

# Seamless, Accessible and Trusted Healthcare



# Sustainability Report 2025



# 01

## INTRODUCTION

- 04 About Us
  - What we do
  - Why we exist
- 06 Message from Our Company
- 07 2025 Report Highlights
- 08 Awards and Recognition
- 09 About This Report
  - Reporting Scope
  - Reporting Standards
  - Feedback

# 02

## OUR SUSTAINABILITY STRATEGY AND APPROACH

- 12 Sustainability Governance
- 13 Materiality
- 15 Material Topics, Targets, and Performance
- 18 Approach to Stakeholder Engagement
- 20 Membership Associations

# 03

## ACHIEVING SUSTAINABLE ECONOMIC DEVELOPMENT

- 21 What We've Achieved
- 22 Seamless, Accessible and Trusted Healthcare for All
  - Our Strategy in Action
  - The Impact So Far
  - Our Road Ahead
- 32 Strengthening Our Business Foundations
  - Our Strategy in Action
  - The Impact So Far
  - Our Road Ahead



# 04

## MANAGING OUR ENVIRONMENTAL FOOTPRINT

- 39 What We've Achieved
- 40 Tackling Medical Waste Responsibly
  - Our Strategy in Action
  - Waste Reduction Efforts
  - The Impact So Far
  - Our Road Ahead
- 47 Powering Change: Our Energy and Climate Change Management
  - Our Strategy in Action
  - The Impact So Far
  - Climate-related Disclosures
  - Our Road Ahead

# 05

## CARING FOR OUR PEOPLE AND COMMUNITIES

- 69 Workforce Composition and Dynamics
  - Our Workforce Snapshot
  - New Hires and Turnovers
- 74 People First: Growing Our Team from Within
  - Our Strategy in Action
  - The Impact So Far
  - Our Road Ahead
- 97 Patients at the Heart: Safe, Quality Care Always
  - Our Strategy in Action
  - The Impact So Far
  - Our Road Ahead
- 105 Supporting Our Communities: Social Responsibility and Community Impact
  - Our Strategy in Action

# 06

## UPHOLDING GOOD BUSINESS CONDUCT

- 116 What We've Achieved
- 117 Doing What's Right: Ethics in Action
  - Our Strategy in Action
  - Our Road Ahead
- 122 Trust, in Every Transaction
  - Our Strategy in Action
  - Our Road Ahead
- 128 Protecting Your Data
  - Our Strategy in Action
  - The Impact So Far
  - Our Road Ahead

# 07

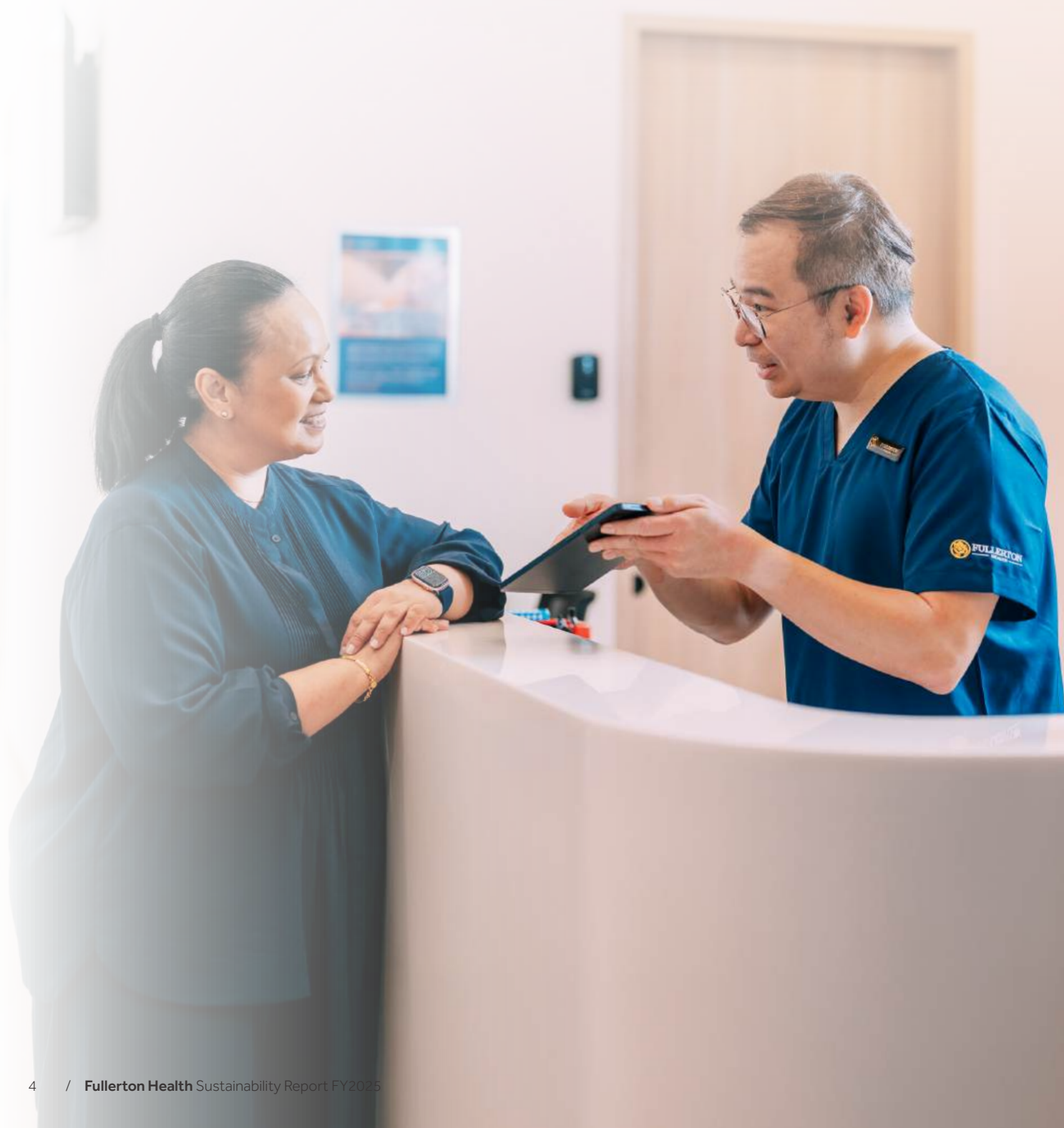
## DATA AND REPORTING FRAMEWORKS

- 134 Reporting Methodology
- 137 GRI Content Index
- 144 Climate-related Disclosure Index
- 146 Climate-related Disclosures
- 147 Data Performance Tables (Philippines)

## About Us

[GRI 2-1, 2-6]

Established in 2010, Fullerton Health Private Limited (“Fullerton Health Group”, “Fullerton Health” or the “Company”) is a leading healthcare solutions provider across Asia Pacific. Headquartered in Singapore, we operate across seven countries: Singapore, the Philippines, Indonesia, Vietnam, Malaysia, Mainland China and Hong Kong SAR, and Papua New Guinea.



## What We Do



**14.5 Million**

Health Transactions  
Annually



**Seven Countries**

Across Asia Pacific



**558**

Owned Facilities



**20,611**

Network Providers



**612**

Medical Professionals



**7,839**

Employees

Fullerton Health delivers comprehensive healthcare services that support the full patient care journey, ranging from managed care and network management, to preventive and primary care, diagnostics, specialty and ancillary services. Our clients include corporate and insurer partners, who benefit from our clinical quality assurance, broad healthcare network access, administrative efficiency, and cost-effective solutions. Our subsidiaries also offer complementary services such as pharmacy and ambulance support. For further details on our full range of offerings and our subsidiary operations, please refer to our [website](#).

## Why We Exist

Guided by our purpose of delivering seamless, accessible, and trusted healthcare for all, Fullerton Health is committed to improving healthcare experiences and outcomes for millions of people across Asia Pacific. As a trusted partner and provider of best in class healthcare solutions, we deliver exceptional healthcare experiences through innovation, operational excellence, and strategic collaboration across our network. We continuously share knowledge, adopt emerging technologies, and strengthen our network to support healthier lives and more resilient healthcare systems across the region.



**Integrity**

We do the right thing  
and we 'walk the talk'



**Compassion**

We care deeply for our  
patients and place them at the  
center of everything we do



**Teamwork**

We value and nurture  
our people to achieve  
excellence together



**Partnership**

We build long-term  
relationships with our partners  
and healthcare community



**Innovation**

We dare to create and  
to embrace change

# Message from Our Company

## Dear Stakeholders,

As Fullerton Health continues to grow and evolve across Asia Pacific, sustainability remains integral to how we deliver care, manage risk, and create long-term value. We are pleased to present Fullerton Health Group's fourth Sustainability Report for the period from 1 January to 31 December 2025, which outlines our progress in embedding economic, environmental, social, and governance considerations across our strategy, operations, and decision-making.

Healthcare systems across Asia Pacific are undergoing a period of significant transition. Ageing populations, growing demand for healthcare services, and rising expectations around service quality and continuity are reshaping how care is accessed and experienced. Patients, partners, and communities are increasingly looking beyond affordability alone, placing greater emphasis on reliability, continuity, and trust across the healthcare journey. As Fullerton Health expands across diverse countries, aligning a clear direction and shared ambition has therefore become increasingly important.

Against this backdrop, we refreshed our organisational direction during the year to clarify how we deliver value across the region. This evolution reflects our belief that meaningful healthcare outcomes are shaped not only by access and cost, but by the quality, consistency, and reliability of care. As a trusted partner and provider of best-in-class healthcare solutions, we remain focused on transforming healthcare delivery through innovation, operational excellence, and strong partnerships, while responding to the evolving needs of individuals, employers, and healthcare systems across Asia Pacific.

In 2025, this strategic direction was reflected in tangible progress across the Group. We continued to expand access to healthcare services across our network, with 4.10 million total lives covered annually across seven countries, while investing further in digitalisation and technology-enabled solutions to improve care coordination and service efficiency. These investments support more integrated and patient centred care pathways, while strengthening our ability to manage rising demand in a sustainable manner. At the same time, we maintained a strong focus on governance and risk oversight, reinforcing ethical conduct and operational resilience as the Group continues to scale.

This year's report reflects an expanded reporting scope, with Vietnam included as a new reporting country for the first time. This marks an important milestone in our sustainability journey and underscores our commitment to transparency as our regional footprint grows. As our operations in Vietnam continue to mature, we expect the scope and depth of sustainability disclosures for this market to expand progressively, in line with business development and evolving reporting practices. In parallel, as our sustainability reporting matures, we are strengthening our approach to climate related disclosures by building on our alignment with the Task Force on Climate-related Financial Disclosures ("TCFD") and working towards greater alignment with the International Sustainability Standards Board ("ISSB") IFRS Sustainability Disclosure Standards.

Strong governance continues to underpin our approach to sustainable value creation. Our Board provides oversight of ethical conduct, sustainability-related risks and opportunities, and long-term organisational resilience, supported by management teams across our countries. We remain committed to safeguarding patient wellness and safety, supporting the development and well-being of our people, and strengthening partnerships with governments, healthcare providers, and communities. These priorities are guided by our values of Teamwork, Compassion, Innovation, Integrity, and Partnership, which shape our culture and how we work together.

We are supported by a shareholder base that is aligned with our long-term growth strategy and commitment to sustainable healthcare delivery. Together with our existing shareholders, these partnerships strengthen our ability to pursue disciplined regional expansion, scale integrated and digitally enabled healthcare services, and invest responsibly, while reinforcing governance discipline and a long-term perspective as we work towards improving healthcare experiences and outcomes across the region.

We extend our sincere appreciation to our stakeholders for their continued trust and engagement. As we look ahead, Fullerton Health remains committed to building a resilient, responsible, and future ready healthcare organisation that delivers sustainable value for our patients, people, partners, and the communities we serve.

Sincerely,  
Fullerton Health

## 2025 Report Highlights



### EXPANDED THE SCOPE OF SUSTAINABILITY REPORTING

to include Fullerton Health (Vietnam)

### FOUR NEW CLINICS

opened across  
Singapore and  
Philippines

**302,096** NEW LIVES ONBOARDED  
IN THE PHILIPPINES

through our Healthcare Management Organisation ("HMO"), Healthcare Management, and Clinic Services programmes in 2025,

BRINGING TOTAL LIVES TOUCHED TO **2,743,227**



**100%**

compliance with regulatory requirements for waste handling across the Group

### EXPANDED SCOPE OF GHG EMISSIONS INVENTORY

Including Singapore specialist clinics and Fullerton Health (Vietnam)

### CLIMATE-RELATED DISCLOSURES

with reference to the ISSB IFRS S2 Recommendations



### ZERO FATALITIES

as result of work-related injuries and ill-health for non-frontline employees across the Group

**100%**  
OF ELIGIBLE  
EMPLOYEES<sup>1</sup>

received regular performance and career development reviews across the Group

### ZERO INCIDENTS OF NEEDLE-STICK INJURIES

for patients across the Group

**61** COMMUNITY  
PROJECTS

with active employee participation were carried out across the Group



### ACHIEVED ISO 27001:2022 CERTIFICATION FOR INFORMATION SECURITY MANAGEMENT

across the Group

**100%**

### ACHIEVEMENT OF LOCAL GOVERNMENT<sup>2</sup> CERTIFICATION RENEWALS

for fully owned clinics across the Group

**100%** COMPLETION OF DATA  
PRIVACY TRAINING

for new employees as part of onboarding for Fullerton Health (Singapore), Fullerton Health (Philippines) and Fullerton Health (Vietnam)

### ALL NEW SUPPLIERS WERE SCREENED

using the Code of Conduct for Fullerton Health (Singapore), Fullerton Health (Philippines) and Fullerton Health (Vietnam)

<sup>1</sup> Eligible employees refer to employees eligible for bonuses for Fullerton Health (Singapore) and regular employees for Fullerton Health (Philippines). For Fullerton Health Group of Companies Indonesia and Fullerton Health (Vietnam), both permanent and contract employees receive performance and development reviews.

<sup>2</sup> Local healthcare authorities refer to Ministry of Health ("MOH") for Singapore, Department of Health ("DOH") for Philippines, and Kementerian Kesehatan (Ministry of Health Indonesia or "Kemenkes") for Indonesia.

## Awards and Recognition

[GRI 2-22]



### 1 Star 5 Golds 43 Silver

Fullerton Health (Singapore) was awarded multiple awards at Singapore Healthcare Service Awards ("SHQSA"), which honours outstanding healthcare professionals who have delivered quality care and exceptional service. This is a testament to the excellent quality of service delivered by our staff.

### Company of Good (3 Hearts)

This accolade highlights Fullerton Health (Singapore)'s commitment to creating positive social impact and fostering a culture of care and community. By uplifting individuals, strengthening societies, and protecting the environment, Fullerton Health (Singapore) strives to create a better future for the wider community while operating in a more sustainable and purposeful manner. This award was conferred in 2024 and remains valid for two-year period through to 2026.

### Service Innovation of the Year

RadLink Philippines was awarded the Service Innovation of the Year at the coveted Healthcare Asia Awards 2025, recognising its pioneer approach in diagnostic imaging and preventive healthcare in the Philippines. This achievement highlights RadLink's innovative service model, with the launch of the country's first Executive Health Screening Centre, which integrates advanced imaging, digital enablement, and a patient-centric care experience to deliver faster, more efficient and personalised healthcare outcomes.

### Company of the Year

Aventus Medical Care, Inc., a subsidiary of Fullerton Health (Philippines), was honoured as a distinguished leader setting new standards on Innovation, Leadership and Business Growth, receiving the Company of the Year Award at the Philippines Leadership Awards 2025. This award reaffirms our commitment to lead with purpose and to effect meaningful change in all the communities we serve in the Philippines.

## SINGAPORE HEALTH QUALITY SERVICE AWARDS 2025

Celebrating Healthcare's  
Brightest Stars



**HEALTHCARE ASIA  
AWARDS 2025**



# About This Report

[GRI 2-2, 2-3]

## Reporting Scope

The scope of this report encompasses the operations of Fullerton Health and its key subsidiaries in Singapore, the Philippines, Indonesia and Vietnam. For ease of reference, the entities mentioned in this report are as follows:

### Fullerton Health (Singapore)

Radlink<sup>3</sup>

Urban Rehab

Medisol Solutions

Fullerton Health Hub  
and other clinics<sup>4</sup>

Integrated Health  
Plans<sup>5</sup> ("IHP Singapore")

Comfort Ambulance

*Note: Comfort Ambulance, Fullerton Health Hubs and other clinics will only be included in the scope of environmental data reporting.*

### Fullerton Health (Philippines)

Asalus Corporation  
(Intellicare)

Avega Managed Care, Inc.

Aventus Medical Care, Inc.

*The three entities above can be collectively and interchangeably referred to as the "Intellicare Group" or "Fullerton Health (Philippines)."*

### Fullerton Health Group of Companies Indonesia ("FHGI")

PT Global Assistance  
and Healthcare ("GAH")

PT Global Asistensi  
Medika ("GAM")

PT Fullerton Health  
Indonesia ("FHI")

PT E-Tirta Medical  
Centre ("TMC")

PT Gunung Sahari  
Group ("GSG")

*This year's sustainability report covers three clinics located in Greater Jakarta, which are Global Assistance Medical Centre ("GAMC"), TMC Bellagio and Gunung Sahari Kelapa Gading ("GSKG") Laboratory.*

### Fullerton Health (Vietnam)

Fullerton Health Vietnam  
("FHVI")

*Note: Fullerton Health (Vietnam) does not operate any clinics*

This report reflects information on Fullerton Health Group's sustainability performance for FY2025, with prior period performance ("FY2024") indicated where applicable, for useful comparison.

<sup>3</sup> Scope of operations for Radlink include both Singapore and Philippines operations.

<sup>4</sup> Consists of Fullerton Health Hub clinics, and other subsidiaries such as Gethin-Jones Practice Pte. Ltd., Drs Trythall Hoy Davis Pte. Ltd., and Comfort Ambulance & Services Pte. Ltd.

<sup>5</sup> Scope of operations for IHP only include Singapore operations.

## Reporting Standards

This report has been prepared with reference to the following reporting standards and frameworks:

Global Reporting Initiative  
("GRI") Standards 2021

United Nations Sustainable  
Development Goals ("UNSDGs")

We are also in the midst of transitioning our climate-related disclosures from the Taskforce on Climate-related Financial Disclosures (TCFD) to the recently launched International Sustainability Standards Board (ISSB) International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards - IFRS S1 General Requirements for Disclosure of Sustainability related Financial Information and IFRS S2 Climate related Disclosures.

By adopting the internationally recognised GRI Standards and TCFD/ISSB recommendations, Fullerton Health Group ensures that its reporting remains transparent, consistent and comparable with industry peers. The GRI and Climate Disclosures Content Index can be found on [page 137](#).

In alignment with the UN 2030 Agenda for Sustainable Development, Fullerton Health Group has identified nine UN SDGs for the current reporting period. Our targets, ongoing initiatives and GRI disclosures are aligned with these UN SDGs. This alignment informs the development of Fullerton Health Group's business objectives and strategic action aimed at promoting sustainable development.

We will continue to communicate our annual sustainability performance and progress. Where applicable, we will consider and adopt other reporting standards to customise disclosure content for various stakeholders in future reports. While Fullerton Health has not sought external assurance for the information disclosure within this report, we will consider doing so as our reporting matures over time.

