IJN), Balai Bomba Keramat, IPD Wangsa Maju, and IPD Dang Wangi. The GREAT Ramadan Programme focused on underprivileged children, providing nearly 90 orphans and asnaf residents from Pusat Jagaan Kasih Murni and Rumah Kasih Nurul Hasanah with a special Hari Raya shopping experience at Mydin Wholesale Hypermarket. Accompanied by 33 employee volunteers, the children selected outfits and essentials, ensuring they could celebrate the festivities with joy and confidence.

The initiatives concluded with a Grand Iftar, where the children were joined by young cancer patients from Kumpulan Ibu Bapa dan Sokongan Anak-Anak Kanser (KIDS). The gathering fostered a sense of unity, hope, and compassion, highlighting GETB's ongoing dedication to giving back and creating meaningful experiences for the communities it serves.



| Protecting the Environment

Trash to Treasure

We partnered with Kloth Circularity to promote sustainable fashion and reduce textile waste. A total of 121 volunteers contributed 815.2 kg of pre-loved clothes, allowing attendees to browse and select items, while the remaining clothing was donated to Kloth Cares. This initiative supports our commitment to protect the environment by encouraging reuse and minimising textile waste.



GETB Upcycling Project at schools across the nation

Between June and September 2025, GETB's Upcycling Project visited schools across Kedah, Pahang, Kuala Lumpur, Johor, and Perlis, reaching over 7,000 students. Throughout this journey, over 600 new upcycled products were successfully produced using the innovative 2-in-1 upcycling machine.

Throughout the programme, students were introduced to the importance of recycling and upcycling while having the opportunity to create their own unique products. They were further engaged through financial literacy activities, interactive quizzes, and prizes, making the experience both meaningful and enjoyable. The initiative aims to inspire the next generation of "Restorers" to contribute to a more sustainable future.



| Going Forward



2026 Target

Achieve more than 3,000 volunteering hours and with the commitment to do more

| Awards and Recognition

- Takaful Star Awards 2025 by the Malaysian Takaful Association (MTA)**
 - Great Eastern Takaful Berhad
- The Best Takaful Provider by the BrandLaureate BestBrands Awards 2025**
 - Great Eastern Takaful Berhad
- Reader's Digest Trusted Brands Award 2025 - Life Insurance**
 - Great Eastern Life Malaysia
 - Awarded for 22 consecutive years
 - Gold award
- Reader's Digest Trusted Brands Award 2025 - Health Card**
 - Great Eastern Life Malaysia
 - Awarded for 8 consecutive years
 - Gold award
- The BrandLaureate Brand of the Year Award (Insurance) by The BrandLaureate BestBrands Award 2025**
 - Great Eastern Life Malaysia
- Overall Non-Banking Financial Institution with the Most Volunteers by FINCO Annual Awards 2025**
 - Great Eastern General Malaysia

Bringing Impact to Communities

People Development

| Why This Is Material

At Great Eastern Malaysia, people development remains our strategic priority in enhancing our organisational performance and long-term sustainability. In an evolving business landscape driven by shifting employee expectations and the demand for adaptable talent, cultivating a strong and healthy workforce is essential for sustaining productivity and innovation. By integrating well-being into our talent strategies, we strengthen employee engagement, retention, and adaptability. Our commitment to fostering an inclusive and supportive environment ensures that our employees feel valued and empowered to deliver their best, while contributing to a purpose-driven and sustainable organisation.

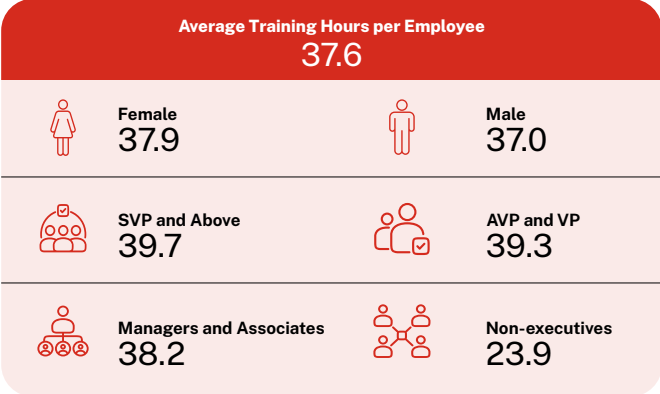
Great Eastern Group's Commitments	How We Contributed
<ul style="list-style-type: none"> Maintain at least 95% learning participation rate for employees across the Group, strengthened by active involvement in our LIFE Programme Every employee to receive an average of 32 hours of training annually 	<ul style="list-style-type: none"> Achieved more than 95% learning participation rate for employees More than 32 hours of training received annually for each employee

| Our Management Approach

Our people-first philosophy continues to shape how we develop our people. We adopt a holistic approach to talent management and employee well-being, recognising that a supportive and flexible work environment is essential to building a resilient and future-ready workforce. Employees are empowered to take ownership of their professional growth through continuous learning and leadership development opportunities, while a performance-first rewards approach ensures compensation and discretionary bonuses remain competitive and aligned with both individual and organisational performance.

In 2025, we introduced FlexiCare, a flexible benefits programme that allows employees to personalise their well-being coverage based on their life stage and individual needs. The coverage includes gym memberships, chiropractic care, traditional and complementary medicine (TCM), and internet subsidies, to ensure a holistic approach to health and well-being that supports the varied lifestyles of our employees. This complements our broader suite of employee benefits, which includes insurance coverage, outpatient and inpatient medical benefits, retirement gratuities, optical and dental care, subsidised gym memberships, maternity assistance, special paid leave, and career break leave for eligible employees. Together with our corporate wellness programme, which supports employees' physical, mental, financial and social well-being, these initiatives reflect our commitment to providing comprehensive and inclusive support across the employee lifecycle.

Work-life integration remains a key priority. Through flexible working hours, hybrid working arrangements and business casual dress code, we foster an environment that supports productivity, collaboration and creativity, while enabling employees to balance professional and personal commitments in a meaningful way. Collectively, these efforts reinforce our focus on nurturing a motivated, engaged and high-performing workforce that contributes to long-term organisational sustainability.



| Advocating Holistic Well-being

The LIFE Programme remains a core pillar of our well-being strategy, supporting employees' physical, mental, financial and social health through a range of initiatives, including fitness challenges, health talks, workshops and social activities that foster connection and collaboration across teams. In 2025, we organised more than 60 initiatives to empower our employees to take charge of their health and well-being, with more than 76% of employees across Great Eastern Malaysia participating in these activities.

Bringing Impact to Communities
People Development

Health Carnival – Championing Preventive Health and Well-being

As part of our annual LIFE Programme enrolment, we offered complimentary basic health screenings and exclusive discounts on advanced tests to support proactive health management. The event also featured a Health Carnival in collaboration with various health-related vendors to promote accessible and preventive healthcare for employees by providing special offers on products and services that encourage healthier lifestyle choices.



LIFE Programme continues to provide mental health support for employees by providing complimentary counselling services and subsidised clinical psychologist consultations, to enable employees to access personalised professional care when needed. In addition, the Empathy@Work Series delivered six sessions covering topics such as resilience, emotional regulation and building support networks, equipping employees with practical tools to manage stress and strengthen emotional well-being.



We also introduced a new Employee Assistance Programme, in collaboration with Workplace Options, offering confidential and professional support that is accessible 24/7 via phone or a mobile app. The service is available to all employees and their immediate family members, providing assistance for managing stress, relationship concerns, and workplace challenges.

These initiatives were complemented by World Mental Health Day activities, mindfulness workshops, and guided meditation sessions, all aimed at promoting open dialogue and normalising mental health conversations at work. Through these efforts, Great Eastern Malaysia continues to champion a holistic approach to employee well-being, empowering individuals to care for their physical and emotional health within a supportive and inclusive environment.

WORKPLACE OPTIONS

Your Employee Assistance Programme (EAP)

An orientation for employees

Great Eastern
An OCBC Company

Bringing Impact to Communities

People Development

Building a Future-ready Workforce Through Tailored Development Plans

We are committed to building a future-ready workforce by providing learning and development opportunities all year round. In 2025, company-wide Performance Management Workshops were conducted to support our transition to a new performance rating scale, which reflects our commitment to make performance evaluations simpler, more meaningful, and aligned with our aspiration to drive a high-performance culture.