## Feedback

For more information, please reach us at 6 Raffles Boulevard, #03-308 Marina Square, Singapore 039594 or contact us at +65 6333 3636 / [assistme@fullertonhealth.com](mailto:assistme@fullertonhealth.com).

# Our Sustainability Strategy and Approach

At Fullerton Health, we seek to enhance healthcare across our seven operating countries by ensuring that quality care remains seamless, accessible and trusted for all. Guided by this commitment, we continue to cultivate strategic partnerships and drive innovation to strengthen our service delivery and create long-term value for the communities we serve.

We have made steady progress in embedding sustainability goals across our operations and broader ecosystem. Anchored in our organisational values and overseen by the Sustainability Leadership Committee, we remain focused on continuously strengthening our sustainability strategy and governance framework to support long-term resilience. This approach outlines our priorities for identifying and managing material sustainability topics, aligned with our values of Compassion, Teamwork, Innovation, Partnership, and Integrity.

## Fullerton Health's Sustainability Framework

- Takes reference from the Global Reporting Initiative standards, with **four key pillars**
- Encompasses Fullerton Health's Sustainability Vision, environmental, social, economic and governance goals
- Highlights **shared values across our value chain**

### Fullerton Health's Sustainability Vision

Harnessing our purpose and shared values of integrity, compassion, teamwork, partnership and innovation, we aim to provide seamless, accessible and trusted healthcare for all in Asia Pacific.



#### Environmental

##### Waste Management

Support the circular economy for resource efficiency and manage waste in a responsible manner to ensure patient safety

##### Energy and Climate Change Management

Minimising environmental impact through effective energy and climate change management

#### Social

##### Corporate Citizenship, Partnership, and Collaboration

Promote the wellbeing and safety of our patients, employees, and community by fostering strong corporate citizenship, partnerships, and collaborations

##### Patient Wellness, Safety, and Service Quality

Enhance patient care by prioritising wellness, safety, and service quality

##### Employee Wellness and Development

Invest in employee wellness and development while supporting disadvantaged groups

#### Economic

##### Seamless, Accessible and Trusted Healthcare for All

##### Economic Performance

Contribute to healthcare development and economic growth in Asia Pacific, while reducing inequalities in the provision of care

#### Governance

##### Anti-Corruption

##### Responsible Business Practice and Collaboration

##### Data Governance, Security and Ethical Management

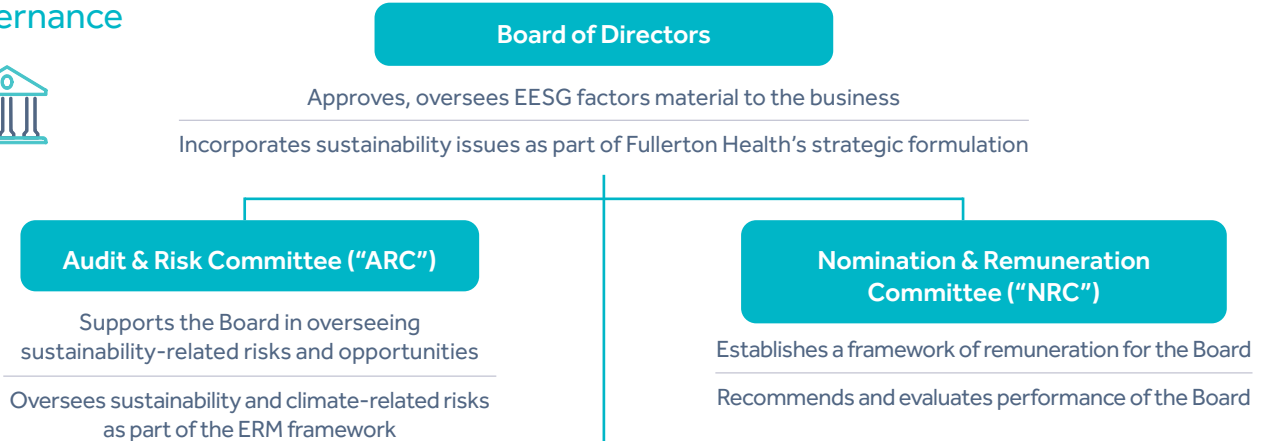
Uphold strong corporate governance and business practices

# Sustainability Governance

[GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-17, 2-18, 2-20]

Fullerton Health Group's comprehensive and well-established governance structure ensures that sustainability is effectively managed and integrated across the organisation at all levels. Each tier of our governance structure carries clearly defined responsibilities to govern, manage, and implement sustainability-related matters.

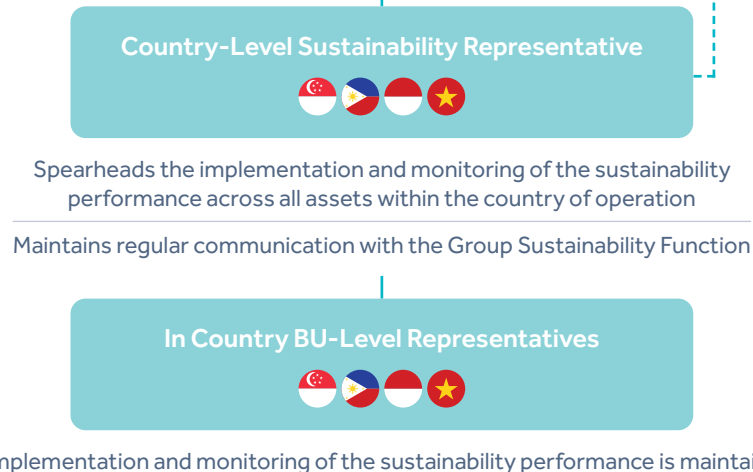
## Governance



## Management



## Execution



\*Group Senior management comprises of leadership from various country markets, including the Board of Directors from Philippines, Indonesia and Vietnam

The Board of Directors is responsible for formulating Fullerton Health's sustainability strategy and overseeing risk management, sustainability initiatives, and corporate governance. It also manages and monitors significant sustainability issues, ensuring these considerations are integrated into our business and strategic planning.

Supporting the Board, the Audit & Risk Committee ("ARC") and the Nomination & Remuneration Committee ("NRC") play key leadership roles in supporting sustainability-related governance and oversight. In particular, the ARC oversees and reviews Fullerton Health's enterprise risk management ("ERM") framework to ensure that the register of risks, including sustainability and climate-related risks and opportunities ("CRROs"), remain current. The Group also ensure that leaders stay informed of relevant industry and regulatory developments and receive relevant ESG training where appropriate.

The Board is supported in its oversight of sustainability-related matters by Group Senior Management, including the Chief Executive Officer and Chief Sustainability Officer. Group Senior Management oversees the development and implementation of the Group's sustainability objectives, strategies, and performance and provides updates to the Board on sustainability initiatives and outcomes.

As part of our ongoing strengthening, Fullerton Health is in the process of establishing a Risk & Sustainability Committee. This committee is expected to provide formal oversight of ESG-related risks, climate considerations, and sustainability growth initiatives. Interim governance is currently managed at the Country-Level Senior Management, with the committee expected to be formalised by 2026.

At the operational level, country-management teams are supported by individuals responsible for executing sustainability initiatives. These representatives, appointed at both country and business unit levels, serve as vital links between the Group Sustainability Function and their respective regions. They play a key role in advancing sustainability initiatives, managing performance, and meeting objectives, ensuring effective management of our EESG material topics across the organisation.

## Materiality

[GRI 3-1, 3-2]

Fullerton Health conducted its initial materiality assessment in FY2021 establishing the foundation for identifying EESG topics that are critical to the business. In 2023, a materiality refresh exercise was carried out to reassess the continued relevance of existing EESG topics and identify potential emerging issues, taking into account industry developments, sustainability trends, and emerging regulatory requirements.

Our materiality approach takes into consideration our various stakeholders' inputs and is summarised below:

### Our Materiality Approach



#### Identification

Preliminary sustainability matters are identified based on desktop research (i.e., Industry publications, global standards, regulatory requirements, market trends) and peer review.



#### Assessment and Ranking

Through a survey and interview session, stakeholders are engaged to assess and rank the importance and impact of each topic identified on Fullerton Health's business and operations.



#### Prioritisation and Validation

Topics are prioritised and mapped onto a matrix based on the importance and impact of the topic. Final materiality results and a new list of identified topics is presented to the Board and higher management for validation and endorsement.

Through this exercise, 10 EESG topics were identified as material to Fullerton Health. These topics have been approved by Senior Management and will continue to guide the Group's sustainability strategy, priorities, and initiatives. A further comprehensive reassessment of material topics is planned in the medium term envisaged for 2027 or 2028, to ensure continued relevance as the Group and its operating environment evolve. The materiality matrix below outlines the varying ranks of importance to external stakeholders and the business.

## Our Materiality Matrix

1

Data Governance, Security  
and Management

2

Patient Wellness, Safety  
and Service Quality

3

Seamless, Accessible and  
Trusted Healthcare for All

4

Employee Wellness  
and Development

5

Anti-Corruption

6

Responsible Business  
Practice and Collaboration

7

Corporate Citizenship,  
Partnership and Collaboration

8

Economic Performance

9

Medical Waste

10

Energy and Climate  
Change Management

Importance to External Stakeholders

Low

Impact to Business

High

Legend

Economic

Environmental

Social

Governance

Moving forward, Fullerton Health will continue to assess and monitor the relevance of these material EESG topics, by drawing upon insights obtained from the evolving business environment, upcoming regulations, as well as our interactions with key stakeholders.

# Material Topics, Targets, and Performance

[GRI 3-1, 3-2, 3-3]

Fullerton Health has established clear targets for our EESG initiatives, ensuring that our actions remain measurable and focused. These targets are primarily set at the group level and are aligned with the UN SDGs. Our structured approach enables us to effectively track our sustainability progress and assess the success of our EESG initiatives across each material topic, strengthening our efforts to drive sustainability across the group.

 Achieved  Partially Achieved  Not Achieved

| Material Topic                                                   | 2025 Group Targets and Progress<br><i>Note: For targets marked as 'partially achieved,' the target has been achieved by some, but not all entities within the Group.</i>                                   | UNSDGs Supported                                                                                                                                                                                                                                                                                                                           | Scope of Targets                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Achieving Sustainable Economic Development                       |                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                         |
| Seamless, Accessible and Trusted Healthcare for All <sup>6</sup> |  5% annual increase in lives onboarded                                                                                   |     |                                                                                                |
| Economic Performance                                             |  Secure financial resilience in an economy that is progressively shaped by environmental and social factors             |                                                                                                                                                                                                                                                         |     |
| Managing Our Environmental Footprint                             |                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                         |
| Medical Waste                                                    |  No fines for infringements of regulations for handling waste <sup>#</sup>                                              |                                                                                  |                                                                                          |
| Energy and Climate Change Management                             |  Compute our carbon footprint (Scope 1 and Scope 2 emissions)                                                           |                                                                                                                                                                      |     |
|                                                                  |  Conduct climate risk assessment for key operations                                                                     |                                                                                                                                                                                                                                                         |     |
| Caring for Our People and Communities                            |                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                         |
| Employee Wellness and Development                                |  Zero incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees |                                                                                                                                                                      |                                                                                          |
|                                                                  |  Zero fatalities as result of work-related injuries and ill-health for non-frontline employees                          |                                                                                                                                                                                                                                                                                                                                            |                                                                                          |

<sup>6</sup> Target is not applicable to Fullerton Health Group of Companies Indonesia, as it operates a different business model focused on company memberships in Third-party Administrator ("TPA") and individual patient visits rather than individual onboarding.



Achieved



Partially Achieved



Not Achieved

| Material Topic                                              | 2025 Group Targets and Progress<br><i>Note: For targets marked as 'partially achieved,'<br/>the target has been achieved by some,<br/>but not all entities within the Group.</i>                        | UNSDGs Supported                                                                                                                                                                                                                                             | Scope of Targets                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Caring for Our People and Communities                       |                                                                                                                                                                                                         |                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                         |
| Employee<br>Wellness and<br>Development                     |  100% of eligible employees <sup>7</sup> receive regular performance and career development reviews                    |                                                                                            |             |
|                                                             |  30% of female representation in senior management <sup>8</sup>                                                        |                                                                                                                                                                                                                                                              |             |
|                                                             |  Zero incidents of needle-stick injuries for employees                                                                 |                                                                                                                                                                                                                                                              |                                                                                                |
| Patient<br>Wellness,<br>Safety and<br>Service Quality       |  Zero incidents of needle-stick injuries for patients                                                                 |                                                                                                                                                                            |                                                                                             |
|                                                             |  Zero incidents of dispensing error                                                                                  |                                                                                                                                                                                                                                                              |                                                                                          |
| Corporate<br>Citizenship,<br>Partnership,<br>and Innovation |  Two local community engagement projects with active employee participation <sup>#</sup>                             |    |                                                                                          |
|                                                             |  \$300k of annual spending on social enterprises <sup>#</sup>                                                        |                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                    |
|                                                             |  90% of annual spending on local suppliers                                                                           |                                                                                                                                                                                                                                                              |                                                                                          |
| Upholding Good Business Conduct                             |                                                                                                                                                                                                         |                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                         |
| Responsible<br>Business<br>Practices and<br>Collaboration   |  Minimal cases of significant fines and non-monetary sanctions for non-compliance with relevant laws and regulations |                                                                                        |     |
|                                                             |  100% of new suppliers were screened using Code of Conduct                                                           |                                                                                                                                                                                                                                                              |                                                                                          |

<sup>7</sup> Eligible employees refer to employees eligible for bonuses for Fullerton Health (Singapore) and regular employees for Fullerton Health (Philippines). For Fullerton Health Group of Companies Indonesia and Fullerton Health (Vietnam), both permanent and contract employees receive performance and development reviews.

<sup>8</sup> Senior Management refers to individuals holding positions at the level of Assistant Vice President (AVP) or higher.



Achieved



Partially Achieved



Not Achieved

| Material Topic                                            | 2025 Group Targets and Progress<br><i>Note: For targets marked as 'partially achieved,'<br/>the target has been achieved by some,<br/>but not all entities within the Group.</i>           | UNSDGs Supported                                                                                                                                                    | Scope of Targets                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Upholding Good Business Conduct                           |                                                                                                                                                                                            |                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                         |
| Responsible<br>Business<br>Practices and<br>Collaboration |  100% of fully owned clinics pass local healthcare authorities <sup>9</sup> license certification/renewal |   |                                                                                                |
|                                                           |  100% of panel clinics/doctors registered under local healthcare authorities <sup>10</sup>                |                                                                                                                                                                     |                                                                                                                                                                                   |
| Anti-Corruption                                           |  100% of new employees completing anti-bribery and corruption training as part of onboarding*             |                                                                                    |             |
| Data<br>Governance,<br>Security and<br>Management         |  100% completion of data privacy training for new employees as part of onboarding*                      |                                                                                  |     |
|                                                           |  Zero major complaints concerning breaches of patient privacy                                           |                                                                                                                                                                     |     |
|                                                           |  Zero data security breaches relating to regulatory requirements                                        |                                                                                                                                                                     |     |

# IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

\* Target is applicable to Fullerton Health Group of Companies Indonesia, except for TMC Indonesia, where new employees complete the training according to scheduled sessions rather than during onboarding.

<sup>9</sup> Local healthcare authorities refer to Ministry of Health ("MOH") for Singapore, Department of Health ("DOH") for Philippines, and *Kementerian Kesehatan* (Ministry of Health Indonesia or "Kemenkes") for Indonesia.

<sup>10</sup> Local healthcare authorities refer to MOH and Singapore Medical Council ("SMC") for Singapore and Ikatan Dokter Indonesia ("IDI") and Kemenkes for Indonesia.

# Approach to Stakeholder Engagement

[GRI 2-29]

Fullerton Health actively interacts with our stakeholders to strengthen relationships, gain deeper insights and address their concerns in a timely manner. This proactive approach also helps mitigate any potential negative impacts that may arise from unmet expectations.

The table below outlines the **eight key stakeholder groups** that significantly influence or are substantially impacted by Fullerton Health's sustainability performance.

|                                   |                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Investors and Shareholders</b> | <b>Engagement Methods:</b><br><a href="#">Shareholder meetings</a><br><a href="#">Roadshows</a>                                                                                                                                                                                                                              | <b>Stakeholder Interest and Concerns:</b><br><a href="#">Corporate governance</a><br><a href="#">Legal compliance</a><br><a href="#">Long-term value of the business</a><br><a href="#">Sustainability reporting disclosures and performance</a>                                                                                                   | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br><a href="#">Ensuring strong Board oversight and internal controls</a><br><a href="#">Integrating sustainability into business strategy</a>                                                                                                     |
|                                   | <b>Engagement Methods:</b><br><a href="#">Intranet</a><br><a href="#">Onboarding orientation</a><br><a href="#">Annual appraisals and performance reviews</a><br><a href="#">Internal communication channels</a><br><a href="#">Townhalls</a><br><a href="#">Employee surveys</a><br><a href="#">CEO engagement sessions</a> | <b>Stakeholder Interest and Concerns:</b><br><a href="#">Occupational health, safety, and wellness</a><br><a href="#">Remuneration, benefits, and opportunities</a><br><a href="#">Training and development</a><br><a href="#">Workers' rights</a>                                                                                                 | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br><a href="#">Creating a safe and fair working environment for all workers</a><br><a href="#">Providing opportunities for growth and development</a>                                                                                             |
|                                   | <b>Engagement Methods:</b><br><a href="#">Service provision and engagement</a><br><a href="#">Social media engagement</a><br><a href="#">Customer feedback channels</a><br><a href="#">Annual client events</a>                                                                                                              | <b>Stakeholder Interest and Concerns:</b><br><a href="#">Seamless, accessible and trusted healthcare for all</a><br><a href="#">Quality and safe healthcare services</a><br><a href="#">Patient wellness and experience</a><br><a href="#">Data privacy and protection</a><br><a href="#">Updates on the latest developments in the healthcare</a> | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br><a href="#">Responding to customer feedback effectively and promptly</a><br><a href="#">Continuing to provide safe and quality care</a><br><a href="#">Regular engagement with the clients to keep them updated on the latest developments</a> |

|                                                                                                     |                                                                                                                                                            |                                                                                                                                                                                           |                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Government</b>                                                                                   | <b>Engagement Methods:</b><br>Meetings for private-public partnership<br>Policy working groups                                                             | <b>Stakeholder Interest and Concerns:</b><br>Legal Compliance<br>Seamless, accessible and trusted healthcare for all<br>Healthcare community programmes<br>Robust local healthcare system | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br>Implementing policies and processes to ensure compliance with laws and regulations<br>Continued partnerships with the public sector to support local healthcare system |
|                                                                                                     | <b>Engagement Methods:</b><br>Industry forums/ summits<br>Advisory groups                                                                                  | <b>Stakeholder Interest and Concerns:</b><br>Innovation in healthcare<br>Seamless, accessible and trusted healthcare for all                                                              | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br>Maintaining close collaboration with associations and industry experts                                                                                                 |
|                                                                                                     | <b>Engagement Methods:</b><br>Press releases and press conferences<br>Media events<br>Proactive media engagement<br>Reactive media responses               | <b>Stakeholder Interest and Concerns:</b><br>Innovation in healthcare<br>Seamless, accessible and trusted healthcare for all<br>Sustainability performance of healthcare providers        | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br>Ensure transparent and timely disclosures on sustainability-related performance and initiatives                                                                        |
|                                                                                                     | <b>Engagement Methods:</b><br>Ad-hoc meetings<br>Supplier/Vendor audits, assessments, and evaluation meeting                                               | <b>Stakeholder Interest and Concerns:</b><br>Fair business practices<br>Sustainable supply chain<br>Worker's health and safety<br>Strong working relationships                            | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br>Working closely with suppliers to source more sustainably<br>Maintaining good relationships with contractors and business partners                                     |
| <b>Community Groups</b><br>• Public<br>• Community organisations<br>• Other special interest groups | <b>Engagement Methods:</b><br>Corporate social responsibility ("CSR") programmes<br>Community engagement events<br>Meetings for private-public partnership | <b>Stakeholder Interest and Concerns:</b><br>Seamless, accessible and trusted healthcare for all<br>Healthcare community programmes<br>Healthcare advocacy and education                  | <b>Fullerton Health's Response and Key Outcomes of the Year</b><br>Contributing to the community through various CSR initiatives and partnerships                                                                                         |

# Membership Associations

[GRI 2-28]

Fullerton Health is an active member of the wider healthcare and business ecosystem in the region. Membership in these associations supports the achievement of higher standards for Fullerton Health while enabling us to positively shape the sector and adopt learnings from our peers.

Fullerton Health is a member of the following associations:



## Singapore Business Federation



## Singapore Manufacturing Federation



## National Volunteer & Philanthropy Centre, Company of Good



## Association of Health Maintenance Organisation of the Philippines



## Philippines Business for Social Progress



## Philippine Society for Talent Development



## Indonesian Chamber of Commerce and Industry



## Singapore National Employers Federation



## People Management Association of the Philippines



## Information Technology and Business Process Association of the Philippines



## Contact Center Association of the Philippines



# Achieving Sustainable Economic Development

Fullerton Health is committed to delivering strong returns for our stakeholders while providing accessible and affordable healthcare to the communities we serve. Our strategic objective is to strengthen business resilience in an environment increasingly influenced by environmental and social factors. Sustained economic performance enables us to continue delivering high-quality healthcare services that address the diverse healthcare needs of communities across Asia Pacific. This section covers two material topics: **Seamless, Accessible and Trusted Healthcare for All** and **Economic Performance**.

## What We've Achieved

### HEALTHCARE ASIA AWARDS SERVICE INNOVATION OF THE YEAR

was awarded to **Fullerton Health (Philippines)** and **RadLink Philippines** for transforming patient care through innovative healthcare delivery

### CELEBRATED

## 30 YEARS

of delivering quality, comprehensive healthcare to Filipinos through **Asalus Corporation (Intellicare)**

## 302,096

**NEW LIVES ONBOARDED IN THE PHILIPPINES**

through our Healthcare Management Organisation ("HMO"), Healthcare Management, and Clinic Services programmes in 2025,

**BRINGING TOTAL LIVES TOUCHED TO**

## 2,743,227

### OPENING OF

## TWO NEW WELLNESS CENTRES

increasing focus on preventive healthcare

**OPENING OF THE FULLERTON HEALTH (INDONESIA) EXECUTIVE HEALTH SCREENING CENTRE, THE 7<sup>th</sup> GS LAB BRANCH AND TMC MALUK**

enhancing access to premium preventive care and comprehensive laboratory services

### OPENING OF

## THREE NEW CLINICS

across Luzon and Visayas

# Seamless, Accessible and Trusted Healthcare for All

[GRI 3-3]

Why It Matters

Fragmented care pathways, limited access to services, and prolonged waiting times continue to challenge healthcare delivery in marginalised communities and emerging markets. Trust in healthcare is increasingly shaped by patients’ experiences of continuity, quality, and reliability of care. As a leading healthcare provider in Asia Pacific, Fullerton Health is committed to delivering seamless, accessible and trusted healthcare for all across the patient journey.

At the same time, the rapid adoption of healthcare technologies across Asia Pacific presents opportunities to enhance care delivery and build trust through greater convenience, transparency, and efficiency. In line with these developments, Fullerton Health is advancing its digital transformation journey, integrating technology-enabled solutions to improve care coordination, service quality, and accessibility for our patients and clients.

UNSDGs Supported

3 GOOD HEALTH AND WELL-BEING

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

2025 Target and Progress

5% annual increase in lives onboarded<sup>11</sup>

SG

PH

MY

Legend:

Achieved

Partially Achieved

Not Achieved

## Our Strategy in Action

[GRI 3-3]

Group-wide

Fullerton Health focuses on the following **four key areas** to deliver seamless, accessible, and trusted healthcare to our communities and patients.

Seamless, Accessible and Trusted Healthcare for All

Keeping healthcare accessible

Bringing healthcare closer to communities

Improve healthcare services through digitalisation

Adopting innovative solutions

Throughout the year, Fullerton Health has actively pursued the adoption of innovative solutions across our offerings. We continue to explore opportunities to integrate artificial intelligence (“AI”) and automation into our operations to streamline processes and strengthen our workforce.

<sup>11</sup> Target is not applicable to Fullerton Health Group of Companies Indonesia, as it operates a different business model focused on company memberships in Third-party Administrator (“TPA”) and individual patient visits rather than individual onboarding.

22 / Fullerton Health Sustainability Report FY2025

## The Impact So Far



Singapore

### Keeping Healthcare Accessible

Fullerton Health (Singapore) manages rising healthcare costs by prioritising affordability and competitiveness through a continued focus on cost-effective healthcare delivery. We closely monitor growth in members' healthcare spending against the national median healthcare inflation rate on an annual basis to assess how our fees evolve relative to broader cost pressures within the healthcare system. This disciplined approach helps ensure that any adjustments to service fees are justified, transparent, and aligned with prevailing healthcare expenditure trends.

In addition, Fullerton Health leverages healthcare financing schemes administered by the Ministry of Health Singapore ("MOH") to support affordability for patients, particularly in the context of demographic ageing and rising living costs.

### Bringing Healthcare Closer to the Community

Fullerton Health (Singapore) is focused on delivering seamless and accessible care by bringing healthcare services closer to the communities we serve. Through a strong emphasis on primary and preventive care, we support residents in taking a proactive approach to their health while fostering stronger community-based wellness. Our strategically located health hubs in heartland areas help ensure that timely and trusted care remains easily accessible to patients.

#### Fullerton Health | Healthcare for Migrant Worker Communities

Fullerton Health plays an active role in supporting the healthcare needs of migrant workers, a key and often underserved segment of the community. As of 31 December 2025, we operate three clinics serving migrant workers registered under the Ministry of Manpower ("MOM") Primary Care Plan ("PCP"), providing them with consistent access to essential primary and preventive healthcare services.

The clinics are strategically located at Gul Circle and within migrant worker dormitories, to reduce access barriers and ensure timely, trusted care for migrant workers, supporting early intervention, continuity of care, and improved health outcomes. In response to growing demands for PCP services, and to further strengthen healthcare access for this community, plans are underway to open a fourth MOM PCP clinic in January 2026. This expansion underscores our continued efforts to bring quality healthcare closer to where communities live and work, while reinforcing our commitment to inclusive and equitable care delivery.

## Improving Healthcare Service Through Digitalisation

As a leading healthcare service in Asia Pacific we are attuned to evolving consumer needs and increasing demands for digitalising our healthcare systems and services. Fullerton Health (Singapore) has started equipping our patients and customers with telemedicine and digital health services to enhance our accessibility to care and foster better connection with our patients and clients. For the full list of our digital services, please refer to our website: <https://www.fullertonhealth.com/digital/>

### Our Digital Healthcare Service Offerings

#### Fullerton Health Concierge Mobile App

Fullerton Health Concierge App is a mobile app for corporate clients and employees, offering convenient access to healthcare services. It provides virtual consultations, appointment scheduling, prescription refills, lab results, and medical records. The app integrates corporate healthcare benefits, ensures security and privacy, and offers personalised user support.

##### Services include:

- Cashless medical visits via e-health card
- Clinic locator
- Easy-to-use e-claim submissions
- Access to quality healthcare through telemedicine
- 24/7 medical concierge



#### Live Fuller Mobile App

The LiveFuller mobile application provides users with a seamless health experience by allowing them to manage their health needs in one place. Users can schedule appointments, access medical records, and easily purchase health and wellness products and services through the app.

##### Services include:

- On-demand digital consultations
- Appointment scheduling and wellness services
- Medicine delivery and medical certificates
- Health records, radiology, and lab reports



#### IHP Health Concierge

The IHP Health Concierge App provides on-demand access to a wide range of healthcare services and comprehensive healthcare network, ensuring that patients and clients receive the best care they need.

##### Services include:

- Electronic insurance card
- Clinic locator with the latest information on clinic services and availability
- 24/7 access to check medical benefits, submit claims, and access guarantee letter records
- Chatbot to guide users through key app features and provide users with ongoing assistance



## Adopting Innovative Solutions to Improve Our Services

As a major healthcare provider, Fullerton Health (Singapore) manages operationally intensive processes and high transaction volumes while upholding rigorous standards of accuracy, quality, and regulatory compliance. To sustain operational excellence, we take a proactive approach to innovation, continuously exploring opportunities to enhance efficiency and effectiveness. In this regard, we are progressively integrating AI and automation solutions across our operations to streamline workflows, strengthen controls, and empower our workforce to focus on higher-value activities.



Philippines

### Keeping Healthcare Affordable

Fullerton Health (Philippines) continuously aims to provide inclusive, effective, affordable, and accessible healthcare services. Through our Health Maintenance Organisations (“HMO”) products<sup>12</sup>, we provide comprehensive healthcare solutions encompassing inpatient and outpatient care, emergency healthcare services, and wellness programmes through our vast network of medical facilities and companies.

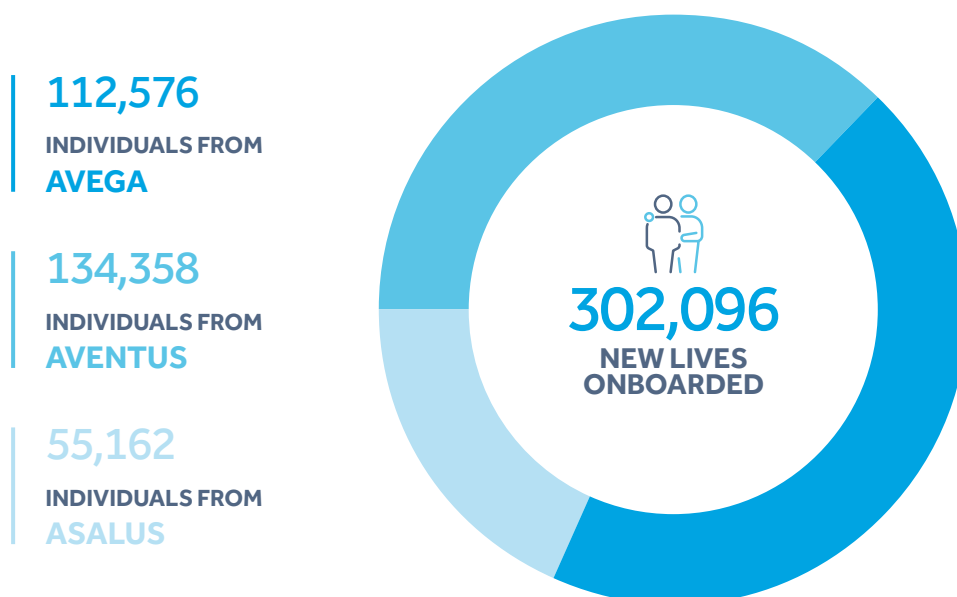


**2,743,227** TOTAL LIVES TOUCHED BY

our HMOs, Healthcare Management and Clinic Service programmes as of 2025

We gauge our success by the retention of accounts and renewal rates. Our organisation remains dedicated to offering affordable healthcare services across the Philippines, continually seeking innovative ways to reduce costs while ensuring that our members have access to medical care whenever necessary, and wherever our network is present.

We design and tailor our healthcare benefits to fit the unique needs of the clients and companies we serve. By employing pricing models based fixed-benefit plans, we can accommodate a broad range of client market segments, including a tailored programme specifically created for the Micro, Small, and Medium Enterprise (“MSME”) market segments. Options are available for more cost-conscious companies, crafted to offer the most basic and common form of coverage while maximising their healthcare budgets.



<sup>12</sup> Only Asalus Corporation (Intellicare) and Avega Managed Care, Inc. offer HMO products for Fullerton Health (Philippines).

In 2025, an additional 302,096 individuals were impacted through our services, which resulted in a total membership of more than 2.7 million reflecting our commitment and continuous efforts to provide more Filipinos with access to affordable healthcare.

### AVEGA's Commitment to Affordable Healthcare Services

Fullerton Health (Philippines) has consistently centred its business on inclusivity, effectiveness, affordability, and accessibility in healthcare delivery. For AVEGA, these principles underpin its current suite of services, which includes Premier Third-Party Administration ("TPA"), Fixed Fee arrangements, and Network Services Only ("NSO").

The company's healthcare plans are intentionally designed to be flexible and responsive to clients' healthcare needs and financial capabilities. Performance and service quality are measured through Net Promoter Scores ("NPS"), which have been maintained within a strong range of 49 to 52 as of 2025.

In 2025,

**AVEGA HAS  
RECEIVED AN  
NPS OF**



### Bringing Healthcare Closer to the Community

Fullerton Health (Philippines) is dedicated to delivering inclusive, effective, affordable, and accessible healthcare for all. This commitment is operationalised through a range of targeted programmes tailored to serve different market segments. Our strategic focus is on fulfilling our corporate purpose by expanding our presence across key sectors, particularly the segment and underserved regional areas.

Within the MSME sector, our key initiatives include the Intellicare Bayanihan, the FIT programme, and the Locale programme. The Intellicare Bayanihan, which is currently under development, seeks to meet the needs of price-conscious MSMEs looking for HMO coverage by leveraging our own Aventus clinics as the primary point of care. Currently, the Locale Programme is deployed in selected cities and provinces to address healthcare disparities in underserved regional markets while the FIT programme continues to support the sustainable growth of MSMEs.

These programmes are managed and implemented by the Product Innovations and Development Section of our Marketing Team. This team identifies diverse market needs and designs targeted products for deployment. The associated Key Performance Indicators ("KPIs") monitor the progress and successful transition of these products to full implementation. The team's performance is chiefly measured by the success of product rollouts, ensuring that each initiative directly supports Fullerton Health (Philippines)'s core mission.

It is through these strategic initiatives that we ensure high-quality medical services remain both accessible and affordable to the diverse Filipino workforce. At the same time, we align our organisational growth with the country's goal of a sustainable and resilient healthcare ecosystem.

## Fullerton Health (Philippines) Promoting Safe Motherhood in the Philippines for 10 Years

Fullerton Health (Philippines) remains committed to promoting safe motherhood among women of reproductive age ("WRA"). The Safe Motherhood Caravan ("SMC"), implemented in partnership with the Philippine Business for Social Progress ("PBSP") and other stakeholders, marked its 10<sup>th</sup> year of implementation across the country.

Each year in the Philippines, approximately two million unplanned pregnancies occur, alongside more than 600,000 unsafe abortions. This ongoing issue will continue unless there is proper counselling, improved service quality, greater access to effective and acceptable contraceptive methods, and respect for the rights of all women and girls. To address this, the SMC has been sustained to support WRAs in preparing for parenthood.

The initiative educates women on vital safe motherhood practices such as facility-based delivery, breastfeeding, health and nutrition, family planning, and prenatal and postnatal consultations delivered by certified service providers. To ensure the programme's longevity and effectiveness, barangay health workers ("BHWs") have been trained through short courses on safe motherhood and family planning, strengthening local capacity and enabling the project to reach 2,422 WRAs in 2025.



**119** BHWs TRAINED  
in 2025



**12** BARANGAY HEALTH CENTRES  
supported in 2025



## Improving Healthcare Service through Digitalisation

Fullerton Health (Philippines) is transforming healthcare by enhancing cost efficiency and addressing client needs while maintaining regulatory compliance. By leveraging mobile applications, web platforms, and teleconsultation, convenience is increased for members and partners. These digital tools enable remote consultations, minimise travel, and make access to essential healthcare more seamless than ever.

### Improving Patient Experience Through Digital Solutions at CommonwealthMed

Fullerton Health (Philippines) has taken another step forward in our digital healthcare journey with the launch of the AGORA Pod at CommonwealthMed, one of the Pioneer Hospitals in the country. This innovative resource allows our members to conveniently print their electronically generated Referral Control Sheet ("eRCS") while at the hospital streamlining the process and enhancing patient experience.



## Adopting Innovative Solutions to Improve Our Services

Fullerton Health (Philippines) is making remarkable progress in its digital transformation journey, embracing innovative solutions to better serve its clients and streamline operations. The rapid adoption of digital IDs, online Referral Control Sheets ("RCS"), and reimbursement processes is gaining strong momentum, resulting in more efficient workflows and significant cost control. The company estimates cost savings of approximately S\$340,000 (Php 17 million), highlighting the tangible benefits of these initiatives. In 2025, the number of digital IDs issued increased by 55%, reflecting growing confidence and adoption among corporate clients and members. Online RCS issuances surged by 42% compared to the previous year, demonstrating heightened operational efficiency. Additionally, online reimbursements grew by 63%, offering faster and more convenient services. These strategic measures not only contribute to more effective management of General and Administrative Expenses ("GAE") but also enhance the overall quality of client service, positioning Fullerton Health (Philippines) as a forward-thinking leader in healthcare innovation.

The digitalisation of our internal processing systems has generated operational savings, allowing Fullerton Health (Philippines) to reinvest in employee welfare programmes, including training and development. This shift to electronic documentation has reduced paper consumption, minimising waste, and reinforcing our commitment to environmental sustainability. Together, these initiatives improve operational efficiency and cultivate a culture of growth and responsibility.



### Indonesia

## Keeping Healthcare Affordable

At Fullerton Health Group of Companies Indonesia, our commitment to providing Seamless, accessible and trusted healthcare for the Indonesian population remains steadfast. To achieve this, we carefully develop our pricing strategy by thoroughly considering all cost components, including logistics and adherence to human resource regulations. Our pricing process begins with the operations team collecting the latest cost data, which the sales team subsequently analyses before management grants final approval. This sequence helps maintain pricing that is both justified and sustainable.

Transparency is a cornerstone of our negotiations with clients, enabling us to build mutually beneficial relationships. Our dedication to exceeding client expectations is evident in our response during the COVID-19 pandemic when we supplied additional equipment, supplies, examinations, and even evacuation services. We also maintain flexibility by tailoring annual health check-ups and their locations to meet specific client requirements. By prioritising transparency, adaptability, and exceptional service, we continue to advance our goal of making healthcare affordable while effectively addressing the diverse needs of our clients.

## Bringing Healthcare Closer to the Community

In collaboration with the Ministry of Health Indonesia, Fullerton Health Group of Companies Indonesia, through TMC, conducted the mobile clinic programme for the second consecutive year aimed at enhancing access to essential healthcare services within communities. This programme specifically targeted tuberculosis ("TB") screening in prisons, ensuring that inmates in correctional facilities received critical health interventions. By bringing healthcare directly to these high-risk environments, the initiative removed barriers to access and supported early detection and treatment of TB among vulnerable populations.