Our Career Book, guided by the Asian Institute of Chartered Bankers' (AICB) Future Skills Framework is designed to keep our talent development efforts aligned with emerging industry expectations. By embedding these future-ready competencies, we help employees build meaningful capabilities that strengthen their relevance and open up wider career pathways.

To create a more inclusive and empathetic workforce, our Culture Workshop aims to help leaders and employees integrate empathy into their day-to-day interactions. This workshop involves all staff to cultivate a healthy working culture, which is a key factor in attracting top talents.



To nurture young talents as next generation leaders, we continue to offer structured training and mentorship for selected graduates through our Management Associate Programme. This programme provides rotational on-the-job experience across key divisions to enable them to gain practical exposure and business acumen. As part of the programme, our Management Associates also participate in the Financial Sector Talent Enrichment Programme (FSTEP) by BNM, an intensive three-month programme to equip young professionals with the skills and knowledge required to excel in the financial services sector.



Empowering Industry Awareness Through Storytelling

To enhance public understanding of the diverse career pathways within the insurance sector, we launched 'The GREAT Talks' Season 2, a podcast series that spotlights the wide range of roles, skills, and growth journeys across the organisation. Featuring 6 episodes with employees from different departments, including young talents, mid-career professionals, and senior leaders, the series highlights real career stories and practical insights for anyone exploring a career in the insurance industry. Through this platform, we aim to build greater industry awareness while strengthening our role in shaping the next generation of insurance professionals.



Designed to introduce the next generation of professionals to Great Eastern Malaysia, we continued hosting the 'Your First Career Conversation' session with our interns and employees' family and friends to offer a platform for emerging young talents to engage in open conversation and discussion about their career opportunities. By offering an introduction to our company, workplace culture, and practical advice, we help those who are new to the workforce build a successful career ahead.

Bringing Impact to Communities

People Development

GETB Teh-Tarik Session with SMTs

To facilitate mentorship, we conducted a 'teh-tarik' session, providing employees with a casual and personal platform for heart-to-heart conversations with senior management. This session also promoted trust and authentic leadership by encouraging open dialogue and valuing perspectives from employees across different experiences, roles, and departments.



| Going Forward



2026 Target

- Every employee to receive an average of 32 hours of training annually
- Maintain at least 95% participation in learning programmes

Great Eastern Malaysia remains steadfast in strengthening our people development strategy to cultivate an agile, engaged, and future-ready workforce. Moving forward, we will continue to evolve our policies and programmes to reflect the changing

GELM Great Eastern Supremacy Scholarship Award

GELM extends its commitment to talent development through our Great Eastern Supremacy Scholarship Award for deserving students. Each scholar is offered an internship and potential job placement upon graduation, building a strong talent pipeline and supporting the seamless integration of new generations into the organisation while also offering them practical hands-on experience in the corporate world. Since its inception in 1998, we have awarded more than RM14mil of scholarships to 227 students, and in 2025, 3 high-achievers received the scholarship worth over RM135,000 to further their tertiary education in local universities.



needs of our people while emphasising flexibility, personalisation, and holistic well-being. With initiatives such as FlexiCare setting the foundation, future efforts will focus on integrating well-being into everyday employee experiences and enhancing leadership capabilities across all levels. By leveraging data-driven insights and innovative approaches, we aim to create a workplace ecosystem where every employee feels supported, recognised, and empowered to grow, driving sustainable success for both our people and the organisation.

We will continue to cultivate a culture of continuous learning, enabling employees to upskill and reskill in response to evolving industry trends and business needs. By combining future skills development with well-being initiatives, we empower our workforce to confidently navigate change, seize new opportunities, and ensure that we remain resilient, competitive, and ready for the future.

| Awards and Recognition

- 1. Best Employee Wellness Strategy by the Employee Experience Awards 2025**
 - Great Eastern Malaysia (Life & General Insurance)
 - Gold award
- 2. Best Career Development Programme by the Employee Experience Awards 2025**
 - Great Eastern Malaysia (Life & General Insurance)
 - Silver award
- 3. Excellence in Total Rewards Strategy by HR Excellence Awards 2025**
 - Great Eastern Malaysia (Life & General Insurance)
 - Silver award
- 4. Excellence in Workplace Well-being by HR Excellence Awards 2025**
 - Great Eastern Malaysia (Life & General Insurance)
 - Bronze award
- 5. HR Asia Best Companies to Work For in Asia 2025**
 - Great Eastern Malaysia (Life & General Insurance)
 - Awarded for the 10th consecutive year
 - Sustainable Workplace Awards 2025 (2nd consecutive year)
- 6. Most Active Employer of the Year, PERKESO Activ@Work Challenge 2025**
 - Great Eastern Malaysia
 - 1st Runner-up in the Emerald category
- 7. Best HR Team (Small and Medium Enterprise) by HR Excellence Awards 2025**
 - Great Eastern Takaful Berhad
 - Gold award

Bringing Impact to Communities

Workplace Diversity

| Why This Is Material

Workplace diversity is fundamental to our success and sustainability. Beyond cultural and ethnic representation, our strength lies in the collective experience of a multigenerational workforce where fresh perspectives meet seasoned experts to drive innovation, learning, and collaboration. By cultivating an inclusive environment that values individual differences, we encourage creativity, adaptability, and stronger team performance. We are committed to fostering an environment where every employee feels valued, supported and confident in their ability to contribute. This commitment helps us unlock the full potential of our people and build a culture where everyone has the opportunity to grow, succeed, and feel a genuine sense of belonging.



| Our Management Approach

Our approach to workplace diversity is founded on fairness, inclusiveness and respect for each individual. We strive to create teams that reflect a wide range of perspectives and experiences, and we maintain merit-based hiring practices that align with our organisational values. We aim to create a workplace where employees feel respected for who they are and where opportunities for growth and development are accessible to all.

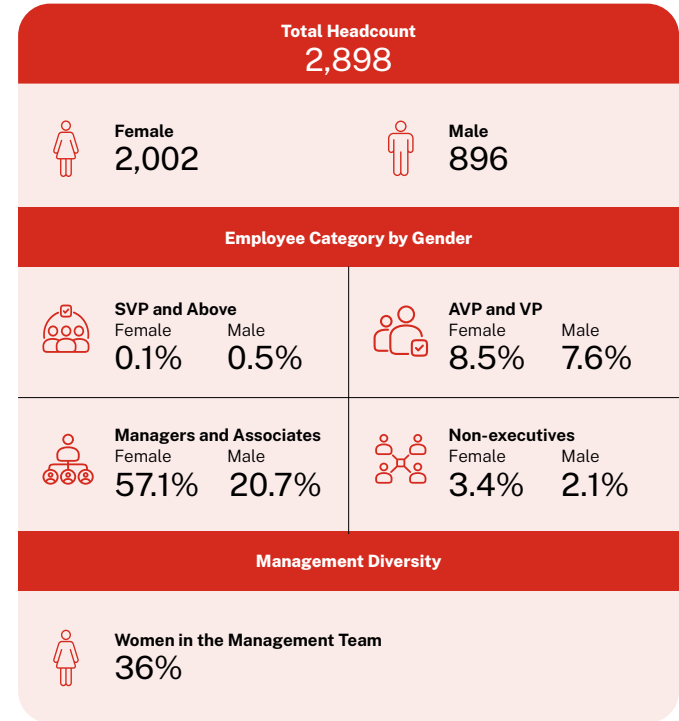
We continue to strengthen our multigenerational approach to workplace diversity in response to the growing presence of new generations in the workforce. By fostering collaboration, knowledge-sharing, adaptability, and mentorship across age groups, we create an inclusive environment where employees feel valued and empowered to contribute meaningfully. Supported by structured programmes, inclusive policies, and continuous engagement, this approach enhances teamwork, builds adaptability, and supports our goal of developing a cohesive, future-ready workforce.

Our Code of Conduct encapsulates our position on workplace diversity and non-discrimination. As an equal opportunity employer, we embrace inclusivity and do not tolerate any form of harassment or discrimination against any employee, regardless of race, language, gender, religion, age, nationality, ethnic origin, sexual orientation, disability or any other status. All our employees are required to complete annual training and assessment on the Code of Conduct.



Human Capital Policy

The Human Capital Policy establishes a framework of principles and standards for managing employees with the aim to support fair, transparent, and consistent human capital practices, covering recruitment, development, performance management and employee conduct. It also reinforces our commitment to being an equal opportunity employer, promoting diversity and inclusion as part of its guiding principle.



Bringing Impact to Communities

Workplace Diversity

| Driving Inclusion Through Engagement

At Great Eastern Malaysia, inclusion is reflected in the way we bring people together through celebrations, shared experiences, and engagement activities that promote unity and understanding across generations and entities.

In March 2025, we celebrated International Women's Day through a series of virtual activities that brought together more than 240 colleagues across Singapore, Indonesia and Malaysia. The celebration was accompanied by a number of events such as Clinical Breast Examinations for female employees, a special bazaar featuring local women-led businesses, and an invigorating Self-Defence workshop. To celebrate the women who make a difference every day, employees were also invited to recognise their female colleagues on our employee recognition platform, honouring #OurHERoes who inspire, support and lead across our workplace.



As a multicultural organisation, we take pride in our diverse workforce and the rich cultural traditions that unite us. We celebrate the festive season in ways that foster connection and inclusivity. These celebrations reflect our spirit of togetherness and help every employee feel a genuine sense of belonging. To make these moments even more meaningful, we provide a half-day company leave for employees observing their respective festivities, ensuring they have time to celebrate with loved ones while feeling supported by their workplace community.



GETB Bring Your Family to Office Day

For the first time in GETB's history, we opened our doors to families hosting our inaugural "Bring Your Family to Office Day". The event celebrated the vital role families play in our employees' lives while fostering strong employee engagement and promoting workplace diversity.



| Going Forward



2026 Target

Strengthen initiatives that support diversity of our talent

We will continue strengthening workforce diversity by broadening our hiring efforts to attract candidates with varied backgrounds, qualifications and perspectives. We will keep refining our evaluation and selection processes to minimise unconscious bias and ensure fairness at every stage of the recruitment process.

We are committed to raising awareness and inclusive capabilities across the organisation. Through targeted training, accessible resources and continuous learning, we aim to deepen understanding of diversity and equip employees with the tools to foster an inclusive environment where everyone feels respected, valued and supported. By embedding these principles into our everyday practices, we strive to cultivate a workforce that reflects the communities we serve while driving progress, innovation and inclusivity for the future.

| Awards and Recognition

- Malaysia's 100 Leading Graduate Employers (M100) Awards 2025**
 - Great Eastern Malaysia (Life & General Insurance)
 - 1st Runner-up in the Insurance Industry
- Graduates' Choice Award 2025/2026**
 - Great Eastern Malaysia (Life & General Insurance)
 - 1st Runner-up in the Insurance Industry
- GRADUAN Brand Awards 2025 - Malaysia's Most Preferred Employer**
 - Great Eastern Malaysia (Life & General Insurance)
 - 1st Runner-up in the Insurance Industry
- Excellence in Cross-Generational Workforce Engagement by HR Excellence Awards 2025**
 - Great Eastern Takaful Berhad
 - Gold award
- Excellence in Championing Women Leaders by HR Excellence Awards 2025**
 - Great Eastern Takaful Berhad
 - Gold award

Conducting Our Business Responsibly





Cybersecurity and Data Protection | Fair Dealing | Financial Crime Prevention | Governance and Culture

Cybersecurity and Data Protection

| Why This Is Material

Cybersecurity and data protection are key components of our responsibilities as a financial services provider. As digital usage grows and threats become more sophisticated, any breach can result in financial loss, regulatory action and loss of customer trust. Strong cybersecurity and responsible data handling protect customer information, preserve service confidence and contribute to the long-term resilience and stability of our business.

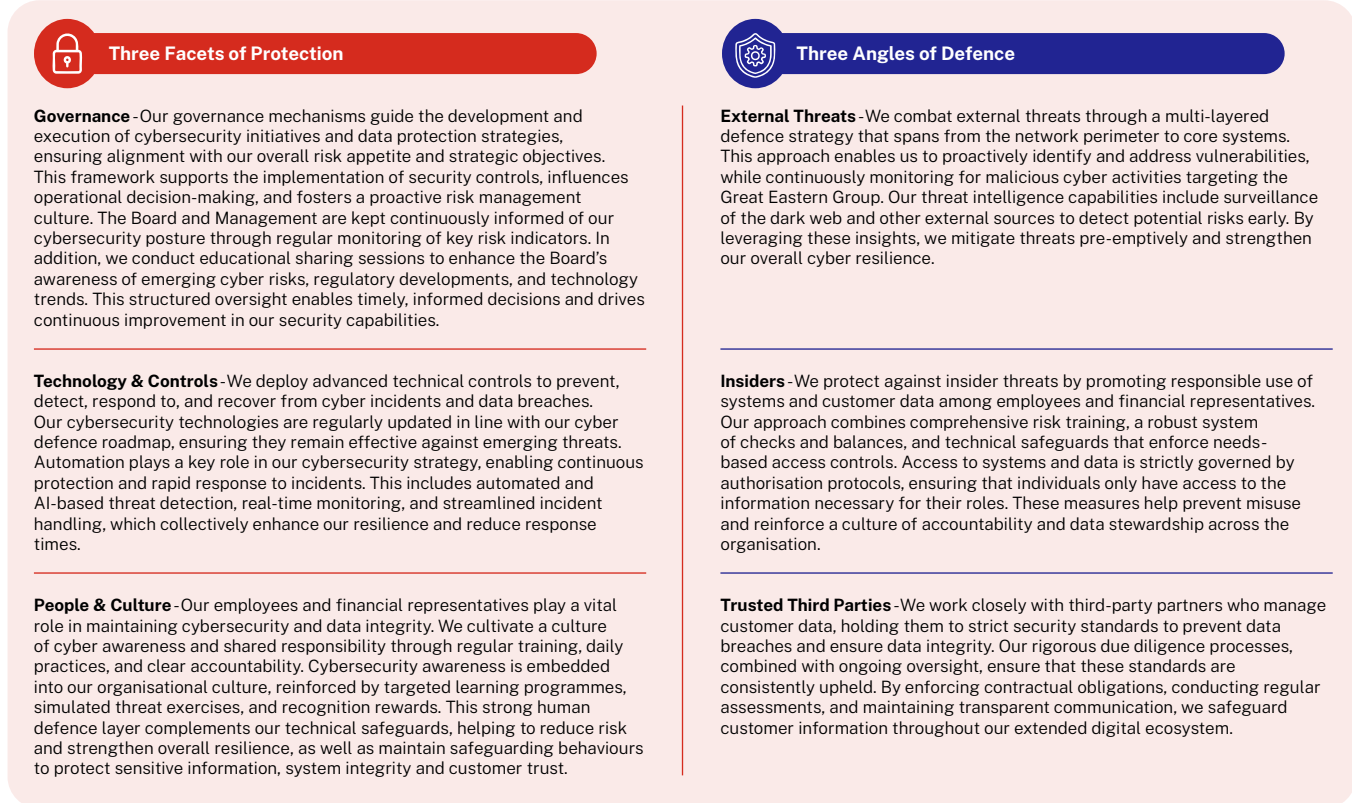
Great Eastern Group's Commitments	How We Contributed
 Maintain 100% completion of mandatory employee online training for Cybersecurity, and Data Privacy and Protection	 100% completion of mandatory employee online training for Cybersecurity, and Data Privacy and Protection

| Our Management Approach

Cyber threats continue to evolve in sophistication, scale and attack surface, including ransomware, supply chain compromise, credential harvesting and AI-enabled attacks. Our approach is rooted in continuous improvement, vigilance and a commitment to excellence to ensure our business operations remain secure and resilient in an evolving threat landscape.

Figure 1

Three-by-Three Strategy



Conducting Our Business Responsibly

Cybersecurity and Data Protection

| Enforcing Proactive Security Measures

Our governance framework is built on stringent policies and security standards that meet and exceed regulatory requirements, forming a strong foundation for identifying, preventing, detecting, responding to, and recovering from cybersecurity and data breach incidents across our IT infrastructure. We enforce a rigorous Third-Party Risk Management Policy to meticulously manage and monitor risks associated with external service providers. This includes evaluating their data protection practices and security controls, supported by ongoing oversight and due diligence. Regular security risk assessments ensure secure implementation of changes across IT estate. Our activities are governed by the Personal Data Protection Policy and Acceptable Use Policy, which establish strict handling protocols for customer data and IT assets. We also track the retention period of personal data and ensure their secure deletion in accordance with data protection regulations.