Our TMC team also conducted a Human Papillomavirus ("HPV") screening initiative, successfully reaching 95,000 participants across 20 cities and regencies in Indonesia. This free screening programme played a crucial role in increasing early detection of HPV infections, which are a leading cause of cervical cancer. By providing accessible and convenient screening services, the initiative empowered communities to take proactive steps toward their health.

### Mobile clinic programme: TB Screening

In 2025, TMC and the Ministry of Health Indonesia successfully conducted a mobile clinic programme for TB screening in correctional facilities across 277 facilities in 17 provinces in Indonesia. Prisoners are particularly susceptible to TB transmission due to the close and prolonged contact in confined spaces, making targeted intervention crucial. Recognising the urgent need for targeted health interventions in these settings, the programme facilitated the screening of approximately 221,000 individuals. By deploying healthcare resources directly to these facilities, the programme addressed significant public health challenges associated with TB and contributing meaningfully to improving health outcomes for at-risk populations.



### Mobile clinic programme: HPV Screening

In December 2025, TMC conducted an HPV screening initiative across 20 cities and regencies in Indonesia over a three-week period. The programme aimed to reach 100,000 participants and successfully screened approximately 95,000 individuals. A total of 50 teams were deployed, each consisting of one person in charge, one doctor, two midwives and laboratory analysts, and four administrative staff. Laboratory testing was performed at Tirta Laboratory, with results communicated to patients via messaging. Additionally, the results were submitted to the respective Public Health Centers (*Puskesmas*), Regional Health Offices (*Dinas Kesehatan*), and the Ministry of Health.



Additionally, in April 2025, Fullerton Health Group of Companies Indonesia launched its first Executive Health Screening Centre in Jakarta, expanding our preventive care offerings in the market. Designed to provide exclusive and customised screening services, the centre offers an elevated alternative to basic clinic consultations remaining more targeted than overly comprehensive screening packages. This milestone enhances access to preventive care for corporate leaders and professionals, supporting our commitment to delivering seamless, accessible and trusted healthcare across Indonesia.

## Improving Healthcare Service through Digitalisation

As our memberships continue to grow, we recognise that without adequate resources for managing claims and upgrading our software, the risk of operational issues increases. These issues could negatively impact our reputation, potentially leading to a decline in new memberships and restricted access to insurance services. We are taking active steps to enhance our claims management processes and strengthen our software capabilities. Our objective is to maintain efficient operations and consistently deliver high-quality services, ensuring improved access to insurance services for our clients.

We have already partnered with several providers to optimise outpatient services workflows. We have also completed system integrations with various clients to facilitate data exchange and processing, customised to meet their specific requirements. Our approach to advancing claims management involves multiple strategies that emphasise ongoing improvement and generating value, outlined in the following four strategic actions.

## Advancing Claims Management



### Task Management

We analyse incoming tasks and tickets to identify recurring issues and their root causes. In cases where complete elimination is not immediately possible, we implement solutions to significantly reduce the recurrence of these issues.



### Clients' Requirements

Valuable enhancements often stem from direct input from our clients. Our client-driven developments not only address specific needs but also become added-value features that can benefit other clients.



### Internal Input

Open discussions and internal collaborations are significant sources of ideas for development. This collaborative approach leads to improvements that enhance both our internal and external processes.



### Competitor Analysis

We conduct thorough competitor analysis to benchmark existing features and identify areas for improvement. Our aim is not merely to imitate but to innovate and improve upon competitor offerings.



## Vietnam

### Keeping Healthcare Affordable

Fullerton Health (Vietnam) operates as a third-party administrator (“TPA”), supporting seamless and accessible healthcare through efficient insurance benefits administration and care coordination. By connecting employers, insurers, healthcare providers, and brokers within an integrated ecosystem, the Vietnam TPA business facilitates cashless healthcare access, streamlined claims processing, and coordinated care delivery. Through prudent cost management, network optimisation, and digital enablement, Fullerton Health (Vietnam) helps improve healthcare accessibility while supporting sustainable healthcare financing and quality outcomes.



**252,455** **TOTAL LIVES TOUCHED**

through our TPA healthcare management and services in 2025

Achieved **23.2%** **INCREASE COMPARED TO 2024**

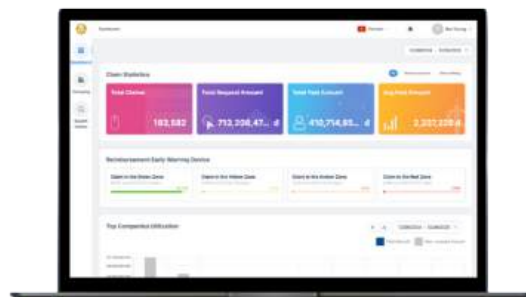
**SIGNIFICANTLY EXCEEDING THE 5% GROWTH** in onboarded lives target despite market size and profitability constraints

### Improving Healthcare Service through Digitalisation

Fullerton Health (Vietnam)’s TPA solution is designed to be transparent, secure, and people-centric. This is demonstrated through our mobile concierge application that delivers seamless customer experience, supporting efficient claims processing, and facilitates cashless hospitalisation between members and healthcare providers. To enhance data accessibility and decision-making, our digital portal provides insurers, human resources teams, and brokers with actionable insights, including cost summaries, claims reports, and utilisation trend analytics, enabling more informed and effective healthcare management.

## Smart Reimbursement and Cashless Network Across Southeast Asia

The Fullerton Health (Vietnam) concierge application leverages proprietary AI and Optical Character Recognition (“OCR”) technology to streamline claims processing, enhancing speed, accuracy, and data security. Through the digital portal, insurance information is presented in a clear and accessible format, empowering users with greater understanding and autonomy in managing their healthcare decisions.



## Our Road Ahead

At Fullerton Health, we are committed to fostering equity in the communities we serve. We continue to expand access to our clinics, leverage digital solutions to deliver more seamless and innovative care, and strengthen our internal systems to support better health outcomes, working towards a healthier future for all.

# Strengthening Our Business Foundations

[GRI 2-23, 2-24, 3-3]

Why It Matters

ASEAN has the world’s third most populous economy, projected to reach a population of 723 million and a gross domestic product of approximately US\$4 trillion by 2030.<sup>13</sup> This rapid growth is expected to drive rising demand for healthcare services across the region. Fullerton Health is well positioned to support the strengthening of regional healthcare systems by delivering comprehensive healthcare solutions to our clients and the communities we serve. Sustained economic performance enables the Group to expand its reach, enhance service quality, and diversify healthcare offerings across ASEAN markets.

Fullerton Health recognises the importance of balancing economic performance with the pursuit of sustainability objectives. By integrating sustainability into our business strategy, we aim to create long-term value for our business, employees, patients, the healthcare sector, and the wider region.

Policies, Procedures and Certifications

Enterprise Risk Management Policy

Business Continuity Management Policy

Group Legal Contract Review

UNSDGs Supported



2025 Target and Progress

Our goal is to secure financial resilience in an economy that is progressively shaped by environmental and social factors.






Legend:

Achieved

Partially Achieved

Not Achieved

## Our Strategy in Action

[GRI 3-3]

### Group-wide

### Growth Strategy for Fullerton Health

Fullerton Health’s growth strategy primarily focuses on expanding our presence within the Southeast Asia market. Since 2010, we have grown and expanded our reach across seven countries in Singapore, The Philippines, Indonesia, Vietnam, Malaysia, Mainland China and Hong Kong SAR, and Papua New Guinea.

As we continue to expand our business, we strive to provide the following to value add across all our operations:



Offer New Medical Services

Launch new medical services such as telemedicine and diagnostics, as part of the healthcare services we provide to our patients.



Onboard More Specialists

Bring onboard more specialists to our team of healthcare professionals to meet the specific needs of a wider range of patients.



Expand the Number of Clinics and Panelled Network

Grow our network of clinics and expand the reach of healthcare services to cover a wider spectrum of healthcare offerings

<sup>13</sup> [World Economic Forum \(2020\), Future of Consumption in Fast-Growth Consumer Markets: ASEAN.](#)

32 / Fullerton Health Sustainability Report FY2025

## Key Policies for Risk Management and Economic Performance

Fullerton Health has established a suite of policies to support strong financial stewardship and effective risk management, underpinning the long-term sustainability and growth of our business. These policies are designed to mitigate financial, operational, and strategic risks, safeguard our business continuity, and create sustainable value for our stakeholders.

### Group-wide Mechanisms to support Economic Performance

#### Enterprise Risk Management Policy

This policy provides a robust and structured framework to ensure a consistent approach to identifying, assessing, and managing risks across the Group. It aligns risk management practices and decision-making processes with the Group's risk culture and strategic objectives, supporting disciplined and risk-informed business decisions.

The framework enables the Group to proactively manage risks that may impact financial performance and long-term value creation, including economic volatility, regulatory developments, and business expansion risks, thereby strengthening overall financial stewardship and organisational resilience.

#### Business Continuity Management ("BCM") Policy

This policy establishes a structured framework to enhance the Group's resilience to operational disruptions by defining clear processes, roles, and responsibilities for incident response and recovery. It ensures that critical business functions can continue with minimal interruption, thereby safeguarding revenue streams and maintaining service delivery.

Aligned with ISO 22301:2019, the BCM framework supports timely recovery from disruptions and minimises potential financial and operational impacts on the Group.

#### Group Legal Contract Review

This process ensures that contracts and the provisions within them are thoroughly reviewed and analysed so that they are fair, clear, and acceptable to the business to minimise legal and financial risk.

#### Group Internal Audit Function

This function provides independent and objective assurance on the effectiveness of the Group's governance, risk management, and internal control systems. Through a systematic and disciplined approach, Internal Audit evaluates key processes and controls that support financial integrity, regulatory compliance, and operational effectiveness.

Internal Audit reports its findings to the Audit and Risk Committee and monitors the timely implementation of corrective actions, thereby strengthening accountability, enhancing control reliability, and supporting confidence in the Group's financial and sustainability related disclosures.

## The Impact So Far



### Singapore

## Growing Our Services and Number of Clinics

In FY2025, Fullerton Health (Singapore) saw the opening of one new clinic and two wellness centres aimed at expanding our services and increasing support within the community. These clinics collectively reflect Fullerton Health's commitment to improving community health outcomes and well-being by expanding our service offerings and clinic network.

### Wellness Centres

In April 2025, Fullerton Health (Singapore) opened two new Wellness Centres to serve as in-house clinics, strengthening our focus on primary and preventive care. These new centres complement our preventive healthcare offerings, including executive health screening services and our online e-marketplace, supporting proactive healthcare management.



### RadLink (Camden) Diagnostic Imaging

Fullerton Health (Singapore) celebrated the grand opening of its third advanced imaging centre at Camden Medical Centre in April 2025, expanding access to diagnostic and molecular imaging services to support early detection and preventive care.



## Contributions To Employee Benefit Plans

[GRI 201-3]

As required by law, companies in Singapore are obligated to participate in the national Central Provident Fund ("CPF"), a social security savings scheme instated by the government. Under the CPF scheme, all salaried workers, including Permanent Residents, are required to make monthly contributions to their individual CPF accounts to accumulate savings for retirement, in accordance with Singapore's statutory obligations.

In addition to the national social security saving initiative, Fullerton Health (Singapore) offers discounted health screenings for employees' friends and family, promoting preventive care and making healthcare more accessible. This initiative incentivises individuals to prioritise their health and well-being, contributing to a healthier community overall.



## Philippines

### Keeping Healthcare Affordable

At Fullerton Health (Philippines), we recognise that strengthening our business foundations is vital to overcoming challenges and driving sustainable growth. For 30 years, Asalus Corporation (Intellicare) has navigated a complex healthcare landscape marked by rising costs and increased demand through disciplined pricing, a steadfast commitment to quality service, and prudent management of expenses. Building and maintaining strong relationships with our providers and clients remains at the heart of our approach, ensuring we continue to deliver reliable and effective healthcare solutions.

“Intellicare was born out of care for life beyond one’s own. That pebble of care has rippled outward for three decades – touching lives, strengthening organisations and communities, and shaping a healthier Philippines.”

**Mario M. Silos**

Asalus Corporation (Intellicare) Chairman

Our financial resources are carefully managed to ensure operational stability. Most funds, primarily from member premiums for medical claims, are invested in short-term instruments. This approach helps us meet immediate financial commitments without disruption. Surplus funds are invested strategically to generate additional income after all liabilities are covered. These measures support Fullerton Health (Philippines) in maintaining resilience and long-term sustainability.

#### Asalus Corporation (Intellicare) at 30: A Legacy of Care, Innovation and Sustainable Healthcare

Beginning in 1995 with a small team and a big vision to transform healthcare in the Philippines, Asalus Corporation (Intellicare) has grown into the country’s leading health maintenance organisation serving over 1.1 million members and more than 3,000 corporate accounts. As we mark our 30<sup>th</sup> anniversary, we reflect on our legacy built on values such as integrity, fairness, hard work, and an enduring sense of humanity supported by strong corporate governance and a commitment to sustainability.

The company now operates with a vast network of over 2,400 accredited hospitals and clinics, maintaining strong affiliations with medical professionals across the country to ensure comprehensive care for all our members. Asalus Corporation (Intellicare) has adopted a more holistic approach to preventive care and wellness through initiatives such as wellness programmes, strategic partnerships, and digital innovations which make our services more accessible and member experiences more seamless. We are also committed to maintaining the highest standards in data security and privacy, obtaining ISO/IEC 27001:2022 certification for Information Security, Cybersecurity, and Privacy Protection in 2025.

Asalus Corporation (Intellicare) celebrated 30 years of leadership remaining focused on spreading our ripples of care that strengthens families, communities, and the nation. Looking ahead, we continue to invest on data-driven technologies for enhanced outcome-based health management to streamline processes, improve efficiency, and enhance our members’ experiences.

### Growing Our Services and Number of Clinics

We remain steadfast in our commitment to making quality healthcare accessible to our members nationwide. By strategically positioning our hubs, we extend our services beyond busy hospitals and into the communities where our members live and work. This dedication to growth and accessibility has led to the opening of three new healthcare clinics across the Philippines in 2025, along with the relocation of one office to a larger facility, ensuring that more members can conveniently access the care they need.

### Aventus Cebu – Cebu IT Park

Situated in one of the largest business districts in the Visayas Region, Aventus has opened a new branch in Cebu IT Park in June 2025 bringing quality, reliable, and compassionate healthcare closer to its members.



### Aventus Calamba

Wellness Hub and Urban Rehab by Aventus Multi-Speciality Clinics opened a new branch in Calamba, Laguna providing comprehensive healthcare, rehabilitation, and wellness services to members in Southern Luzon. The branch officially welcomed the public in September 2025.



### Aventus Wellness Hub – Alabang

Aventus Wellness Hub opened a new location in Alabang in May 2025, expanding its range of comprehensive healthcare and wellness offerings to better serve members in Southern Metro Manila. This new facility exemplifies Aventus' steadfast commitment to advancing holistic health and well-being within the community.



### Asalus Corporation (Intellicare) – Davao

In January 2025, Intellicare's Davao Regional Office relocated to a new office building, underscoring the entity's readiness under its Business Continuity Plan ("BCP") to deliver essential services in Southern Mindanao. These services include customer support, membership and claims processing, medical relations, sales, and account management.



## Contributions To Employee Benefit Plans

[GRI 201-3]

Fullerton Health (Philippines) remains committed to the well-being of our employees through comprehensive benefit plans, which include mandatory contributions to the Social Security System ("SSS"), PhilHealth<sup>14</sup>, and the Pag-IBIG fund<sup>15</sup>, alongside life insurance and enhanced healthcare coverage. We also provide retirement benefits aligned with the Labour Code of the Philippines, supporting our employees' long-term financial stability. These measures not only safeguard our employees' health and security but also contribute to the broader economic stability by nurturing a healthy workforce.

In response to evolving workforce demographics and increasing structural stress, we are shifting from reactive perks to proactive wellbeing programmes. In 2025, we increased health plan coverage through effective resource management, ensuring our employees receive vital care beyond standard HMO caps. Our proactive initiatives now include tailored engagement programmes such as:

<sup>14</sup> The Philippine Health Insurance Corporation ("PhilHealth") is the national health insurance programme of the Philippines, providing health insurance coverage to all Filipinos.

<sup>15</sup> The Pag-IBIG fund is a government-owned and managed organisation that oversees the national savings programme and offers affordable housing financing to Filipinos.

Engagement Programmes

|                                                            |                                                                                                                                             |
|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Physical Wellness                                          | Sportsfests, E-Sports Leagues                                                                                                               |
| Structural Mental Health Support                           | Free set of counselling sessions via digital mental health platforms                                                                        |
| Manager Enablement Training                                | Equipping managers to recognise early signs of burnout and structural stress before it leads to turnover through webinar sessions and talks |
| Proactive “Me-Thing” Friday                                | Introducing dedicated “Focus Time” blocks or organisational mental health days to address chronic workloads every Friday                    |
| Social Awareness and Employee Volunteerism                 |                                                                                                                                             |
| Themed, company-wide, collaborative activities every month |                                                                                                                                             |

Additionally, we support continuous learning with professional upskilling and certification courses, and promote financial wellness by partnering with automated vendors to provide low-interest emergency loans repaid via payroll, helping employees avoid predatory lenders. We also organise blood donation drives and offer assistance during challenging times, including bereavement and recovery from disasters.



Indonesia

Growing Our Services and Number of Clinics

Fullerton Health Group of Companies Indonesia remains committed to expanding both our reach and range of services. Our healthcare portfolio encompasses over 100 medical clinics, medical assistance, evacuation services, as well as third party administration (“TPA”) of corporate health benefits.

The opening of the 7<sup>th</sup> Gunung Sahari Laboratorium (“GS Lab”)

On December 2025, GS Lab officially inaugurated its seventh branch in Kota Wisata, marking a strategic milestone in expanding laboratory service accessibility for communities in the Bogor area. This expansion enhances GS Lab’s capacity to serve and support over 100,000 existing patients within its network by improving both accessibility and service coverage in the region.

The opening ceremony was attended by representatives from the Bogor Regency Health Office, local community leaders, and healthcare officials, including the Head of Ciangsana Public Health Centre (Puskesmas).



The opening of Tirta Medical Centre (“TMC”) Maluku

TMC Maluku was officially inaugurated in October 2025. The clinic is strategically located and accessible to the community, situated along the main Maluku-Sekongkang road in Otakris, Maluku District, West Sumbawa. The opening ceremony was attended by prominent community leaders and local government officials, including representatives from the regent’s office, sub-district head, as well as neighbourhood and community leaders. This new facility is expected to enhance access to quality healthcare services for residents in the surrounding areas.



Contributions To Employee Benefit Plans

[GRI 201-3]

Fullerton Health Group of Companies Indonesia participates in the government-mandated employment social security programme known as BPJS Ketenagakerjaan. This programme covers pension obligations for all full-time and permanent employees through *Jaminan Pensiun* (“JP”) or pension benefit, which is funded by a dedicated pool specifically allocated for pension payments. Governed by the Government Regulation No. 45 of 2015, the programme mandates contribution from both the Company and its employees, with the Company’s contributions considered as costs. The contribution rates are set by the Government, aiming to provide financial support to employees upon retirement or in cases of total permanent disability.

Employees of GAH, GAM and FHI can also enjoy discounts on doctor consultations, medical services, and purchase of medicine at our GAMC clinic. By simply presenting their employee identification cards, they can conveniently access these healthcare benefits.