To stay ahead of emerging threats, we maintain continuous cyber threat intelligence monitoring, conduct enhanced vulnerability management and secure configuration reviews, and run bug bounty programmes to proactively identify, contain, and remediate cyber weaknesses. Routine cyber drills, ransomware playbook exercises, and phishing simulations further strengthen our response readiness and help refine the effectiveness of our security controls. In addition, we regularly monitor the internet and social media for fraudulent content and websites impersonating as Great Eastern Malaysia, safeguarding our customers against scams.

To minimise IT disruption caused by physical climate events such as flooding, we have backup data centres in different locations, and established business continuity strategies for contingency.

Our approach is rooted in continuous improvement, vigilance, and a commitment to excellence, ensuring our operations remain secure and resilient in the face of evolving threats.

| Responsible Use of AI

As we accelerate our adoption of conventional AI technologies, we have established a robust AI model governance framework to ensure we use AI correctly, safely, and responsibly. This governance covers model lifecycle management, ethical use, and alignment with regulatory expectations to ensure AI models are ethical, secure and aligned to intended use.

To address the risk of data loss associated with Generative AI (GenAI), we have implemented a private cloud environment that keeps GenAI data securely within our internal boundaries. This setup ensures that sensitive data remains protected through strict access controls and reinforces our commitment to responsible innovation.

We also implement training programmes to raise the AI literacy and expertise in the company to ensure that we develop and use AI safely and responsibly. A series of 11 AI-related trainings and workshops were introduced to enhance employees' understanding and application of emerging technologies. These sessions covered a broad range of topics, from foundational AI knowledge to generative AI, safe and responsible usage of AI, and the application of AI as a tool to improve work productivity.

| Going Forward



2026 Target

Maintain 100% completion of mandatory employee training for Cybersecurity, and Data Privacy and Protection

As we accelerate the adoption of AI technologies, we remain committed to a responsible and risk-balanced approach, ensuring the safe, ethical, and transparent deployment of AI. This commitment fosters innovation in a responsible manner while proactively managing risks.



Technology Risk Management Framework

The Technology Risk Management Framework outlines how we govern and manage technology, information and cyber risks to ensure robust operational, technology, and cyber resilience.

AI Model Governance Policy

The AI Model Governance Policy establishes a structured framework for managing AI models responsibly and ethically across Great Eastern Malaysia.

Acceptable Use Policy

The Acceptable Use Policy ensures the safeguarding of confidential information prevents cybersecurity risks, and promotes responsible and ethical usage of IT infrastructure.

Personal Data Protection Policy

The Personal Data Protection Policy aims to safeguard individuals' personal data by ensuring its collection, use, and disclosure are lawful, fair, and transparent, in compliance with the Personal Data Protection Act (PDPA) and related regulations.

Third-Party Risk Management Policy

The Third-Party Risk Management Policy sets consistent, group-wide expectations for identifying, assessing, and managing risks arising from third-party relationships. It establishes a clear governance structure, requires comprehensive due diligence and ongoing monitoring of third-party competencies, security postures, and regulatory compliance, and outlines minimum standards and principles to ensure risks are mitigated effectively.

Fair Dealing

| Why This Is Material

Fair dealing is a core principle that underscores Great Eastern Malaysia's commitment to ethical conduct, integrity and transparency. It supports customer satisfaction, loyalty and long-term relationships that contribute to sustainable business growth. We uphold these values by embedding fair dealing practices in our interactions with customers and stakeholders, ensuring that trust and accountability remain at the heart of our business relationships.

We are dedicated to building lasting trust by providing clear, accurate, and timely information that enables customers to make well-informed financial decisions. Our focus on fair treatment is integrated across all customer touchpoints, reflecting our commitment to customer-centricity and the creation of long-term value.

Great Eastern Group's Commitments	How We Contributed
 Maintain 100% completion of mandatory employee online training for Fair Dealing	 100% completion of mandatory employee online training for Fair Dealing

| Our Management Approach

We continue to strengthen our fair dealing practices as part of our commitment to responsible business conduct and building customer trust. We recognise that fair treatment is not merely a regulatory imperative, but a core element in delivering meaningful and sustainable value to our customers.

- We are committed to ensuring customers receive clear, relevant, and up-to-date information to make informed decisions.
- Our financial products and services are designed to be appropriate for our target customer segments, aligning with their needs and financial objectives.
- Our insurance agents and Takaful advisors are equipped with structured training programmes and practical tools that enable them to provide suitable and transparent solutions tailored to customers' financial goals.
- We have put in place a robust complaint handling process, and our policies and practices are designed to achieve fair treatment outcomes in line with regulatory requirements, ensuring that customer concerns are addressed in a timely, impartial, and effective manner.

Our commitment remains focused on ensuring that every customer's experience reflects fairness, transparency, and respect. We will continue to align our practices with regulatory requirements, reinforcing our position as a trusted insurance and Takaful provider.

Training is also provided to staff and agents to ensure they have the necessary skills to identify vulnerable customers and understand their needs, so that these customers are treated fairly and equitably.

Fair Dealing Oversight and Performance Monitoring

We have a robust monitoring procedure that incorporates both quantitative and qualitative fair dealing indicators, reviewed regularly by senior management. Performance metrics are assessed periodically and monitored across the Group to maintain accountability. This approach allows us to assess and evaluate outcomes, identify areas for improvement, and drive continuous enhancement of our fair dealing practices.

Ensuring Fair Sales Practices

A structured process is in place to review Customer Fact Find (CFF) Forms completed by insurance agents and Takaful advisors to ensure sales procedures are properly adhered to. This review verifies that the advice and product recommendations provided are suitable for each customer, and that agents adhere to fair and transparent sales practices throughout the customer's onboarding journey.

Our Complaint Handling Unit has established a robust complaint-handling process on dissatisfaction related to unfair sales practices. Appropriate action will be taken against the alleged agents in accordance with the Company's framework upon confirmation of the cases.

Transparent and Timely Communication with Customers

We believe that providing clear and relevant information is essential in helping our customers make informed financial decisions. Information about our products and services is presented in plain and easy-to-understand language, to ensure transparency throughout the customer's onboarding journey. We also conducted post-sales verifications, such as welcome calls, to confirm customer's understanding of the product and strengthen trust through transparent communication.

Supporting this approach, our frontline staff, as well as insurance agents and Takaful advisors, are trained to communicate effectively and clearly, recognising that customers rely on their guidance and recommendations when making important financial decisions.



Market Conduct Risk Management Policy
The Market Conduct Risk Management Policy ensures fair treatment of customers and compliance with laws by setting ethical standards and controls to prevent misconduct.

Treating Customer Fairly Policy
The Treating Customer Fairly Policy ensures customers are treated ethically and transparently throughout the product lifecycle, providing clear information, suitable advice, and fair complaint handling. It emphasises treating vulnerable customers fairly and equitably, and complying with regulations to build trust and keep customers' best interests at the heart of the organisation's operations.

| Going Forward



2026 Target

Maintain 100% completion of mandatory employee training for Fair Dealing

We are dedicated to continuously improving our fair dealing practices to build lasting trust and loyalty with our customers. Looking ahead, we will continue to uphold strong standards of business conduct and reinforce customer confidence in our services as we support them in achieving their financial goals.

As market conduct risks remain dynamic, we are exploring opportunities to leverage technology and IT tools to enhance early detection of potential agency misconduct. This proactive approach will strengthen our preventive measures and improve monitoring effectiveness.

Conducting Our Business Responsibly

Financial Crime Prevention

| Why This Is Material

Financial crime prevention remains a critical priority for our organisation. Effective financial crime prevention protects our customers and our business, and supports economic stability. Financial crimes including fraud, bribery, corruption and money laundering can result in financial losses, regulatory penalties, operational disruptions and reputational harm.

As custodians of our customers' financial well-being, we are committed to safeguarding their interests through strong fraud prevention measures and sound governance and compliance practices. Upholding these responsibilities enables us to maintain trust, protect our reputation, and support the organisation's long-term resilience and sustainability.

| Our Management Approach

We uphold the highest standards of integrity in our business operations by strengthening our approach to financial crime prevention. We recognise that protecting our customers, employees, and business from fraud, money laundering, terrorism financing, proliferation financing, bribery and corruption is not only a regulatory obligation, but also fundamental to preserving trust and ensuring the sustainability of our organisation.

Our financial crime prevention efforts are implemented through a comprehensive governance framework, guided by clear policies, structured processes, and a strong risk and compliance culture.



Anti-Money Laundering & Countering the Financing of Terrorism (AML/CFT) Policy

The AML/CFT Policy establishes controls to prevent money laundering, terrorism financing, and proliferation financing by ensuring regulatory compliance, conducting customer due diligence, monitoring transactions, and assessing risks to protect the organisation from financial crime.

Fraud Risk Management Policy

The Fraud Risk Management Policy establishes a zero-tolerance approach to fraud and embeds fraud risk management into daily operations, focusing on prevention, detection, and response towards fraudulent activities.

Anti-Bribery & Corruption Policy

The Anti-Bribery and Corruption Policy establishes a zero-tolerance stance against bribery and corruption, ensuring compliance with the related laws and regulations.

Safeguarding the Company against Fraud Risks

We focus on sustaining a strong and effective fraud risk management environment. In line with our Fraud Risk Management Policy, we continue to enforce a strict Zero Tolerance approach towards all forms of fraudulent conduct. As fraud risks evolve, we regularly enhance our processes and controls to ensure timely reporting and detection of emerging fraud trends.

All fraud-related allegations against staff and intermediaries are subject to thorough investigation, with disciplinary action taken where appropriate. Suspected and confirmed cases involving fraud elements are periodically reported to the Group to ensure transparency and accountability. Through these efforts, we continue to strengthen the integrity and security of the organisation and our customers, supporting our commitment to mitigating financial crime.

Anti-Money Laundering, Countering Financing of Terrorism and Counter Proliferation Financing

Our Anti-Money Laundering & Countering Financing of Terrorism (AML/CFT) Policy requirements form the foundation of our risk-based Anti-Money Laundering, Countering Financing of Terrorism and Counter Proliferation Financing (AML/CFT/CPF) programme. The framework covers comprehensive customer due diligence, ongoing transaction monitoring and the reporting of suspicious activities. These controls are reinforced by system-based tools that enhance consistency and reliability across our detection processes. Regular compliance assurance reviews are conducted to ensure that each business unit's AML related controls remain aligned with regulatory requirements.

To further strengthen organisational readiness, we continue to enhance staff competency through targeted AML/CFT/CPF training programmes. The sessions covered key areas such as fundamental AML/CFT/CPF requirements, customer due diligence, suspicious transaction identification and reporting, emerging industry trends, targeted financial sanctions, and the accurate assessment of customers' nature of business. Real-life case studies are incorporated to ensure practical application and strengthen staff readiness in managing evolving financial crime risks. Through these initiatives, we continue to equip our staff with the knowledge and awareness to uphold strong financial crime prevention standards and maintain the integrity of our operations.

Anti-Bribery and Corruption Programme

Our Anti-Bribery & Corruption (ABC) Policy and ABC Guidance Notes, developed in accordance with the principles outlined in the Malaysian Anti-Corruption Commission Act 2009, outline our stance against all forms of bribery and corruption and provide clear directives to ensure compliance with applicable laws and uphold honesty, integrity and the highest ethical standards. We provide mandatory online training on anti-bribery and corruption to ensure staff and intermediaries are equipped with the necessary knowledge and awareness of the company's expectations and standards in relation to bribery and corruption.

We maintain a zero-tolerance approach towards bribery and corruption, and are committed to conducting all business dealings professionally, fairly and with integrity. Additionally, our dedicated reporting channel for suspected or confirmed bribery and corruption cases enables both staff and external parties to raise concerns safely and confidentially.

Preventing Bribery & Corruption



Operations assessed for corruption-related risks



Confirmed incidents of corruption and action taken

| Going Forward



2026 Target

Maintain 100% completion of mandatory employee training for Anti-money Laundering / Countering the Financing of Terrorism and Anti-Bribery & Corruption

We will continue to strengthen our financial crime prevention framework, ensuring robust safeguards for our customers and the integrity of our operations.

Conducting Our Business Responsibly
Governance and Culture

| Why This Is Material

Effective leadership is crucial in shaping our governance and culture, fostering transparency, accountability and responsible business practices. Considering our role in safeguarding our customers' financial legacy, we uphold robust controls and oversight on our business operations. Our governance framework enables us to promote ethical behaviour and decision-making, strengthening stakeholder trust and a culture of integrity and responsibility within the company.

Great Eastern Group's Commitments	How We Contributed
<p>🎯 Maintain 100% completion of mandatory employee online training for Code of Conduct, Insider Trading, and Whistleblowing</p>	<p>✅ 100% completion of mandatory employee online training for Code of Conduct, Insider Trading, and Whistleblowing</p>



| Our Management Approach


Upholding the highest standards of corporate governance remains a core priority for us. The Board provides strategic leadership and oversight, ensuring that the company is managed in the best interests of Great Eastern Malaysia while taking into account the expectations of shareholders, customers and other stakeholders.

Our governance practices comply in all material aspects with the corporate governance regulations, codes and guidelines applicable in Malaysia. We foster a strong culture of ethical conduct by embedding our Code of Conduct and key corporate policies across our operations. These policies guide employees in fulfilling their responsibilities and are regularly reviewed to ensure ongoing alignment with evolving regulatory requirements and industry expectations.

We continue to strengthen our governance framework through robust oversight mechanisms, enhanced compliance practices and disciplined risk management. In doing so, we promote transparency, accountability and responsible decision-making across the organisation. These efforts help cultivate a culture of integrity and trust, supporting sustainable long-term growth and reinforcing confidence among our customers, employees and stakeholders.

For detailed information on our corporate governance practices, please refer to our Annual Report/Financial Statements.

| Going Forward

 **2026 Target**

Maintain 100% completion of mandatory employee training for Code of Conduct, Insider Trading, and Whistleblowing

Key Sustainability Indicators

Environment ⁹	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Greenhouse Gas Emissions (In-scope for Operational Net Zero target)¹⁰						
Absolute emissions (tCO₂e)	13,104.11	174.07	125.56	11,669.11	179.87	133.92
GHG Scope 1 - Diesel consumption of backup generators	0.00	0.00	0.00	5.32	0.00	0.00
GHG Scope 1 - Fuel consumption of company vehicles	55.70	12.62	19.92	48.78	11.14	20.48
GHG Scope 2 - Electricity consumption of own business operations (Location-based)	13,019.49	148.35	84.74	11,540.23	139.11	79.40
GHG Scope 3 - Business travel by staff	28.92	13.10	20.91	74.78	29.62	34.04
GHG Scope 2 - Electricity consumption of own business operations (Market-Based)	N/A	N/A	N/A	0.00	0.00	0.00
Emissions intensity (tCO₂e per full-time employees)	6.34	0.41	0.37	5.49	0.42	0.39
GHG Scope 1 - Diesel consumption of backup generators	0.00	0.00	0.00	0.00	0.00	0.00
GHG Scope 1 - Fuel consumption of company vehicles	0.03	0.03	0.06	0.02	0.03	0.06
GHG Scope 2 - Electricity consumption of own business operations (Location-based)	6.30	0.35	0.25	5.43	0.32	0.23
GHG Scope 3 - Business travel by staff	0.01	0.03	0.06	0.04	0.07	0.10
Scope 2 Emissions intensity (tCO₂e per square feet)	N/A	N/A	N/A	0.01	0.00	0.00
Other Greenhouse Gas Emissions (tCO₂e)	1,281.09	27.09	69.22	3,230.03	0.00	0.44
GHG Scope 3 - Electricity Consumption of Data Centre	1,281.09	27.09	69.22	3,154.83 ¹¹	0.00	0.00
GHG Scope 3 - Waste generated in operations ¹²	N/A	N/A	N/A	75.20	0.00	0.44
Energy Consumption¹³						
Total Consumption (MWh)	17,184.43	206.89	109.65	15,304.48	195.63	102.66
Energy consumption within the organisation	17,182.55	206.86	109.56	15,300.05	195.63	102.66