## Vietnam

### Expanding our TPA Business

Fullerton Health (Vietnam) continues to strengthen its Third-Party Administration (“TPA”) business by capitalising on growing demand for integrated employee healthcare solutions in the corporate sector. As organisations place increasing emphasis on employee well-being, productivity and cost optimisation, there is a clear shift towards holistic, end-to-end healthcare management models. This has presented a significant opportunity for Fullerton Health (Vietnam) to expand its TPA offerings beyond traditional claims administration into higher-value, technology-enabled and preventive healthcare solutions.

Leveraging the established TPA capabilities, we are well-positioned to deliver tailored, flexible and scalable services that address evolving corporate healthcare needs. Key opportunities lie in the development of integrated programmes that combine benefits management, preventive care, and digital health services. These solutions not only enhance employee experience and accessibility to care but also support employers in managing healthcare costs more efficiently through data-driven insights and proactive health management.

To support this growth, Fullerton Health (Vietnam) is expanding its suite of value-added services, including:

| Service Offering                  | Value to Clients                                                                               |
|-----------------------------------|------------------------------------------------------------------------------------------------|
| Flexible Benefits Fund Management | Customised employee benefits plans with efficient healthcare budget utilisation                |
| Digital Medical Consultations     | In-app access to online consultations for convenient and timely care                           |
| Health Check-up Coordination      | Seamless scheduling and delivery of preventive health screenings                               |
| Medical Hotline & Concierge       | End-to-end support, including medical assistance and administrative coordination               |
| Medication Delivery               | Coordination of medication delivery to support continuity of care                              |
| Wellness Programmes & Workshops   | Organisation of health seminars and wellness initiatives to promote preventive care            |
| Medical Evacuation & Repatriation | Arrangement of critical care transfers and international medical support services              |
| Preventive Healthcare Programmes  | Corporate-focused programmes for early detection, risk reduction and long-term health outcomes |

Through these initiatives, Fullerton Health (Vietnam) aims to position itself as a trusted partner for corporate clients, delivering integrated healthcare solutions that drive improved employee well-being, operational efficiency and sustainable healthcare cost management.

### Our Road Ahead

Fullerton Health is resolutely committed to driving positive and sustainable growth that ensures the delivery of quality and accessible healthcare services to our patients. By proactively evaluating the healthcare needs of the region, we will uncover new growth opportunities and tailor our medical services to meet the unique demands of the local healthcare sector. Through these, we are enabled to create lasting value for all our stakeholders and pave the way for a healthier future for our communities.



# Tackling Medical Waste Responsibly

[GRI 2-23, 2-24, 3-3]

## Why It Matters

Our clinics generate various waste streams daily, including pharmaceutical, biohazard, and municipal solid waste, which together constitute a significant proportion of our overall waste output. Improper handling or disposal of biohazard waste may pose risks to employee and patient safety, including potential exposure to harmful microorganisms, cross infection, and physical, biological, or ergonomic hazards.

As a healthcare provider, Fullerton Health recognises its responsibility to ensure the safe and responsible management of waste across all clinics. Our waste management practices are aligned with applicable national regulations governing the handling and disposal of toxic and healthcare related waste, with the aim of minimising adverse impacts on employees, patients, and the environment.

## Policies, Procedures and Certifications<sup>18</sup>

Hazardous Materials and Waste Management Programme

Safe Work Procedures on Waste Management, Managing Body Fluid Spillage, Lab Quality and Safety

Supplier Code of Conduct

Policy on Environmental Sustainability

## UNSDGs Supported



## 2025 Target and Progress



No fines for infringements of regulations for handling waste



Legend:



Achieved



Partially Achieved



Not Achieved

## Our Strategy in Action

[GRI 3-3, 306-1]

### Group-wide

At Fullerton Health, Our Strategy in Action for waste management centres on the efficient use of resources and the responsible handling and disposal of waste generated across our operations and value chain. Our waste management framework is structured around the following five key areas:



Waste Reduction Efforts



Hazardous Waste Management



Disposal of Expired and Damaged Drugs



Training on Handling Waste



Waste Management Across Our Supply Chain

<sup>18</sup> Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.



Singapore

Waste Handling Approach

At Fullerton Health (Singapore), waste generated from our operations primarily consists of pharmaceutical waste arising from clinical activities and paper waste from administrative functions. Appropriate segregation and disposal of waste are critical to safeguarding the health and safety of our employees and patients. To support this, we have established clear procedures for the management of different waste streams, and provide regular training to relevant personnel on proper waste handling practices. Routine on-the-ground audits are conducted to reinforce safe work practices, ensure compliance with established procedures, and identify opportunities to address any gaps in operational processes.

Beyond managing waste within our own operations, Fullerton Health (Singapore) has begun assessing the waste management practices of our suppliers as part of the broader efforts to promote responsible waste disposal across our value chain.

Hazardous Waste Management

In line with regulatory requirements issued by MOH, Fullerton Health (Singapore) has implemented a range of waste management programmes to support safe and compliant waste handling practices. These programmes set out clear protocols for clinical staff, covering the identification, segregation, disposal, and transportation of hazardous materials and waste.

Fullerton Health’s Waste Management Programmes:

- Hazardous Material and Waste Management
- Lab Quality and Safety

Our Waste Management Programmes encompass the following areas:

|  |                                                          |                                                                                                                                                                                                                                                                         |
|--|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Waste Identification</b>                              | Walk-throughs of clinics are conducted quarterly to assess waste types, quantities, handling, and disposal practices.                                                                                                                                                   |
|  | <b>Waste Handling, Storage and Use</b>                   | Waste is handled according to the manufacturer’s instructions to minimise health and safety risks associated with the use and exposure to hazardous materials and waste.                                                                                                |
|  | <b>Use of Personal Protective Equipment</b>              | Employees are required to wear personal protective equipment (“PPE”) to protect them from exposure to infectious waste or contamination by clinical materials and waste.                                                                                                |
|  | <b>Waste Segregation and Labelling</b>                   | Our clinics’ waste segregation scheme includes the use of specimen bags, disposal bags, and containers that are specifically color-coded and labelled according to the waste type. These bags and containers are handled and stored in designated waste assembly areas. |
|  | <b>Reporting and Investigating of Potential Exposure</b> | In the event of any incident involving hazardous materials or waste, immediate action must be taken to notify their supervisor or manager and to seek medical attention promptly.                                                                                       |
|  | <b>Waste Disposal</b>                                    | Licensed vendors have been engaged to ensure the safe transportation and disposal of biohazardous waste and sharps.                                                                                                                                                     |

## Disposal of Expired or Damaged Drugs

Fullerton Health (Singapore) adopts a rigorous approach to the disposal of expired or damaged medications to minimise the risk of medical errors and safeguard patient safety. Established protocols are in place to monitor and identify such medications, with medical professionals and designated personnel responsible for submitting disposal requests for defective drugs. Operational administrators oversee the review of inventory write offs and ensure timely updates to inventory records. These controls are essential in preventing expired or damaged medications from being inadvertently dispensed.

## Training on Handling Waste

Fullerton Health (Singapore) also provides targeted training for relevant personnel to support the responsible management and disposal of waste. Designated personnel, including support staff, maintenance teams, and employees across all levels of the organisation, receive training in core waste management principles and proper handling techniques. Ongoing refresher training is provided for existing staff, alongside introductory sessions for new hires, to maintain a high level of risk awareness and operational competency. Further details on these training initiatives can be found in the “Training and Development” section of this report.

## Waste Management Across Our Supply Chain

Fullerton Health has established a Supplier Code of Conduct in Singapore, which outlines expectations for suppliers, including requirements related to responsible waste management practices. Under the Supplier Code of Conduct, suppliers are required to:

- Obtain the required environmental permits and licenses to operate
- Have robust systems in place to ensure the safe handling, movement, storage, recycling, reuse, or management of waste
- Have systems to prevent and mitigate accidental spills and releases to the environment
- Adopt best practices to ensure environmentally responsible packaging and consider the use of eco-friendly materials, reusable packaging and support reverse logistics where possible

Any violations of our standards can result in the potential termination of agreements with the Supplier. Our Supplier Code of Conduct can be found publicly [here](#).

### Waste Reduction Efforts at AM Pharmacy

In Singapore, the National Environment Agency’s (“NEA”) Mandatory Packaging Reporting (“MPR”) framework requires producers of packaged products, manufacturers, and importers to submit comprehensive packaging-related disclosures on an annual basis. This includes:

1. A detailed packaging data report covering the material type, weight, and form of specified packaging used or imported during the reporting year,
2. A description of waste measurement methodologies adopted; and
3. A 3R (Reduce, Reuse, Recycle) action plan supported by clearly defined key performance indicators (“KPIs”), which must be reviewed and updated annually.

AM Pharmacy is subject to and closely adheres to the NEA Mandatory Packaging Reporting requirements. In 2025, AM Pharmacy achieved a 90% reduction in stretch film used for transport and protective packaging by replacing stretch film with caged trolleys for the transportation of carton boxes. In addition, 100% of carton boxes received from suppliers were reused, with an average annual reused weight of 12,138 kg. Other ongoing waste-reduction initiatives by AM Pharmacy includes recycling 100% of A4 printing paper wrappers and reusing all the outer carton boxes for A4 printing paper, reinforcing its commitment to responsible packaging and waste management practices.





## Philippines

### Waste Handling Approach

Fullerton Health (Philippines) generates both hazardous and non-hazardous waste through our primary activities which include clinical services, patient consultations, laboratory tests, imaging, and therapies. Meanwhile, our support functions, such as procurement, sales and marketing, accounting, finance, HR, and facility administration, primarily produce non-hazardous waste.

To ensure that all waste generated across our value chain is properly segregated and contained, we have implemented a comprehensive waste management policy that aligns with regulatory requirements and company standards. This policy provides clear guidelines for proper segregation, containment, and handling of waste, thereby minimising the risks associated with the disposal of hazardous clinical waste. The policy is reviewed at least once every two years, with the most recent review conducted in March 2025. It is cascaded through continuous training and its effectiveness is regularly monitored.

To ensure that our waste management strategy is implemented properly across the organisation, our HSE Officer alongside the Pollution Control Officers ("PCOs") of every establishment strictly monitors compliance with the policy. They are also in charge of evaluating the performance of our service providers for waste transport, treatment, storage, and disposal. Reports are submitted to the HSE Officer who then coordinates with the service provider and evaluates the appropriate violations and applicable penalties based on the service levels agreement.

Safety and inspection audits are conducted quarterly for Metro Manila clinics and biannually for Cebu and Bacolod clinics. These audits are performed by the Assistant Manager for Health, Safety, and Environment. Additionally, on-site Safety Officers and PCOs monitor waste segregation and management, with findings discussed during monthly Occupational Safety and Health ("OSH") meetings.

The most recent audit confirmed that all clinics comply with the legal and other requirements of the DENR/EMB. In 2025, no non-compliance reports were received from DENR/EMB or local government units concerning waste management.

### Waste Management Training

Fullerton Health (Philippines) employees regularly undergo training to stay informed about the pertinent laws and regulations for waste management set forth by the Department of Environment and Natural Resources ("DENR"). Employees are also made aware of the environmental impact of improper waste disposal and the importance of adhering to established protocols.

### Waste Reduction Efforts

Fullerton Health (Philippines) has reinforced its commitment to environmental stewardship by adopting sustainable solid waste management practices and implementing waste segregation at our corporate business centre and offices. Our targets related to this include achieving 100% regulatory compliance and a 20% reduction in waste and associated costs through strict enforcement of waste segregation and optimised waste transport scheduling. For 2025, we have achieved a 22.41% reduction in hazardous waste and attained 100% regulatory compliance. Through these initiatives, which are closely monitored through regular safety inspections and audits, we were able to save half a million Philippine pesos in expenses in 2025.



Indonesia

Waste Handling Approach

Fullerton Health Group of Companies Indonesia upholds a corporate environmental policy that underscores our dedication to the responsible and efficient management of medical waste. Our strategic measures to uphold this commitment include partnerships with licensed medical waste management vendors authorised by the Indonesian Ministry of Environment and Forestry, ensuring compliance with all applicable regulations. We have put in place comprehensive documented procedures and work instructions for medical waste management, fostering both consistency and efficiency in operations. A rigorous waste segregation system is enforced to distinguish medical waste from general household waste, minimising contamination risks and supporting appropriate disposal. Designated safety boxes are used to securely contain sharp medical waste, preventing injuries and minimising infection hazards. This policy is subject to periodic reviews, conducted at least once a year, to ensure its continued effectiveness.

We keep detailed waste balance sheets to accurately track and document medical waste generation. The accuracy of this information is validated by cross-referencing with waste manifests during the transportation of medical waste.

|                                                                                     |                                                                                    |                                     |                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   |  | <b>Waste segregation practices</b>  | We implement waste segregation between general waste and hazardous waste, ensuring that all waste is properly labelled and categorised. Facilities for waste storage are provided, as medical waste must be stored in a freezer and not indiscriminately.                                                                             |
|  |                                                                                    | <b>Employee training and safety</b> | Employees responsible for waste handling are required to use Personal Protective Equipment (“PPE”). Training sessions on waste handling, spill management, and the proper use of PPE are conducted to ensure safety and compliance.                                                                                                   |
|  |                                                                                    | <b>Responsible waste disposal</b>   | We collaborate with third-party organisations to manage waste effectively. The quantity of waste generated is meticulously recorded, and reports are submitted to the system established by the Ministry of Environment and Forestry. Informational posters and awareness campaigns regarding waste management are also disseminated. |

Waste Management Training

We equip our team with the necessary training and resources to promote environmentally responsible behaviour. Monthly awareness programs are held, featuring specific modules on medical waste and sharps disposal, which help reinforce best practices.

Waste Reduction Efforts

The initiative to reduce the use of plastic bottles and promoting the adoption of reusable drinking bottles, as reported in the previous year, remains a focus area for Fullerton Health Group of Companies. At our GAMC clinic, we have introduced the use of paper cups in place of plastic bottles as part of our commitment to sustainability. This initiative reduces plastic waste and promotes a culture of environmentally conscious practices among staff and visitors. While aiming to maintain our commitment to this initiative, we continue to assess opportunities and practical approaches for future implementation.

# The Impact So Far

[GRI 306-1, 306-3]



Singapore

## Measuring Our Waste

A majority of the hazardous waste in Singapore consists of items such biohazard sharps and bodily fluid generated from our clinical operations. Fullerton Health (Singapore) partners with licensed vendors to ensure that our hazardous waste is incinerated in accordance with the National Environmental Agency (“NEA”) requirements. Due to operational changes involving Fullerton Health’s waste vendor, there have been revisions to the waste type classifications. As such, a year-on-year comparison between FY2024 and FY2025 is not feasible.

| Type of waste generated       | Units                                | 2023    | 2024     | 2025     |
|-------------------------------|--------------------------------------|---------|----------|----------|
| Hazardous Waste <sup>19</sup> | tonnes <sup>20</sup>                 | 0.86    | 0.80     | 0.05     |
|                               | litres <sup>21</sup>                 | 9749.31 | 11822.42 | 17657.67 |
|                               | number of medical bags <sup>22</sup> | 22      | 31       | 9        |
| Non-hazardous waste           | tonnes                               | 0.50    | 0.51     | 0.51     |



Philippines

## Measuring Our Waste

With enhancements to our waste monitoring processes in FY2025, we recorded a 39% increase in total waste generated compared to FY2024. Like our operations in Singapore, a significant proportion of hazardous waste comprised sharps, pharmaceutical waste, and electronic waste, which are unavoidable by-products of the essential healthcare services delivered by our multi-specialty and mobile clinics.

| Type of waste generated | Units  | 2023  | 2024  | 2025 <sup>23</sup> |
|-------------------------|--------|-------|-------|--------------------|
| Hazardous waste         | tonnes | 62.51 | 54.00 | 58.52              |
| Non-hazardous waste     | tonnes | 0.63  | 18.56 | 42.18              |
| Total                   | tonnes | 63.14 | 72.56 | 100.7              |

<sup>19</sup> Due to limitations in data availability from waste vendors, we employ three distinct methods for measuring different types of hazardous waste: by weight (tonnes), by the number of bags, and by volume (litres). Fullerton Health (Singapore) is working towards improving data collection methods for hazardous waste in future reports.

<sup>20</sup> Waste measured in tonnes include biohazard and medical waste, aqueous waste (organic and inorganic solvents) and glass bottles.

<sup>21</sup> Sharps and biohazardous waste are measured in litres. Volume of waste reported in litres has been estimated using the maximum capacity of the volume of hazardous waste containers.

<sup>22</sup> Medical bags are measured by the count of medical bags disposed.

<sup>23</sup> Waste data for Fullerton Health (Philippines) excludes Avega due to data unavailability. Asalus data only includes non-hazardous waste while Aventus includes both hazardous and non-hazardous waste.



Indonesia

Measuring Our Waste

In our continued efforts to enhance the monitoring of medical waste, we have expanded our reporting scope for 2025 to include three clinics, adding GSKG Laboratory alongside the previously reported GAMC and TMC Bellagio clinics. Compared to 2024, we observed an 86% increase in medical waste generated in 2025. Other than due to the expanded reporting scope from GSKG Laboratory, this increase was primarily due to the additional waste produced from the HPV screening programme that was conducted by TMC Bellagio.

This medical waste generated by Fullerton Health Group of Companies Indonesia comprises sharps, disposable PPE, and other hazardous materials originating from our clinical and laboratory operations. For non-hazardous waste, we are currently in the process of evaluating suitable methods and mechanisms to measure non-hazardous waste in our offices and clinics for the next reporting year.

| Type of waste generated | Units  | 2024 <sup>24</sup> | 2025 <sup>25</sup> |
|-------------------------|--------|--------------------|--------------------|
| Hazardous waste         | tonnes | 6.69               | 12.44              |
| Total                   | tonnes | 6.69               | 12.44              |

Due to limitations in data availability from waste management vendors, Fullerton Health (Vietnam) is currently unable to disclose waste-related data.

Our Road Ahead

Fullerton Health remains firmly committed to environmental responsibility. We continue to explore innovative approaches to reduce waste intensity while ensuring full compliance with applicable regulatory requirements for the safe and responsible management of waste. Through the continuous enhancement of our waste management practices, we aim to minimise our environmental footprint and contribute to a more sustainable future.

Looking ahead, Fullerton Health will continue to ensure that waste generated across our operations is managed responsibly in accordance with regulatory standards, while proactively pursuing opportunities to reduce overall waste volumes in the coming years.

<sup>24</sup> FY2024 medical waste data covers GAMC and TMC Bellagio.  
<sup>25</sup> FY2025 medical waste data covers GAMC, TMC Bellagio and GSKG Laboratory.

# Powering Change: Our Energy and Climate Change Management

[GRI 2-23, 2-24, 3-3]

## Why It Matters

Climate change presents a growing global challenge, with far reaching implications for human health and healthcare systems. Rising temperatures, extreme weather events, and environmental degradation have the potential to exacerbate existing health risks, place increasing strain on healthcare infrastructure, and disproportionately affect vulnerable communities, further widening health inequities. At Fullerton Health, we recognise the significance of these challenges and the responsibility we have as a healthcare provider to play our part in addressing climate related impacts.