Environment ⁹	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Diesel consumption of backup generators	0.00	0.00	0.00	0.02	0.00	0.00
Fuel consumption of company vehicles	0.22	0.05	0.08	0.19	0.04	0.08
Electricity consumption of own business operations	17,182.33	206.81	109.48	15,299.84	195.59	102.58
Electricity Consumption of Data Centres	1.88	0.03	0.09	4.43	0.00	0.00
Total Consumption (GJ)	61,863.95	744.81	394.74	55,096.13	704.27	369.58
Electricity consumption within the organisation	61,857.18	744.70	394.42	55,080.18	704.27	369.58
Electricity consumption of data centres	6.77	0.11	0.32	15.95	0.00	0.00
Energy Consumption Intensity (MWh per full-time employees)	8,308.78	492.53	323.18	7,193.25	454.95	301.05
Diesel consumption of backup generators	0.00	0.00	0.00	0.01	0.00	0.00
Fuel consumption of company vehicles	0.11	0.12	0.24	0.09	0.10	0.24
Electricity consumption of own business operations	8,308.67	492.41	322.94	7,193.15	454.85	300.82
Water Withdrawal						
Total Water Withdrawal (m³)¹⁴	178,706.50	74.00	-	168,510.00	151.00	-¹⁵
Water withdrawal of own business operations, where municipal water withdrawal from high and low water stress regions are 0.2% and 99.8% respectively ¹⁶	178,706.50	74.00	-	168,510.00	151.00	-

⁹ Environmental performance indicators include carbon footprint and water consumption from our operations portfolios, referencing the GHG Protocol and relevant industry standards. This follows the requirements of GHG Protocol Corporate Standard and GHG Corporate Value Chain Standard and uses operational control to consolidate GHG emissions. Where data is available for our operations and the rest of our property portfolio, diesel consumption of backup generators and waste consumption are tracked and reported. Going forward we will expand our scope of reporting to include ESG data on fugitive emissions from refrigerant, emissions from agency and investment buildings.

¹⁰ Greenhouse gas quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

¹¹ Data is reported at consolidated level. Entity-level data for GEGM and GETB in 2025 is unavailable due to limitations in the current allocation methodology.

¹² The estimations used for the proportion of waste directed to landfill and waste directed to incineration applied to calculate GHG Scope 3 Waste generated in operations were sourced from Malaysian Investment Development Authority (MIDA) Waste to Energy for a Sustainable Future.

¹³ From non-renewable sources only. Fuel consumption within the organisation is 1,213.70 GJ. Lower Heating Value and Fuel Density Information were sourced from WRI/WBCSD Greenhouse Gas Protocol Emission Factors for Cross Sector Tools (March 2024). Going forward, we will expand our scope of reporting to include electricity consumption of own business operations from renewable sources.

¹⁴ All water consumption reported is considered freshwater according to GRI 303; 1,000 cubic metres (m3) is equivalent to one megalitre.

¹⁵ Data unavailable due to shared water meter reading with GELM.

¹⁶ Water stress was assessed using WRI.org tool 'aqueduct water risk atlas'. For reporting purposes, we have defined high water stress to be regions where baseline water stress is 40% or higher. Great Eastern Alor Setar is considered a high water stress region.

Key Sustainability Indicators

Environment	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Water withdrawal of own business operations (m ³ per full-time employees)	86.42	0.18	0.00	79.00	0.00	-
Waste Generated						
Total Waste Generated (in metric tonnes)¹⁷	32.65	-	-	67.29	0.00	0.40
E-Waste	1.49	-	-	1.12	0.00	0.00
Paper Waste	31.16	-	-	66.17	0.00	0.40
Total Waste Diverted from Disposal (in metric tonnes)	32.65	-	-	70.05	0.00	0.40
Waste sent to landfill	32.36	-	-	70.05	0.00	0.40
Waste sent for recycling	0.29	-	-	0.00	0.00	0.00
Paper Usage (in reams)	5,361.00	2,471.00	700.00	6,307.00	1,200.00	700.00
Paper Usage (in tonnes)	N/A	N/A	N/A	0.00	0.00	0.00

The following table shows the emission factor used to calculate emissions:

Scope	What has been covered	Emission Factor
1	Diesel consumption of backup generators Fuel consumption of company vehicles	UK Government GHG Conversion Factors for GHG Reporting: "Fuels"
2	Electricity consumption of own business operations	Malaysia Energy Information Hub by Energy Commission (EC) of Malaysia
3	Business Travel	UK Government GHG Conversion Factors for GHG Reporting: "Business Travel - Air"
3	Waste Generated in Operations	UK Government GHG Conversion Factors for GHG Reporting: "Waste Disposal"

¹⁷ Non-hazardous waste only.

Social	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Total Headcount¹⁸	2,068	420	339	2,127	430	341
Female	1,438	273	230	1,476	288	238
Male	630	147	109	651	142	103
Permanent Employees by Gender	2,059	409	338	2,122	421	339
Female	1,433	265	230	1,476	281	237
Male	626	144	108	646	140	102
Contract and Temporary Employees by Gender	9	11	1	5	9	2
Female	5	8	0	0	7	1
Male	4	3	1	5	2	1
Indirect Contract Staff by Gender	216	41	28	231	23	48
Female	145	34	20	167	19	36
Male	71	7	8	64	4	12
Employee Category by Gender (in percentage)	100.00	100.00	100.00	100.00	100.00	100.00
Senior Vice President and above	Female (%)	0.10	0.00	0.59	0.09	0.00
	Male (%)	0.44	0.71	0.29	0.42	0.93
Assistant Vice President and Vice President	Female (%)	7.83	5.95	9.73	8.18	8.14
	Male (%)	7.88	7.14	5.31	8.13	6.28
Managers and Associates	Female (%)	56.19	58.10	57.52	56.70	57.91
	Male (%)	19.44	25.24	25.96	19.56	24.19
Non-executives	Female (%)	5.42	0.95	0.00	4.42	0.93
	Male (%)	2.71	1.90	0.59	2.49	1.63
New Hires by Gender	268	51	51	287	54	61
Female	175	28	38	191	42	42
Male	93	23	13	96	12	19

¹⁸ There are no part-time employees for all two years presented; the full time employees include permanent, contract and temporary. For new hire and employee turnover rates, the denominator is the total employee headcount for the year.

Key Sustainability Indicators

Social	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
New Hires by Age Group	268	51	51	287	54	61
<30	140	27	31	147	17	22
30-49	126	24	20	136	34	36
≥50	2	0	0	4	3	3
New Hire Rate by Gender (%)	13%	12%	15%	13%	13%	18%
Female	12%	10%	17%	13%	15%	18%
Male	15%	16%	12%	15%	8%	18%
New Hire Rate by Age Group (%)	13%	12%	15%	13%	13%	18%
<30	34%	36%	30%	35%	25%	28%
30-49	9%	8%	9%	10%	12%	15%
≥50	1%	-	-	1%	4%	17%
Turnover by Gender	215	54	50	230	42	59
Female	134	33	30	155	25	35
Male	81	21	20	75	17	24
Turnover by Age Group	215	54	50	230	42	59
<30	74	16	20	73	11	20
30-49	110	27	29	128	21	35
≥50	31	11	1	29	10	4
Turnover Rate by Gender (%)	10%	13%	15%	11%	10%	17%
Female	9%	12%	13%	11%	9%	15%
Male	13%	14%	18%	12%	12%	23%
Turnover Rate by Age Group (%)	10%	13%	15%	11%	10%	17%
<30	18%	21%	20%	18%	16%	25%
30-49	8%	10%	13%	9%	7%	14%
≥50	10%	15%	8%	9%	15%	22%

Social	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Total Training Hours per Year	77,780.55	20,469.97	16,967.00	80,067.52	15,265.27	17,095.00
Female	53,857.93	13,179.27	11,837.50	55,983.83	10,113.92	12,032.50
Male	23,922.62	7,290.70	5,129.50	24,083.68	5,151.35	5,062.50
Average Training Hours per Employee	37.61	48.74	50.05	37.63	35.50	50.13
Female	37.45	48.28	51.47	37.90	35.12	50.56
Male	37.97	49.60	47.06	36.99	36.28	49.15
Senior Vice President and above	38.41	46.56	25.00	39.48	30.00	60.00
Assistant Vice President and Vice President	38.30	59.18	56.98	37.72	32.10	57.29
Managers and Associates	38.49	47.67	49.41	37.60	35.72	44.65
Non-executives	28.03	32.67	2.00	24.19	22.91	0.00

Health and Safety	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Occupational Health and Safety						
Number of fatalities	0	0	0	0	0	0
Number of high-consequence injuries	0	0	1	0	0	0
Number of recordable injuries ¹⁹	11	0	0	9	1	4
Recordable work-related ill health cases ²⁰	2	0	0	3	1	0
Lost time incident rate	3.23	0	1.41	2.80	2.31	5.87
Number of employees trained on health and safety standards	1,704	301	22	85	1	9

¹⁹ Recordable injuries include falls and trips with no long-term health impacts on the employees were reported to the internal Occupational Safety and Health Committee as required by local authority.