The delivery of essential healthcare services depends on reliable access to energy, and our primary sources of greenhouse gas emissions arise from electricity and fuel consumption across our clinics and operations. We therefore seek to better understand, measure, and manage our carbon footprint, to minimise our contribution to global emissions in our operations including those arising from our value chain.

## Policies, Procedures and Certifications<sup>26</sup>

Policy on Environmental Sustainability

## UNSDGs Supported



## 2025 Target and Progress

- Computed our carbon footprint (Scope 1 and Scope 2 emissions)
- Embarked on climate risk assessment for key operations



Legend:

● Achieved
 ● Partially Achieved
 ● Not Achieved

## Our Strategy in Action

[GRI 3-3]

### Group-wide

Energy and climate change management remains a key EESG priority for the Group. As a healthcare provider with substantial operations across multiple Asian countries, Fullerton Health recognises the important role we play in reducing emissions and managing our environmental impacts in a region increasingly exposed to climate-related risks.

Our approach to effectively managing climate-related impacts is structured around the following three key focus areas:



Initiate

Establish Group  
Sustainability Policy



Track

Monitor Environmental  
Performance



Assess

Evaluate Climate-Related  
Risk and Opportunities

<sup>26</sup> Some policies, procedures and certifications may be applicable only to certain regions due to region-specific regulatory requirements and operational purposes.

## INITIATE: Establishing a Group Sustainability Policy

As part of the ongoing efforts to consolidate environmental management under a unified Group-wide framework, Fullerton Health is developing a Group Sustainability Policy to drive a more consistent and integrated approach across its regional operations. The policy establishes a clear framework to align sustainability strategy, priorities, and initiatives across all business units, while embedding sustainability considerations into strategic, operational, and financial decision-making. It also defines governance structures that reinforce accountability at the Board and senior management levels, alongside implementation approaches for stakeholder engagement and the assessment of climate-related risks and opportunities. Key sustainability focus areas outline plans to manage Fullerton Health’s environmental footprint, including the progressive development of decarbonisation and net zero targets.

Fullerton Health will continue working towards full implementation and adoption of the policy, with progress and outcomes to be disclosed in subsequent sustainability reports.

## TRACK: Monitoring Our Environmental Performance

In support of our efforts to manage environmental impacts, Fullerton Health has commenced the development of a greenhouse gas (“GHG”) emissions inventory covering our operations and clinics in Singapore, the Philippines, Indonesia and Vietnam. We are systematically monitoring our carbon footprint across the Group, reinforcing our commitment to understanding emissions sources and supporting ongoing efforts to reduce both absolute emissions and emissions intensity.

### GHG Emissions across Fullerton Health Group’s Value Chain



#### Scope 1: Direct GHG Emissions

- Accounts for emissions that come from sources that are owned or controlled by Fullerton Health Group
- This includes emissions from fuel used by vehicles owned by the Group and HFC emissions from refrigeration and air-conditioners.



#### Scope 2: Energy Indirect GHG Emissions

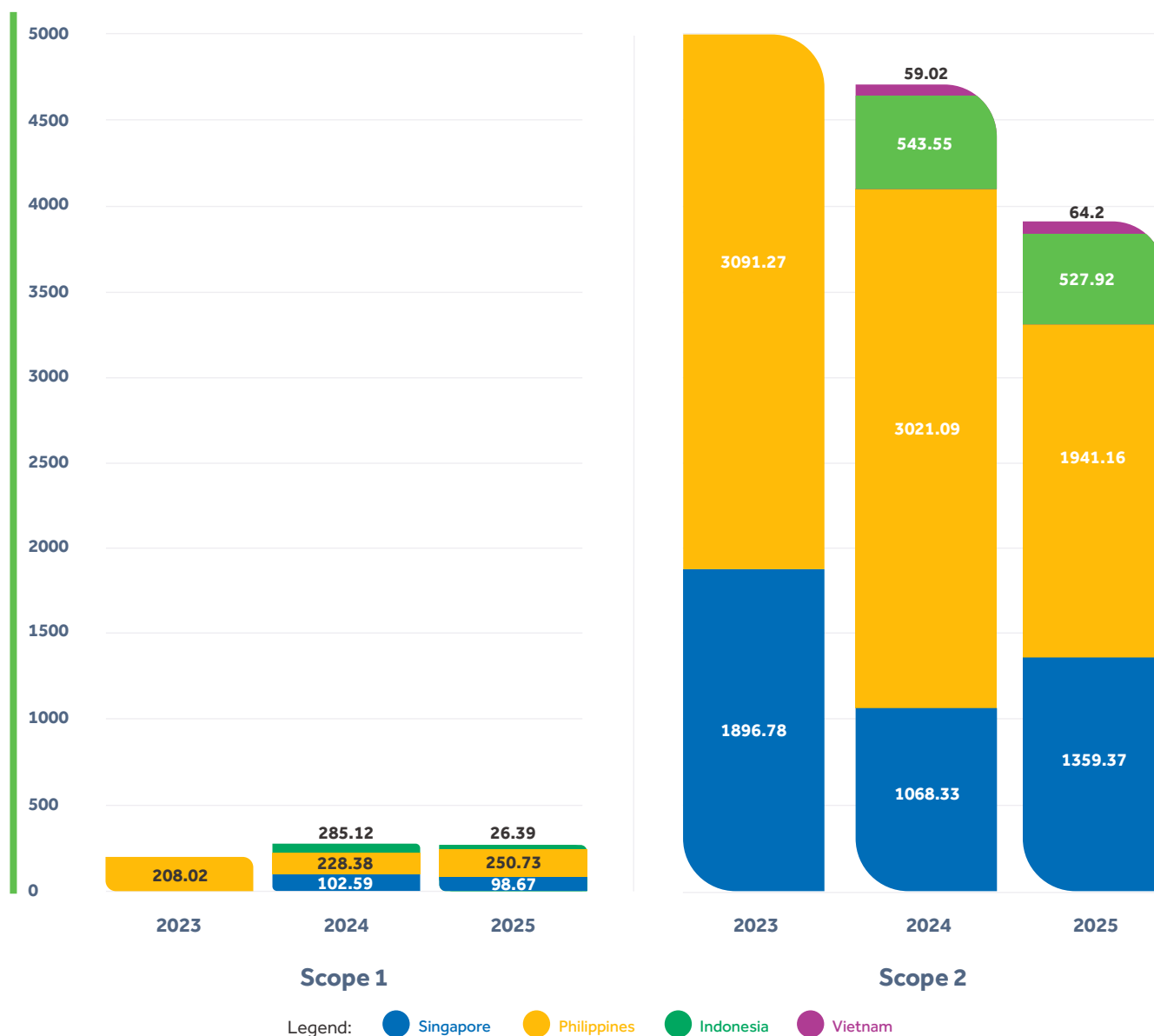
- Accounts for emissions that come from electricity purchased by Fullerton Health Group in its operations
- This includes emissions from electricity usage across our clinics, offices and laboratories for cooling and heating.



#### Scope 3: Other Indirect GHG Emissions

- Accounts for all other emissions that have been indirectly generated by Fullerton Health Group
- These emissions are not directly generated by the Group, but as a result of the Group’s activities by sources not owned or controlled by the Group
- This includes emissions from purchased medical equipment business travel, employee commute, transport and disposal of medical waste.

## Fullerton Health Scope 1 & 2 Emissions (tCO<sub>2</sub>e)



In FY2025, Fullerton Health conducted a high-level climate scenario analysis for Fullerton Health (Vietnam) to identify climate-related physical and transition risks. This builds on the scenario analysis undertaken in the previous year for Singapore, the Philippines and Indonesia, strengthening our oversight and understanding of climate-related risks across all four reporting countries. This analysis was prepared in accordance with the recommendations of the TCFD and with reference to the ISSB IFRS S2. An external consultant was engaged to support the identification of these climate-related physical and transition risks.

In addition, Fullerton Health continues to disclose Scope 3 emissions across six material categories across its Singapore and Philippines business activities. Scope 3 emissions constitute a significant proportion of healthcare-related emissions, accounting for approximately 71% of the global healthcare industry's climate footprint<sup>27</sup>. These indirect emissions primarily arise from activities across the value chain, including the production, transportation, use, and disposal of goods and services. Hence by tracking and reporting on these emissions, Fullerton Health enhances its understanding of value-chain impacts and is better positioned to identify priority areas for further decarbonisation across our supply chain.

<sup>27</sup> Healthcare's Climate Footprint: How the Health Sector Contributes to the Global Climate Crisis and Opportunities for Action: [Healthcare's climate footprint - Arup](#) & Health Care Without Harm, 2019

# The Impact So Far

[GRI 302-1, 302-3, 305-1, 305-2, 305-3, 305-4]



## Measuring Our Emissions

In our Fullerton Health (Singapore)’s operations, energy is primarily used for cooling, heating, lighting and operation of medical equipment and systems within our clinics and laboratories. In 2025, we were able to obtain the energy consumption data from IHP Singapore and our specialist clinics in addition to our existing scope of clinics at Fullerton Health, Urban Rehab, Medisol, and Radlink. The combined energy usage reached a total of 3,381.51 MWh, a 30% increase from FY2024. This increase in consumption is due to the inclusion of new subsidiaries and improved data collection with reduced data estimation in comparison to previous years.

Fullerton Health (Singapore)’s fuel consumption<sup>28</sup> mainly arises from diesel and motor gasoline usage from Comfort Ambulance’s consumption. In FY2025, fuel consumption totalled 1,310 GJ. We will continue to enhance our data collection processes for non-renewable energy consumption in the coming years.

Fullerton Health (Singapore) continues to disclose Scope 3 emissions across six material categories<sup>29</sup>. We will continue to improve our calculation methodologies and look to reduce the environmental impact of our value chain in the coming years.

| Indicator                                                        | Performance        |                         |                      |
|------------------------------------------------------------------|--------------------|-------------------------|----------------------|
|                                                                  | FY2023             | FY2024                  | FY2025 <sup>30</sup> |
| Fuel Consumption (GJ)                                            | Not reported       | 1,360.00                | 1,310.00             |
| Energy consumption (MWh) - Electricity                           | 4,550.82           | 2,593.04                | 3,381.51             |
| Electricity energy intensity (MWh/m <sup>2</sup> ) <sup>31</sup> | 1.19               | 0.43                    | 0.43                 |
| Total energy intensity (MWh/m <sup>2</sup> ) <sup>32</sup>       | 1.19 <sup>33</sup> | 0.50                    | 0.47                 |
| Scope 1 emissions (tCO <sub>2</sub> e)                           | Not reported       | 102.59                  | 98.67                |
| Scope 2 emissions (Location-Based) (tCO <sub>2</sub> e)          | 1,896.78           | 1,068.33                | 1,359.37             |
| Scope 2 emissions intensity (tCO <sub>2</sub> e/m <sup>2</sup> ) | 0.49               | 0.19                    | 0.17                 |
| Scope 3 emissions (tCO <sub>2</sub> e)                           | Not reported       | 18,095.48 <sup>34</sup> | 20,700.66            |

<sup>28</sup> Data only covers fuel consumption from Comfort Ambulance and Services Pte. Ltd.

<sup>29</sup> Emissions for Category 5 (Waste Generated in Operations) exclude medical bags and containers due to insufficient information for quantification. Fullerton Health is committed to obtaining more accurate data for waste reporting in the future.

<sup>30</sup> Refer to our Reporting Methodology section for more details.

<sup>31</sup> Electricity energy intensity is calculated based on electricity consumption per unit of gross floor area.

<sup>32</sup> Total energy intensity is calculated based on fuel and electricity consumption per unit of gross floor area. Restatement was made for FY24 to improve comparability.

<sup>33</sup> No fuel consumption data was available in FY23; therefore, total energy intensity equals electricity energy intensity.

<sup>34</sup> The FY2024 value previously disclosed has been restated in this report to reflect improvements in data reporting methodology. This restatement does not affect other reported periods unless otherwise stated.

## Fullerton Health (Singapore) Scope 3 Emissions (tCO<sub>2</sub>e)

**17,121.52**

Category 1  
(Purchased Goods and Services)

**1,242.43**

Category 2  
(Capital Goods)

**1,226.63**

Category 4  
(Upstream Transportation  
& Distribution)

**694.05**

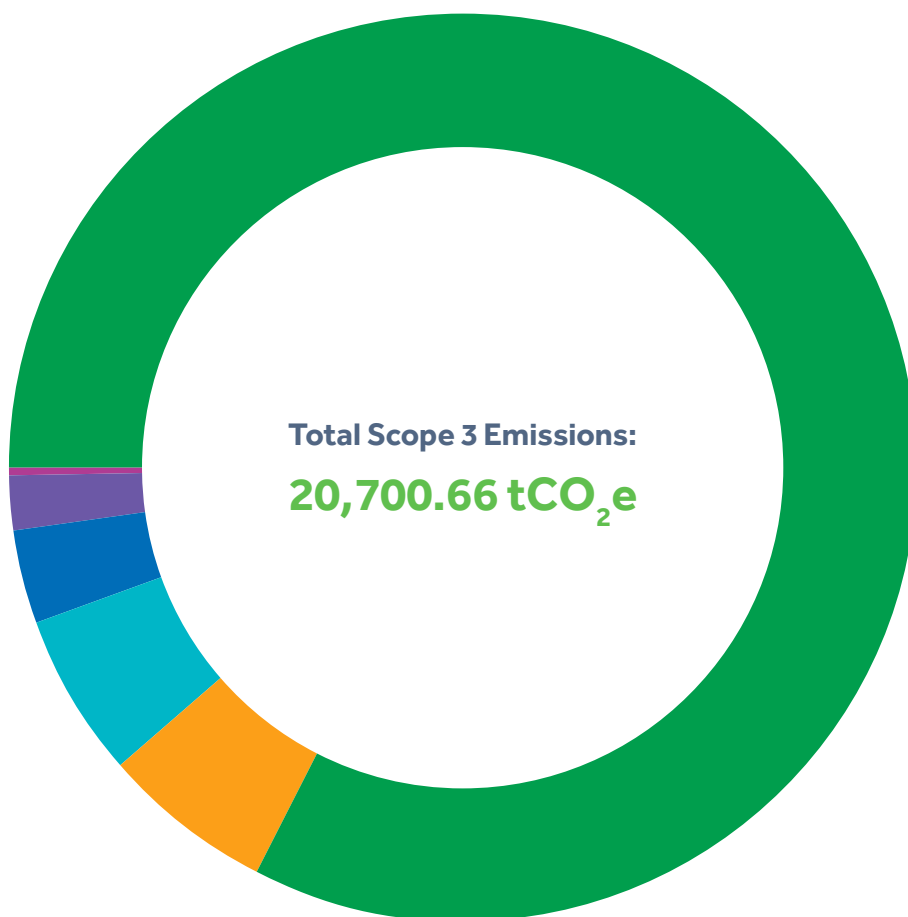
Category 6  
(Business Travel)

**415.98**

Category 7  
(Employee Commuting)

**0.04**

Category 5  
(Waste)



Philippines

## Measuring Our Emissions

Fullerton Health (Philippines) recorded a decrease in its overall energy consumption by 28%. This is primarily attributed to the implementation of energy-saving initiatives, such as the switch to LED lighting across all offices, which have contributed significantly to the reduction of our electricity consumption. Operational changes such as the cease of night shift operations for Avega and the decommissioning of two previously occupied offices of Asalus also contributed to the observed decrease.

Our diverse portfolio includes a network of smaller offices and facilities located beyond the capital region. While their energy usage may be lower, these entities are essential to our mission and are held to the same rigorous monitoring and management standards, ensuring that every part of our organisation is aligned with our commitment to environmental responsibility. Plans are also underway to transition multiple offices to renewable energy, supporting our goals of energy security and carbon emissions reduction.

Like Singapore, Fullerton Health (Philippines) has disclosed emissions for six material Scope 3 categories.

| Indicator                                                        | Performance  |                         |                      |
|------------------------------------------------------------------|--------------|-------------------------|----------------------|
|                                                                  | FY2023       | FY2024                  | FY2025 <sup>35</sup> |
| Fuel Consumption (GJ)                                            | 2,845.25     | 3,123.78                | 3,427.28             |
| Energy consumption (MWh) - Electricity                           | 4,367.05     | 4,325.91                | 2,781.19             |
| Energy consumption (MWh) - Fuel                                  | Not reported | 867.98                  | 952.03               |
| Electricity energy intensity(MWh/m <sup>2</sup> ) <sup>36</sup>  | 0.17         | 0.14                    | 0.09                 |
| Total energy intensity (MWh/m <sup>2</sup> ) <sup>37</sup>       | 0.17         | 0.17                    | 0.18                 |
| Scope 1 emissions (tCO <sub>2</sub> e)                           | 208.02       | 228.38                  | 250.73               |
| Scope 2 emissions (Location-Based) (tCO <sub>2</sub> e)          | 3,091.27     | 3,021.09                | 1,941.16             |
| Scope 2 emissions intensity (tCO <sub>2</sub> e/m <sup>2</sup> ) | 0.12         | 0.10                    | 0.07                 |
| Scope 3 emissions (tCO <sub>2</sub> e)                           | Not reported | 12,799.87 <sup>38</sup> | 14,921.82            |

## Fullerton Health (Philippines) Scope 3 Emissions (tCO<sub>2</sub>e)

**12,508.54**

Category 1  
(Purchased Goods and Services)

**1,547.88**

Category 7  
(Employee Commuting)

**516.32**

Category 2  
(Capital Goods)

**167.92**

Category 6  
(Business Travel)

**122.37**

Category 4  
(Upstream Transportation & Distribution)

**58.79**

Category 5  
(Waste generated in operations)



<sup>35</sup> Refer to our Reporting Methodology section for more details.

<sup>36</sup> Electricity energy intensity only considers electricity consumption per floor area.

<sup>37</sup> Total energy intensity considers both electricity and fuel consumption per floor area for FY2024 and FY2025. Energy intensity for FY2023 only includes electricity consumption since fuel consumption was not reported for that year.

<sup>38</sup> The FY2024 value previously disclosed has been restated in this report to reflect improvements in data reporting methodology. This restatement does not affect other reported periods unless otherwise stated.



## Indonesia

### Measuring Our Emissions

Energy consumption within Fullerton Health Group of Companies Indonesia primarily arises from fuel used for operational transportation and electricity consumed across our offices, clinics, and laboratories. In 2025, our total energy consumption reached 2,634.62 GJ, reflecting a 59% decrease compared to the previous reporting year. This reduction was primarily due to decreased use of operational vehicles at TMC Bellagio, where only one vehicle was in operation. The total energy consumption includes 372.09 GJ from fuel and 628.48 MWh from electricity usage. We also assessed the energy intensity and emissions intensity from electricity consumption by relating these figures to the total floor space of our buildings in CIBIS Park, TMC clinic and GSKG Laboratory.