²⁰ Recordable work-related ill health cases include back pain and trigger finger were reported to the internal Occupational Safety and Health Committee as required by local authority. Preventive action had been implemented on site.

Key Sustainability Indicators

Governance	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Board Composition						
Board independence (%)	66.67	66.67	57.14	71.43	57.14	57.14
Women on the board (%)	33.33	16.67	14.29	28.57	14.29	14.29
Board Composition (in numbers)						
<30	0	0	0	0	0	0
30-49	0	0	0	0	0	0
≥50	6	6	7	7	7	7
Management Diversity						
Women in the management team (%)	25.00	22.20	62.50	31.25	33.33	50.00
Board Composition by Nationality						
Malaysian (%)	66.66	83.33	85.71	57.14	71.43	85.71
British (%)	16.67	16.67	14.29	28.57	28.57	14.29
Republic of China (%)	16.67	0.00	0.00	14.29	0.00	0.00
Ethical Behaviour						
Anti-corruption disclosures	Refer to SR2024			Refer to Financial Crime Prevention, page 44		
Anti-corruption training for employees (%)	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of operations assessed for corruption-related risks (%)	100.00	100.00	100.00	100.00	100.00	100.00
Confirmed incidents of corruption and action taken	0	0	0	0	0	0
Number of substantiated complaints concerning human rights violations	0	0	0	0	0	0
Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	1	4	0	5	0	1

Governance	FY2024			FY2025		
	GELM	GEGM	GETB	GELM	GEGM	GETB
Suppliers²¹						
Total Purchase (RM million)	413.07	7.20*	117.19*	455.80	13.91	66.24
Purchase from Local Suppliers (%)	97.43	100.00*	100.00*	97.00	100.00	99.25
Total Number of Suppliers	1,528*	221*	400*	1,612	261	411
Local Suppliers (%)	97.25*	99.55*	99.00*	97.21	100.00	98.05

Certified	Malaysia
List of relevant certifications	Green Building Index (Design Assessment) for Menara Great Eastern 2

²¹ Restated 2024 data due to errors in calculation methodology. Affected data is marked (*).

GRI Standards Content Index

Statement of use	This consolidated report covering all Great Eastern Malaysia entities has reported with reference to the GRI Standards for the period 1 January to 31 December 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not applicable

GRI Standard	Disclosure Title	Page Reference and Remarks
GRI 2: General Disclosures 2021		
The organisation and its reporting practices		
2-1	Name of the organisation	Company Profile, page 3
	Ownership and legal form	Company Profile, page 3
	Location of headquarters	Company Profile, page 3
	Activities, brands, products, and services	Company Profile, page 3
	Markets served	Company Profile, page 3
	Location of operations	Company Profile, page 3
	Scale of the organisation	Company Profile, page 3
2-2	Entities included in the organisation's sustainability reporting	Company Profile, page 3
2-3	Reporting period, frequency and contact point	Sustainability and financial reporting period: 1 January to 31 December Frequency: Annually Contact point: wecare-my@greatasteamlife.com
2-4	Restatements of information	Significant restatements of data compared to prior years are noted in the section where they appear.
2-5	External assurance	Not applicable
Activities and workers		
2-6	Activities, value chain and other business relationships	Great Eastern Life Malaysia and Great Eastern General Malaysia's offices and branch network can be found on the corporate website, under Contact Us - Branch Network Locations: https://www.greatasteamlife.com/my/en/customer-services/contact-us.html Great Eastern Malaysia engages external service providers in IT, advertising, outsourcing, HR recruitment, legal, real estate/facilities.
	Significant changes to the organisation and its supply chain	There were no significant changes to Great Eastern Malaysia entities and our supply chains during the reporting period.

GRI Standard	Disclosure Title	Page Reference and Remarks
2-7	Information on employees and other workers	Key Sustainability Indicators, page 46
2-8	Workers who are not employees	Key Sustainability Indicators, page 46
Governance		
2-9	Governance structure and composition	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41 Our Approach to Sustainability, page 5
2-10	Nomination and selection of the highest governance body	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41
2-11	Chair of the highest governance body	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41
2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability Governance Structure, page 6
2-13	Delegation of responsibility for managing impacts	Sustainability Governance Structure, page 6
2-14	Role of the highest governance body in sustainability reporting	Sustainability Governance Structure, page 6
2-15	Conflicts of interests	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41

GRI Standards Content Index

GRI Standard	Disclosure Title	Page Reference and Remarks
2-16	Communication of critical concerns	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41
2-17	Collective knowledge of the highest governance body	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41
2-18	Evaluation of the performance of the highest governance body	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28 Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41
2-19	Remuneration policies	Great Eastern Life Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 6-28
2-20	Process to determine remuneration	Great Eastern General Malaysia Financial Statements 2025, Corporate Governance Disclosures, page 8-37 Great Eastern Takaful Berhad Financial Statements 2025, Statement of Corporate Governance, page 7-41
2-21	Annual total compensation ratio	We do not disclose against this metric due to confidentiality constraints.
Strategy, policies and practices		
2-22	Statement from senior decision-maker	Chairman's Statement, page 2
2-23	Values, principles, standards, and norms of behaviour	https://www.greatasterlife.com/my/en/about-us.html https://www.greatasterntakaful.com/en/about-us.html
2-24	Embedding policy commitments	Our Approach to Sustainability, page 5
2-25	Processes to remediate negative impacts	Stakeholder Engagement, page 9
2-26	Mechanisms for seeking advice and raising concerns	Stakeholder Engagement, page 9
2-27	Compliance with laws and regulations	There were no significant instances of non-compliance with laws and regulations in this context during the year.

GRI Standard	Disclosure Title	Page Reference and Remarks
2-28	Membership of associations	Our key memberships include: <ul style="list-style-type: none"> Great Eastern Life Malaysia: Life Insurance Association of Malaysia (LIAM) Great Eastern General Malaysia: General Insurance Association of Malaysia (PIAM) Great Eastern Takaful Berhad: Malaysian Takaful Association (MTA) Asia Investor Group on Climate Change (AIGCC) – participation through Great Eastern Holding Limited's membership
2-29	Approach to stakeholder engagement	Stakeholder Engagement, page 9
2-30	Collective bargaining agreements	In Malaysia, the National Union of Commercial Workers (NUCW) and Insurance Industry Administrative Officers Association (IIAOA) represent the applicable cohorts on collective bargaining in Great Eastern Life Malaysia and Great Eastern General Malaysia. There are no collective bargaining agreements applicable to Great Eastern Takaful Berhad.

GRI 3: Material Topics 2021

3-1	Process to determine material topics	Our Approach to Sustainability, page 10
3-2	List of material topics	Our Approach to Sustainability, page 10
3-3	Management of material topics	Refer to respective chapters of material topics.

GRI 3: Material Topics 2021 / GRI 302: Energy 2016 / GRI 303: Water and Effluents 2018 / GRI 305: Emissions 2016 / GRI 306: Waste 2020

3-3	Management of material topics	Climate Action, page 13
302-1	Energy consumption within the organisation	Key Sustainability Indicators, page 46
302-3	Energy Intensity	Key Sustainability Indicators, page 46
302-4	Reduction of energy consumption	Climate Action, page 13
303-3	Water withdrawal	Key Sustainability Indicators, page 46
305-1	Direct (Scope 1) GHG emissions	Key Sustainability Indicators, page 46
305-2	Energy indirect (Scope 2) GHG emissions	Key Sustainability Indicators, page 46
305-3	Other indirect (Scope 3) GHG emissions ²²	Key Sustainability Indicators, page 46
305-4	GHG Emissions Intensity	Key Sustainability Indicators, page 46

²² This does not include financed emissions.