We maintain firm commitment to enhancing the accuracy of our energy and GHG emissions inventory. In 2025, we improved our methodology by using actual fuel consumption figures instead of estimates used previously due to data availability constraint, allowing for a more complete and precise full-year dataset. Tracking our emissions helps us identify areas for greater operational efficiency and supports our efforts to reduce environmental impact.

| Indicator                                                        | Performance          |                      |
|------------------------------------------------------------------|----------------------|----------------------|
|                                                                  | FY2024 <sup>39</sup> | FY2025 <sup>40</sup> |
| Fuel Consumption (GJ)                                            | 4,020.51             | 372.09               |
| Energy consumption from electricity (MWh)                        | 647.08               | 628.48               |
| Total energy consumption (GJ)                                    | 6,350.01             | 2,634.62             |
| Electricity energy intensity (MWh/m <sup>2</sup> ) <sup>41</sup> | 0.07                 | 0.07                 |
| Total energy intensity (MWh/m <sup>2</sup> ) <sup>42</sup>       | 0.19                 | 0.08                 |
| Scope 1 emissions (tCO <sub>2</sub> e)                           | 285.12               | 26.39                |
| Scope 2 emissions (Location-Based) (tCO <sub>2</sub> e)          | 543.55               | 527.92               |
| Scope 2 emissions intensity (tCO <sub>2</sub> e/m <sup>2</sup> ) | 0.06                 | 0.06                 |

<sup>39</sup> FY2024 energy and GHG emissions data cover GAMC and TMC Bellagio.

<sup>40</sup> FY2025 energy and GHG emissions data cover GAMC, TMC Bellagio and GSKG Laboratory.

<sup>41</sup> Electricity energy intensity only considers electricity per floor area.

<sup>42</sup> Total energy intensity is calculated based on fuel and electricity consumption per unit of gross floor area.



## Vietnam

### Measuring Our Emissions

Given the nature of its Third Party Administration (“TPA”) business model, Fullerton Health (Vietnam) does not own any company vehicles or consume fuel and therefore has no associated Scope 1 emissions. As part of its inaugural sustainability disclosures, Fullerton Health (Vietnam) reports energy consumption arising from electricity use across its office operations. In 2025, total energy consumption amounted to 350 GJ, while total Scope 2 emissions were 64.20 tCO<sub>2</sub>e.

| Indicator                                                        | Performance          |        |
|------------------------------------------------------------------|----------------------|--------|
|                                                                  | FY2024 <sup>43</sup> | FY2025 |
| Energy consumption from electricity (MWh)                        | 89.54                | 97.39  |
| Total energy consumption (GJ)                                    | 320                  | 350    |
| Electricity energy intensity (MWh/m <sup>2</sup> ) <sup>44</sup> | 0.09                 | 0.08   |
| Total energy intensity (MWh/m <sup>2</sup> )                     | 0.09                 | 0.08   |
| Scope 2 emissions (Location-Based) (tCO <sub>2</sub> e)          | 59.02                | 64.20  |
| Scope 2 emissions intensity (tCO <sub>2</sub> e/m <sup>2</sup> ) | 0.06                 | 0.05   |

### Climate-related Disclosures

As part of our ongoing efforts to assess the potential impacts of climate change on our business and operations, Fullerton Health has conducted a climate change scenario analysis and begun integrating climate-related risks into our broader risk management processes. We are also in the process of transitioning our climate-related disclosures from the TCFD recommendations to the ISSB IFRS S2 standards. The information disclosed in this report reflects our current expectations, estimations and assumptions. We remain committed to continuously enhancing our disclosures and strengthening our approach to understanding and mitigating up climate-related risks to our business.

### Governance

The Board provides guidance to management for developing the Group’s overall sustainability strategy and for overseeing risk management processes, sustainability initiatives and corporate governance.

To support effective oversight of sustainability and climate-related matters, the Board considers whether appropriate skills and competencies are available to oversee the Group’s climate-related strategies and risks. This includes considering the collective experience of the Board and senior management, as well as how training, briefings and other development activities can help strengthen and support the ongoing enhancement of climate-related understanding across the Group.

<sup>43</sup> While it is the first year of reporting emissions and energy data for Fullerton Health (Vietnam), FY2024 data was available and obtained for a like-for-like comparison.

<sup>44</sup> Fullerton Health (Vietnam) did not consume any fuel in FY24 and FY25; therefore, total energy intensity equals electricity energy intensity.

The Board is supported by Management, to ensure that Fullerton Health can oversee and manage all climate-related matters in alignment with the Group’s strategic priorities. Supporting the Board, the Audit & Risk Committee (“ARC”) and the Nomination & Remuneration Committee (“NRC”) play key leadership roles in supporting sustainability-related governance and oversight. In particular, the ARC oversees and reviews Fullerton Health’s enterprise risk management (“ERM”) framework to ensure that the register of risks, including sustainability and climate-related risks and opportunities (“CRROs”), remain current.

Fullerton Health is in the process of formalising a Risk & Sustainability Committee to further enhance our Group’s oversight and management of climate-related risk and opportunities for business. Country-level teams, such as risk and facilities teams, are tasked with overseeing their respective climate-related issues and managing CRROs and are accountable to the Group for their efforts. Please refer to the ‘Sustainability Governance’ section on [page 12](#) for further information on the Group’s governance of CRROs and climate-related impacts.

### Strategy

In FY2025, Fullerton Health has conducted a qualitative climate scenario analysis for our activities in the Vietnam, to identify key climate-related risks Fullerton Health is exposed to and the potential climate opportunities to capitalise upon. This is in addition to the scenario analysis conducted last year for our assets and activities across three other key markets – Singapore, Indonesia, and the Philippines. This assessment allows us to identify and subsequently determine the current and anticipated effects of climate risks and opportunities on its business model and value chain. Risks were identified across both physical and transition risks as per the guidance of the TCFD. The table below summarises the key climate-related risks and opportunities (“CRROs”) material for Fullerton Health’s respective countries.

| Risk Category  | Description of Risk                                                                                                  | Potential financial impact on Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Relevant to:                                                                                                                                                                                                                                                                                                                                            |
|----------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Physical Risks |                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                         |
| Acute          | <b>Flooding</b> caused by heavy rainfall, high tides, and drainage problems                                          | <p>Floods can directly result in increased operating costs due to repair and damage, and higher insurance premiums / inability to insure exposure to extreme weather events.</p> <p>Increases in the frequency of intense precipitation events could cause more frequent and severe flood events, especially in areas with an easily overwhelmed or a lack of stormwater drainage system. Power disruptions may occur when utility networks which supply Fullerton Health clinics are impacted by floods. Flooding events can also cause damage to infrastructure and are expensive to repair.</p> |     |
|                | <b>Extreme Weather Events</b> which are expected to increase in frequency and severity as climate change intensifies | <p>Extreme weather events often bring heavy rainfall, strong winds, and heat stress, which can damage the interior of leased facilities, including equipment, furniture, and infrastructure. Severe conditions may also cause power outages and disrupt access to facilities, affecting the functionality of medical equipment and service delivery.</p>                                                                                                                                                                                                                                           |                                                                                                                                                                               |

| Risk Category    | Description of Risk                                                                               | Potential financial impact on Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Relevant to:                                                                                                                                                                                                                                                                                                                                            |
|------------------|---------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Physical Risks   |                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                         |
| Acute            | <b>Tropical Cyclones</b><br>which are expected to intensify as climate change becomes more severe | Tropical cyclones often bring intense rainfall that can lead to flooding, which can damage the interior of leased facilities, including equipment, furniture, and infrastructure. High winds and falling trees during a tropical cyclone can result in power outages, affecting the functionality of medical equipment and other critical systems within leased facilities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                   |
| Chronic          | <b>Air Pollution</b><br>resulting from industrial progress                                        | Increases in pollution levels can accelerate the corrosion and degrade the structural integrity of facilities, leading to more frequent and costly maintenance, repairs, or even replacement of infrastructure over time. To maintain indoor air quality, facilities may need to invest in advanced, often energy-intensive, air filtration systems. Such systems can increase operational costs and add to routine maintenance requirements.<br><br>Elevated pollution levels could also directly impact workers, potentially leading to a decrease in productivity or increase in sick leaves due to health issues.<br><br>An escalation in pollution-related health issues such as respiratory and cardiovascular disorders can increase demand for healthcare services. This can strain resources and may potentially require the expansion of current facilities or services to meet this growing need. |                                                                                                                                                                                                                                                                      |
|                  | <b>Rising Temperatures</b><br>caused by increased global warming                                  | An increase in global temperatures will bring about an increase in cooling loads and increase in operating expenditure, also reducing productivity of workers.<br><br>Increases in global temperatures will also promote the spread of vector-borne diseases, potentially resulting in loss of revenue due to inability to provide sufficient care for patients.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     |
|                  | <b>Sea Level Rise</b><br>resulting in increased risk of coastal floods                            | Rising sea levels pose a threat to buildings located near the coastline due to the heightened risk of coastal flooding, resulting in damage to clinics and potentially medical equipment, and disruption of services due to inability to access clinics.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                               |
| Transition Risks |                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                         |
| Market           | <b>Upstream changes to supply chains</b><br>which promote sustainability                          | Companies in Fullerton Health's supply chain may begin to transition towards being more sustainable, e.g. using more eco-friendly, sustainably sourced raw materials, electrical vehicle fleet, which may result in an increase in operating costs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                               |
| Policy and Legal | <b>Carbon pricing mechanisms</b><br>such as carbon taxes                                          | Carbon pricing mechanisms such as carbon taxes will cause an increase in the operating costs of Fullerton Health's suppliers, e.g. power suppliers, waste disposal companies. These costs may then be passed down to Fullerton Health in the form of increased utility bills.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                          |
|                  | <b>Enhanced emission reporting obligations</b>                                                    | As more stringent ESG reporting requirements are being instituted globally, Fullerton Health may face potential regulatory penalties and reputational damage if it fails to properly report on climate performance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                          |

| Risk Category                      | Description of Risk                                                                                                                                          | Potential financial impact on Fullerton Health                                                                                                                                                                                                                                                                                                                                                            | Relevant to:                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transition Risks                   |                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                         |
| Reputation                         | <b>Increased stakeholder interest</b> in company's impacts on climate                                                                                        | Industry stakeholders, such as investors, the government and Fullerton Health's clients, may place requirements or expectations on Fullerton Health to take actions to reduce its GHG emissions and environmental impacts.                                                                                                                                                                                |             |
|                                    | <b>Responsible investments</b> , i.e. financial strategies that consider ESG factors alongside financial returns                                             | As awareness on climate change increases and investors are increasingly prioritising ESG factors in their portfolio, companies that fail to adopt more sustainable practices may risk reputational damages and loss of market share and investors, resulting in a smaller capital base for growth.                                                                                                        |                                                                                                |
| Technology                         | <b>Costs to transition to lower emissions technology</b>                                                                                                     | Failing to keep in step the green transition could lead to Fullerton Health being out-of-step with industry trends focused on sustainability, and face reputation damage and regulatory pressures.                                                                                                                                                                                                        |                                                                                                                                                                                   |
| Opportunities                      |                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                         |
| Energy Source                      | Reduction in long-term costs from use of modern, low-carbon energy and technology                                                                            | By being an early adopter of cleaner forms of energy and low-energy technologies, Fullerton Health can potentially capitalise on improved public perception and result in improved perception from external stakeholders.                                                                                                                                                                                 |     |
| Resource Efficiency                | More efficient operations and reduction in water and waste                                                                                                   | Efficiency improvements can lead to better resource allocation, enhanced operational performance, and a more sustainable business model.                                                                                                                                                                                                                                                                  |                                                                                          |
| Resilience                         | Diversification of supply chains and promotion of responsible supply chains                                                                                  | Fullerton Health can reduce the potential impacts of climate on supplies and procurement while also reducing its environmental and social impacts.                                                                                                                                                                                                                                                        |                                                                                          |
| New Markets, Products and Services | Access to sustainable financing options, capital from climate-conscious investors, and improved competitive position to reflect shifting consumer preference | <p>Adopting sustainable practices can make Fullerton Health more attractive to climate-conscious investments, thus widening Fullerton Health's access to financial capital.</p> <p>By transforming of healthcare practices to include more sustainable services while still ensuring quality services, Fullerton Health can also improve its competitive position due to changing consumer behaviour.</p> |                                                                                          |

Fullerton Health then evaluated the potential impacts of the risks identified across two different climate change scenarios, Net Zero and Business as Usual (“BAU”). The analysis performed draws on data and assumptions provided by the Intergovernmental Panel on Climate Change (“IPCC”) and the Network for Greening the Financial System (“NGFS”) and is subject to uncertainty given the inherent complexity of climate science. Climate scenario analysis assesses the impacts of climate related risks and opportunities across different climate scenarios, thereby providing insights into the resilience of our portfolio under varying physical and transition risk pathways. For further details on the parameters and assumptions used, please refer to the Appendix.

| Types of Climate Scenarios                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Net Zero                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business as Usual (“BAU”)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <ul style="list-style-type: none"> <li>This scenario predicts ~1.5°C-2°C global warming by 2100 as the world makes a proactive shift to curbing carbon emissions, resulting in heightened transition risks and impacts.</li> <li>To analyse physical risk, Fullerton Health utilised the IPCC Representative Concentration Pathways (“RCP”) 2.6 scenario.</li> <li>For transition risk, Fullerton Health took reference from the IPCC Shared Socioeconomic Pathways (“SSP”) 1-2.6, NGFS Net Zero 2050, and International Energy Agency (“IEA”) Net Zero Emissions scenarios.</li> <li>This ~1.5°C-2°C warming scenario simulates a world rapidly undergoing a green transition and would test our organisation’s resilience to transition risks.</li> </ul> | <ul style="list-style-type: none"> <li>This is a worst-case scenario of &gt;4°C warming by 2100 where the world takes little action towards reducing climate change, resulting in severe physical impacts such as floods affecting Fullerton Health</li> <li>The physical risk scenario utilised was IPCC RCP 8.5.</li> <li>The transition risk scenario referenced IPCC SSP 5-8.5, NGFS Current Policies, and IEA Stated Policies scenarios.</li> <li>The &gt;4°C warming scenario simulates a significant increase in intensity and frequency of extreme weather events and is utilised to test our organisation’s resilience to physical risks.</li> </ul> |

Fullerton Health has also utilised different time horizons when analysing physical and transition risks due to the different nature of the risks identified, as physical risks were judged to be more relevant over a longer period as compared to transition risks.

|                  | Short-term | Medium-term | Long-term |
|------------------|------------|-------------|-----------|
| Physical Risks   | 2030       | 2050        | 2100      |
| Transition Risks | 2028       | 2030        | 2050      |

For each risk and opportunity, a residual rating has been determined in line with Fullerton Health’s ERM framework to highlight the likely impact of the risk on Fullerton Health’s operations. The tables below highlight the most material risks to Fullerton Health’s operations in each country.



## Singapore

Legend: ● Low Risk ● Medium Risk ● High Risk

| Risk Category                      | Description of Risk                                                                                                  | Short-Term | Medium-Term |     | Long-Term |     |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------|------------|-------------|-----|-----------|-----|
|                                    |                                                                                                                      |            | NZ          | BAU | NZ        | BAU |
| Physical Risk - Acute              | <b>Flooding</b> caused by heavy rainfall, high tides, and drainage problems                                          | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Extreme Weather Events</b> which are expected to increase in frequency and severity as climate change intensifies | ●          | ●           | ●   | ●         | ●   |
| Physical Risk - Chronic            | <b>Rising Temperatures</b> caused by increased global warming                                                        | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Sea Level Rise</b> resulting in increased risk of coastal floods                                                  | ●          | ●           | ●   | ●         | ●   |
| Transition Risk - Policy and Legal | <b>Carbon pricing mechanisms</b> such as carbon taxes                                                                | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Mandates on and regulation of existing products and services</b>                                                  | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Enhanced emission reporting obligations</b>                                                                       | ●          | ●           | ●   | ●         | ●   |



## Philippines

Legend: ● Low Risk ● Medium Risk ● High Risk

| Risk Category                      | Description of Risk                                                                            | Short-Term | Medium-Term |     | Long-Term |     |
|------------------------------------|------------------------------------------------------------------------------------------------|------------|-------------|-----|-----------|-----|
|                                    |                                                                                                |            | NZ          | BAU | NZ        | BAU |
| Physical Risk - Acute              | <b>Flooding</b> caused by heavy rainfall, high tides, and drainage problems                    | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Tropical Cyclones</b> which are expected to intensify as climate change becomes more severe | ●          | ●           | ●   | ●         | ●   |
| Physical Risk - Chronic            | <b>Air Pollution resulting from industrial progress</b>                                        | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Rising Temperatures</b> caused by increased global warming                                  | ●          | ●           | ●   | ●         | ●   |
| Transition Risk - Policy and Legal | <b>Enhanced emission reporting obligations</b>                                                 | ●          | ●           | ●   | ●         | ●   |



Indonesia

Legend: ● Low Risk ● Medium Risk ● High Risk

| Risk Category                | Description of Risk                                                                                                  | Short-Term | Medium-Term |     | Long-Term |     |
|------------------------------|----------------------------------------------------------------------------------------------------------------------|------------|-------------|-----|-----------|-----|
|                              |                                                                                                                      |            | NZ          | BAU | NZ        | BAU |
| Physical Risk - Acute        | <b>Flooding</b> caused by heavy rainfall, high tides, and drainage problems                                          | ●          | ●           | ●   | ●         | ●   |
|                              | <b>Extreme Weather Events</b> which are expected to increase in frequency and severity as climate change intensifies | ●          | ●           | ●   | ●         | ●   |
| Physical Risk - Chronic      | <b>Rising Temperatures</b> caused by increased global warming                                                        | ●          | ●           | ●   | ●         | ●   |
|                              | <b>Sea Level Rise</b> resulting in increased risk of coastal floods                                                  | ●          | ●           | ●   | ●         | ●   |
| Transition Risk - Reputation | <b>Increased stakeholder interest in company's impacts on climate</b>                                                | ●          | ●           | ●   | ●         | ●   |
|                              | <b>Responsible investments</b> , i.e. financial strategies that consider ESG factors alongside financial returns     | ●          | ●           | ●   | ●         | ●   |



Vietnam

Legend: ● Low Risk ● Medium Risk ● High Risk

| Risk Category                      | Description of Risk                                                                            | Short-Term | Medium-Term |     | Long-Term |     |
|------------------------------------|------------------------------------------------------------------------------------------------|------------|-------------|-----|-----------|-----|
|                                    |                                                                                                |            | NZ          | BAU | NZ        | BAU |
| Physical Risk - Acute              | <b>Flooding</b> caused by heavy rainfall, high tides, and drainage problems                    | ●          | ●           | ●   | ●         | ●   |
|                                    | <b>Tropical Cyclones</b> which are expected to intensify as climate change becomes more severe | ●          | ●           | ●   | ●         | ●   |
| Physical Risk - Chronic            | <b>Rising Temperatures</b> caused by increased global warming                                  | ●          | ●           | ●   | ●         | ●   |
| Transition Risk - Reputation       | <b>Increased stakeholder interest in company's impacts on climate</b>                          | ●          | ●           | ●   | ●         | ●   |
| Transition Risk - Policy and Legal | <b>Carbon pricing mechanisms</b> such as carbon taxes                                          | ●          | ●           | ●   | ●         | ●   |

## Climate-related Risks and Opportunities Mitigation and Adaptation Measures and Response

To mitigate physical and transition risks, Fullerton Health has implemented mitigation measures on the Group and Country-level. Initiatives have also been put in place to capitalise on available opportunities identified.