GRI Standards Content Index

GRI Standard	Disclosure Title	Page Reference and Remarks
306-3	Waste generated	Key Sustainability Indicators, page 47
306-4	Waste diverted from disposal	Key Sustainability Indicators, page 47
306-5	Waste directed to disposal	Key Sustainability Indicators, page 47
Responsible Financing GRI 3: Material Topics 2021		
3-3	Management of material topics	Responsible Financing, page 26
Sustainable Financial Solutions GRI 3: Material Topics 2021		
3-3	Management of material topics	Sustainable Financial Solutions, page 27
Community Development GRI 3: Material Topics 2021 / GRI Financial Sector Supplement Disclosures:		
3-3	Management of material topics	Community Development, page 29
FS14	Initiatives to improve access to financial services for disadvantaged people	Community Development, page 29
People Development GRI 3: Material Topics 2021 / GRI 401: Employment 2018 / GRI 403: Occupational Health and Safety 2018 / GRI 404: Training and Education 2016		
3-3	Management of material topics	People Development, page 34
401-1	New employee hires and employee turnover	Key Sustainability Indicators, page 47
403-5	Worker training on occupational health and safety	Key Sustainability Indicators, page 48
403-9	Work-related injuries	Key Sustainability Indicators, page 48
404-1	Average hours of training per year per employee	Key Sustainability Indicators, page 48
Workplace Diversity GRI 3: Material Topics 2021 / GRI 401: Employment 2016 / GRI 405: Diversity and Equal Opportunity 2016		
3-3	Management of material topics	Workplace Diversity, page 38
405-1	Diversity of governance bodies and employees	Key Sustainability Indicators, page 49
405-2	Ratio of basic salary and remuneration of women to men	We do not disclose against this metric due to confidentiality constraints.

GRI Standard	Disclosure Title	Page Reference and Remarks
Cybersecurity and Data Protection GRI 3: Material Topics 2021 / GRI 418: Customer Privacy 2016		
3-3	Management of material topics	Cybersecurity and Data Protection, page 41
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Key Sustainability Indicators, page 49
Fair Dealing GRI 3: Material Topics 2021 / GRI 417: Marketing and Labelling 2016		
3-3	Management of material topics	Fair Dealing, page 43
417-2	Incidents of non-compliance concerning product and service information and labelling	No significant cases
417-3	Incidents of non-compliance concerning marketing communications	No significant cases
Financial Crime Prevention GRI 3: Material Topics 2021 / GRI 205: Anti-Corruption 2016		
3-3	Management of material topic	Financial Crime Prevention, page 44
205-2	Communication and training about anti-corruption policies and procedures	We achieve 100% completion of mandatory employee training (Cybersecurity, Fraud Risk Management, Whistleblowing, Anti-money Laundering/Countering the Financing of Terrorism, Data Privacy and Protection, Complaint Handling, Insider Trading, and Code of Conduct).
205-3	Confirmed incidents of corruption and action taken	Key Sustainability Indicators, page 49
Governance and Culture GRI 3: Material Topics 2021		
3-3	Management of material topics	Governance and Culture, page 45

TCFD Content Index

Disclosure Focus Area	Recommended Disclosure	Page Reference and Remarks
Governance		
Disclose the organisation's governance around climate-related risks and opportunities.	a. Describe the board's oversight of climate-related risks and opportunities.	Sustainability Governance Structure, page 6
	b. Describe management's role in assessing and managing climate-related risks and opportunities.	Sustainability Governance Structure, page 6, 8
Strategy		
Disclose the actual and potential impacts of climate-related risks and opportunities on the organisation's businesses, strategy and financial planning where such information is material.	a. Describe the climate-related risks and opportunities the organisation has identified over the short, medium and long-term.	Accelerating the Transition to a Net Zero Future, page 14-15
	b. Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy and financial planning.	Accelerating the Transition to a Net Zero Future, page 14-15
	c. Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Accelerating the Transition to a Net Zero Future, page 16-19
Risk Management		
Disclose how the organisation identifies, assesses and manages climate-related risks.	a. Describe the organisation's processes for identifying and assessing climate-related risks.	Climate Action, page 20
	b. Describe the organisation's processes for managing climate-related risks	Climate Action, page 21
	c. Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organisation's overall risk management.	Climate Action, page 20
Metrics and Targets		
Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	a. Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process.	Accelerating the Transition to a Net Zero Future, page 22-24
	b. Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.	Climate Action, page 22, 24 Key Sustainability Indicators, page 46
	c. Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets.	Accelerating the Transition to a Net Zero Future, page 13

Glossary

AAL	Average Annual Loss ("AAL")
ACSR	Advisory Committee on Sustainability Reporting
AI	Artificial Intelligence
AICB	Asian Institute of Chartered Bankers
AIGCC	Asia Investor Group on Climate Change
AML	Anti-money laundering
B40	Bottom 40%
BEV	Battery Electric Vehicles
BRMC	Board Risk Management Committee
CCPT	Climate Change Principle-based Taxonomy
CRMSA	Climate Risk Management and Scenario Analysis
CFT	Countering the financing of terrorism
COP	Conference of Parties
CPF	Countering proliferation financing
CSR	Corporate Social Responsibility
CVaR	Climate Value At Risk
EnRM	Environmental Risk Management
ESG	Environmental, social, and governance
EV	Electric Vehicle
EVIC	Enterprise Value Including Cash
E-Waste	Electronic Waste
GBI	Green Building Index
GEC	Great Eastern Cares
GEGM	Great Eastern General Malaysia
GEGS	Great Eastern General Insurance Limited, Singapore
GEH	Great Eastern Holdings Limited
GELM	Great Eastern Life Malaysia
GEM	Great Eastern Mall
GETB	Great Eastern Takaful Berhad
GHG	Greenhouse Gases
GJ	Gigajoule

GRI	Global Reporting Initiative
GWP	Gross Written Premium
IAE	Insurance-Associated Emissions
ICAAP	Internal Capital Adequacy Assessment Process
IFRS	International Financial Reporting Standards
IPCC	United Nations Intergovernmental Panel on Climate Change
ISSB	International Sustainability Standards Board
JC3	Joint Committee on Climate Change
KPI	Key Performance Indicators
LIAM	Life Insurance Association of Malaysia
MGE	Menara Great Eastern
MWh	Megawatt-hour
NatCat Modelling	Natural Catastrophe Modelling
NDC	Nationally Determined Contributions
NGFS	Network for Greening the Financial System
NZIA	Net Zero Insurance Alliance
OCBC	Oversea-Chinese Banking Corporation
PCAF	Partnership for Carbon Accounting Financials
PML	Probable Maximum Loss
PSI	Principles for Sustainable Insurance
RACM	Risk Assessment Criteria Matrix
RCP	Representative Concentration Pathways
REC	Renewable Energy Certificates
RCSA	Risk and Control Self Assessment
SMT	Senior Management Team
TCFD	Task Force on Climate-related Financial Disclosures
tCO₂e	Tonnes of Carbon Dioxide Equivalent
TPD	Total and permanent disability
UN PRI	United Nations Principles for Responsible Investment
UN PSI	United Nations Principles for Sustainable Insurance
VBIT	Value-Based Intermediation for Takaful
WACI	Weighted Average Carbon Intensity (WACI)

Cautionary Note Regarding Forward-Looking Statements

This report may include forward-looking statements relating to Great Eastern Malaysia's financial condition, sustainability strategy, climate-related matters, operational performance, business priorities and governance considerations. Any statement that does not relate exclusively to a historical or current fact should be regarded as forward-looking. Such statements reflect current expectations, assumptions and projections about future events and outcomes, and are often identified by words such as "anticipate", "could", "estimate", "expect", "intend", "may", "moving forward", "plan", "potential", "seek", "target", "will", "would" and similar expressions.

Forward-looking statements inherently involve risks and uncertainties, and undue reliance should not be placed on them. Great Eastern Malaysia operates in a constantly changing environment where new risks may emerge and previously identified risks may evolve. Actual results may differ materially from those expressed or implied, due to various factors including, but not limited to, market conditions, regulatory developments, macroeconomic changes, climate-related risks, operational constraints and other unforeseen circumstances. In particular, climate-related forward-looking statements—including those relating to emissions-reduction targets, transition pathways and scenario analysis—are based on assumptions that may not materialise and rely on estimations, expert judgment and climate models or methodologies considered appropriate at the time of reporting.

Goals, targets and commitments described in this report are aspirational and subject to change. They do not constitute guarantees or create legal obligations, and Great Eastern Malaysia does not guarantee that any targets or commitments will be achieved, nor that achievement—if any—will necessarily result in positive sustainability outcomes or impacts.

The material provided in this report is for informational purposes only, and none of the statements contained in this report should be construed as financial, investment, legal or other advice. Forward-looking statements speak only as of the date they are made. Great Eastern Malaysia undertakes no obligation to update or revise any forward-looking statements contained in this report.