| Risk Category  | Description of Risk                                                                                                  | Risk Mitigation and Adaptation Measures by Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Relevant to:                                                                                                                                                                                                                                                                                                                                             |
|----------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Physical Risks |                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                          |
| Acute          | <b>Flooding</b> caused by heavy rainfall, high tides, and drainage problems                                          | <ul style="list-style-type: none"> <li>• <b>Operational Continuity and Coordination:</b> Fullerton Health implements Business Continuity Planning ("BCP"), including engagements with in house clinic clients and building management and site specific response planning.</li> <li>• <b>Operational Readiness:</b> Fullerton Health implements measures such as locating offices on higher ground, maintaining drainage systems and water channels around clinics, and coordinating with building management to secure backup power generators. Flood risk is also considered in site selection.</li> <li>• <b>Emergency Response and Evacuation:</b> Fullerton Health develops flood evacuation plans covering employees, patients, and medical supplies. These are supported by workplace safety and evacuation training, and early warning communications via SMS, email, or internal applications.</li> <li>• <b>Alternative Operating Arrangements:</b> Fullerton Health implements remote work arrangements, alternate work locations, and patient referrals to other Group clinics or clinic partners to maintain continuity of care.</li> <li>• <b>Risk Transfer Measures:</b> Fullerton Health Vietnam additionally maintains property insurance coverage to minimise recovery costs following flooding events.</li> </ul>                                                                                        | <br><br><br> |
|                | <b>Extreme Weather Events</b> which are expected to increase in frequency and severity as climate change intensifies | <ul style="list-style-type: none"> <li>• <b>Supply Chain Continuity and Inventory Management:</b> Fullerton Health Singapore maintains healthy stock levels for critical drugs and consumables and works closely with upstream suppliers to receive early notification of potential disruptions and ensure alternative supply options in the event of shipment delays.</li> <li>• <b>Business Continuity and Operational Resilience:</b> Fullerton Health Indonesia develops and maintains detailed BCPs to ensure continued operations during and after extreme weather events and establishes alternate work locations and communication systems for employees.</li> <li>• <b>Emergency Preparedness and Service Continuity:</b> Fullerton Health Indonesia develops flood evacuation plans for patients, employees, and medical supplies, refers patients to other Group clinics or partners to ensure continuity of care, and adheres to guidance from local authorities during disasters.</li> <li>• <b>Monitoring, Safety and Infrastructure Management:</b> Fullerton Health Indonesia monitors official weather updates from government agencies (e.g. BMKG), inspects electrical connections, internet, and utilities to prevent hazards such as short circuits, and reports damages to relevant authorities promptly.</li> </ul>                                                                                  | <br>                                                                                                                                                                           |
|                | <b>Tropical Cyclones</b> which are expected to intensify as climate change becomes more severe                       | <ul style="list-style-type: none"> <li>• <b>Business Continuity and Infrastructure Resilience:</b> Fullerton Health Philippines situates offices on higher ground within buildings designed to withstand typhoons and earthquakes and activates Business Continuity Plans ("BCPs") as a standard response to tropical cyclones. Fullerton Health Vietnam develops contingency plans for transitioning to remote work in the event of office disruptions.</li> <li>• <b>Safety, Inspections and Site Management:</b> Fullerton Health Philippines conducts periodic inspections to ensure structural integrity of buildings and surrounding environments. Fullerton Health Vietnam inspects electrical systems, internet connections, and utilities to prevent hazards, reports damages promptly, and maintains safe operating conditions.</li> <li>• <b>Emergency Preparedness and Response:</b> Fullerton Health Vietnam establishes Emergency Response Plans and conducts regular evacuation and occupational safety drills. Fullerton Health raises awareness among employees on disaster preparedness and emergency response procedures.</li> <li>• <b>Monitoring, Early Warning and Communication:</b> Fullerton Health Vietnam monitors official weather advisories and implements early warning systems (e.g. SMS, email, internal apps) to provide timely updates on weather conditions and disruptions.</li> </ul> | <br>                                                                                                                                                                           |

| Risk Category    | Description of Risk                                                   | Risk Mitigation and Adaptation Measures by Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Relevant to:                                                                                                                                                                                                                                                                                                                                             |
|------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Physical Risks   |                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                          |
| Chronic          | <b>Air Pollution</b> resulting from industrial progress               | <ul style="list-style-type: none"> <li>• <b>Workplace Health and Infrastructure Controls:</b> Fullerton Health Philippines conducts quarterly preventive maintenance of generators and install air purification systems to maintain indoor air quality and operational readiness.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                       |
|                  | <b>Rising Temperatures</b> caused by increased global warming         | <ul style="list-style-type: none"> <li>• <b>Employee Health, Safety, and Well-Being:</b> Fullerton Health implements measures to safeguard employee well-being during extreme heat, including regulating office temperatures, providing cooling equipment, drinking water, rest areas, and implementing flexible work arrangements such as remote work or adjusted hours during peak heat periods. Fullerton Health also conducts awareness programmes on heat-related illnesses and climate-related health risks (e.g. dengue and heat stroke) are also conducted.</li> <li>• <b>Operational Controls and Infrastructure Readiness:</b> Fullerton Health maintains safe and energy-efficient operations are through temperature monitoring, preventive maintenance of air-conditioning systems and vehicles, and use of heat-resilient materials and regular assessment of cooling system performance. Fullerton Health Indonesia also adopts heat-resilient materials and infrastructure to enhance climate resilience.</li> <li>• <b>Business Continuity and Localised Energy Management:</b> Fullerton Health implements BCP measures that manage extreme heat and related weather disruptions, including preparedness for evacuation. Fullerton Health Vietnam additionally implements energy-saving air-conditioning systems, temperature sensors, and smart energy-management solutions.</li> <li>• <b>Governance and Coordination:</b> Fullerton Health Singapore aligns with relevant local health and workplace guidelines and convenes cross-functional task forces to develop company-wide policies and coordinate manpower, consumables, and essential drugs. Fullerton Health Indonesia integrates climate-related heat risks into risk management and ESG frameworks.</li> </ul> | <br><br><br> |
|                  | <b>Sea Level Rise</b> resulting in increased risk of coastal floods   | <ul style="list-style-type: none"> <li>• <b>Business Continuity and Resilience:</b> Fullerton Health implements BCPs that cover IT infrastructure, operations, commercial offices, and retail clinics. Fullerton Health Indonesia additionally establishes alternate work locations (including inland sites) available where coastal areas are affected.</li> <li>• <b>Emergency Preparedness and Service Continuity:</b> Fullerton Health Indonesia develops and activates flood evacuation plans for employees, patients, and medical supplies, and refers patients to other Group clinics or clinic partners are also included to ensure continuity of care during flood related disruptions.</li> <li>• <b>Site and Drainage Management:</b> Fullerton Health Indonesia maintains and improves drainage systems and water channels, implements proper waste management, and incorporates flood risk considerations into site selection.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <br>                                                                                                                                                                           |
| Transition Risks |                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                          |
| Market           | <b>Upstream changes to supply chains</b> which promote sustainability | <ul style="list-style-type: none"> <li>• <b>Supplier Engagement and Diversification:</b> Fullerton Health manages supply chain disruptions and cost pressures arising from upstream changes by developing long-term strategic partnerships. Fullerton Health Singapore maintains multiple sourcing options where feasible. Fullerton Health Indonesia prioritises vendors with sustainable materials and processes.</li> <li>• <b>Supply Chain Oversight and Monitoring:</b> Fullerton Health Indonesia mitigates risks through conducting regular audits and inspections of supply chains and maintaining a comprehensive database of vendors and suppliers to support continuity and resilience.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <br>                                                                                                                                                                           |

| Risk Category    | Description of Risk                                                                                      | Risk Mitigation and Adaptation Measures by Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Relevant to:                                                                                                                                                                                                                                                                                                                                                     |
|------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transition Risks |                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                  |
| Policy and Legal | Carbon pricing mechanisms such as carbon taxes                                                           | <ul style="list-style-type: none"> <li><b>Energy Efficiency and Awareness Initiatives:</b> Fullerton Health invests in energy efficient technologies, trains employees on carbon market developments, promotes internal initiatives such as employee driven “Green Ideas” programmes, and engages suppliers on emissions transparency and Net Zero strategies.</li> <li><b>Supplier Engagement and Cost Management:</b> Fullerton Health Singapore develops long-term strategic partnerships and ensures multiple sourcing options for important supplies and services where feasible.</li> <li><b>Emissions Monitoring and Regulatory Preparedness:</b> Fullerton Health Indonesia monitors greenhouse gas emissions through electricity, gasoline, and diesel fuel usage records, performs annual vehicle emissions reviews, and actively monitors developments in national carbon tax and sectoral emission cap regulations.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <br><br>                                                                                                |
|                  | Enhanced emission reporting obligations                                                                  | <ul style="list-style-type: none"> <li><b>Reporting Readiness &amp; Capability Building:</b> Fullerton Health continues its annual sustainability reporting initiative commenced in 2024, conducts gap analyses against anticipated IFRS S1 and S2 requirements, identifies areas for improvement in disclosures, and provides targeted training for relevant personnel such as HSE, Compliance, and Finance teams.</li> <li><b>Sustainability Reporting Governance &amp; Oversight:</b> Fullerton Health Singapore strengthens reporting by appointing a dedicated Head of Sustainability, formalising material topics, and delegating data collection responsibilities to relevant business units.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <br><br>                                                                                               |
| Reputation       | Increased stakeholder interest in company's impacts on climate                                           | <ul style="list-style-type: none"> <li><b>Environmental Management, Resource Efficiency, and Operational Controls:</b> Fullerton Health establishes standard operating procedures (“SOPs”) for the proper handling and disposal of hazardous medical waste, handled by licensed third-party vendors. Fullerton Health Indonesia additionally implements initiatives to improve resource efficiency across electricity, air-conditioning, lighting, and paper use, adopts energy-efficient equipment such as LED lighting, prioritises local suppliers, and explores lower-carbon solutions including electric vehicles and solar panel installations at future clinics.</li> <li><b>Sustainability Integration and Capability Building:</b> Fullerton Health integrates sustainability considerations into operations by ensuring office and branch locations adhere to sustainability requirements from the outset and sharing best practices for maintaining a low environmental footprint across centres. Fullerton Health Vietnam advances this through the development of a Net Zero roadmap with phased emission-reduction targets, investment in green technologies such as energy-efficient lighting and air-conditioning systems, enhancement of internal and external communication on ESG commitments, and employee training on climate change and ESG responsibilities.</li> </ul> | <br><br><br> |
|                  | Responsible investments, i.e. financial strategies that consider ESG factors alongside financial returns | <ul style="list-style-type: none"> <li><b>Sustainability Integration and ESG Participation:</b> Fullerton Health Singapore introduces its sustainability framework as part of post merger integration for newly acquired businesses. Fullerton Health Philippines maintains ongoing ESG discipline and adherence checks as standard operational practice. Fullerton Health Indonesia supports the development of sustainability reporting framework and participates in Group wide ESG programmes.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <br><br>                                                                                          |
| Technology       | Costs to transition to lower emissions technology                                                        | <ul style="list-style-type: none"> <li><b>Sustainable Procurement and Operational Efficiency:</b> Fullerton Health considers vendors' sustainability mandates and operational approaches during procurement of new machines, implementing energy efficiency campaigns, upgrading to energy saving equipment such as LED lighting, selecting local suppliers where feasible, assessing electric vehicles for operational use, exploring solar panel installation for future clinics, and participating in ESG programmes.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <br>                                                                                                                                                                                   |

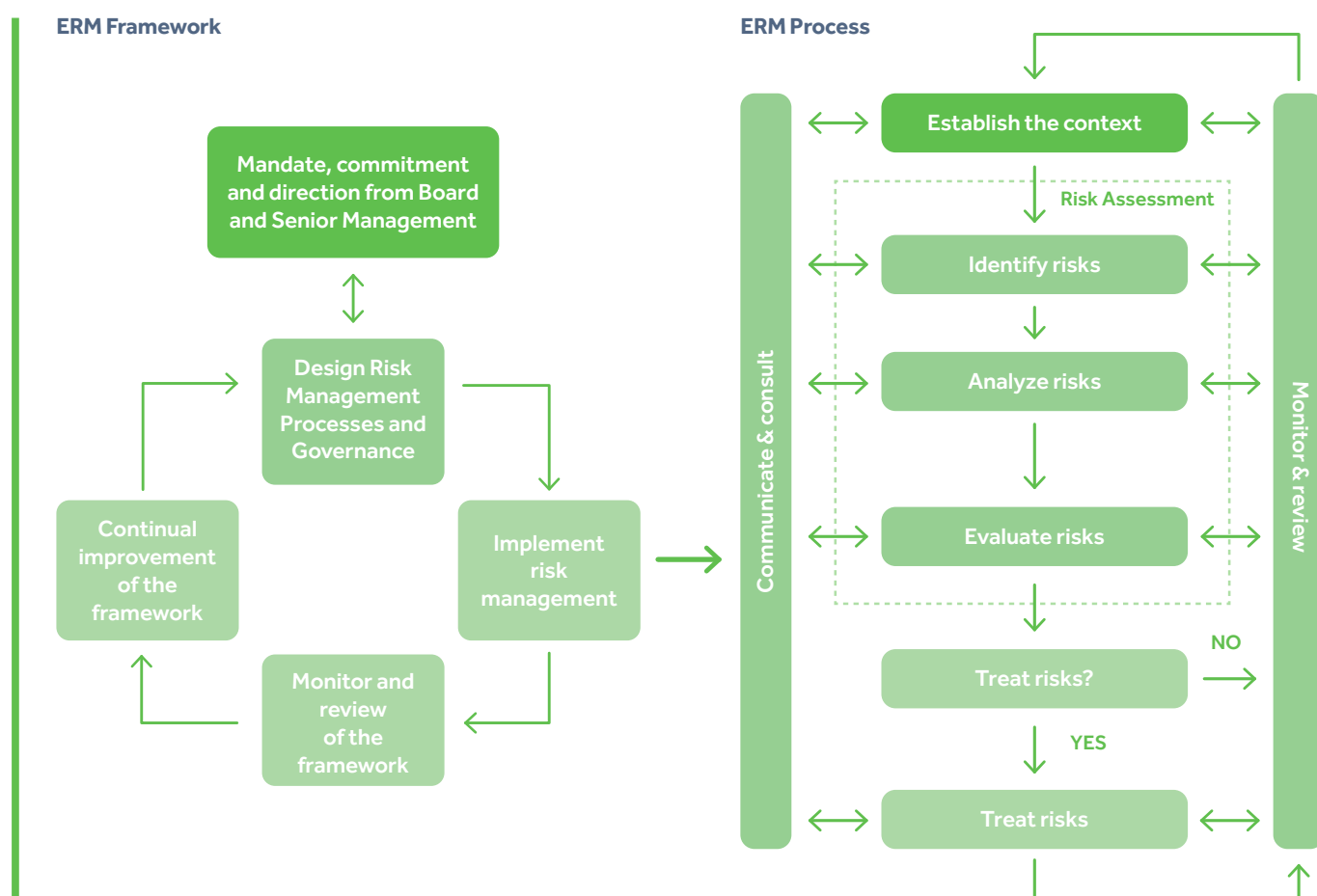
| Risk Category       | Description of Risk                                                               | Risk Mitigation and Adaptation Measures by Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Relevant to:                                                                                                                                                                                                                                                                                                                                             |
|---------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Opportunities       |                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                          |
| Energy Source       | Reduction in long-term costs from use of modern, low-carbon energy and technology | <ul style="list-style-type: none"> <li>• <b>Operational Energy Efficiency:</b> Fullerton Health implements energy-efficiency initiatives across operations, including electricity-saving awareness campaigns, improved air-conditioning management, and reduced paper usage.</li> <li>• <b>Technology Upgrade and Equipment Selection:</b> Fullerton Health reviews and upgrades equipment and infrastructure to improve energy efficiency, including the early adoption of greener machines, selecting energy efficient and high quality equipment where feasible, and upgrading lighting and HVAC systems.</li> <li>• <b>External Collaboration and Circular Practice:</b> Fullerton Health Philippines engages with service providers that apply environmental sustainability practices, such as converting waste treatment into energy, to support circular economy initiative.</li> <li>• <b>Renewable Energy Collaboration:</b> Fullerton Health Philippines is undertaking an ongoing initiative to source energy from ACEN Corporation, reinforcing its commitment to sustainable and responsible energy use through external partnerships.</li> <li>• <b>Low Carbon Transport and Energy Options:</b> Fullerton Health Indonesia explores lower-carbon solutions including the adoption of electric or hybrid vehicles for operational use, assessing the potential use of solar panels in future clinics, and participating in Group level ESG programmes that support the transition towards cleaner energy technologies.</li> <li>• <b>Energy Efficient Systems and Supplier Engagement:</b> Fullerton Health Vietnam invests in energy efficient technologies (e.g. upgraded lighting and air conditioning systems, training employees on green technologies) and engages suppliers to improve transparency on emissions and carbon costs while prioritising partners with Net Zero strategies.</li> </ul> | <br><br><br> |
| Resource Efficiency | More efficient operations and reduction in water and waste                        | <ul style="list-style-type: none"> <li>• <b>Energy, Water, and Waste Management:</b> Fullerton Health implements initiatives to improve resource efficiency, including electricity-saving campaigns, enhanced air-conditioning management, and the adoption of energy-efficient equipment such as LED lighting. Fullerton Health Philippines further supports this through solar power adoption, sensor lighting installations, and water conservation measures such as waterless urinals and water filtration programmes. Fullerton Health Indonesia complements these efforts through waste management programmes focused on segregation, recycling, and plastic reduction, and promotes the use of local suppliers and low-carbon alternatives.</li> <li>• <b>Efficient Building and Infrastructure:</b> Fullerton Health Singapore shortlists office locations in buildings awarded with recognised green certifications (e.g. Green Mark certification), while Fullerton Health Philippines develops transition plans to move into energy efficient buildings and engages building administrators on ESG initiatives to support implementation.</li> <li>• <b>Operational Efficiency and Transport Initiatives:</b> Fullerton Health Philippines incorporates electric motorcycles and hybrid vehicles into transport fleets and implements regular preventive maintenance to improve fuel efficiency and reduce operating costs.</li> <li>• <b>Service Delivery Efficiency:</b> Fullerton Health Indonesia conducts mobile medical check ups at client premises to reduce patient travel to clinics, lowering transport related emissions and improving service efficiency.</li> </ul>                                                                                                                                                                                                                            | <br><br>                                                                                  |

| Risk Category                      | Description of Risk                                                                                                                                          | Risk Mitigation and Adaptation Measures by Fullerton Health                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Relevant to:                                                                                                                                                                                                                                                       |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Opportunities                      |                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                    |
| Resilience                         | Diversification of supply chains and promotion of responsible supply chains                                                                                  | <ul style="list-style-type: none"> <li>• <b>Vendor Sustainability Initiatives:</b> Fullerton Health recognises that direct oversight of suppliers may be limited but engages with key suppliers that have adopted recognised sustainability ratings (e.g. EcoVadis Platinum rated vendors), supporting the promotion of responsible supply chains.</li> <li>• <b>Climate Resilient Infrastructure Exploration:</b> Fullerton Health Philippines conducts feasibility studies for solar power installations and designs offices with climate resilient features such as tempered glass to withstand strong winds and high temperatures.</li> <li>• <b>Supplier Engagement and Risk Mitigation:</b> Fullerton Health Indonesia performs vendor evaluations that incorporate climate related considerations, prioritising local suppliers where feasible to reduce supply chain exposure, and maintains comprehensive databases of vendors and suppliers.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <br><br>  |
| New Markets, Products and Services | Access to sustainable financing options, capital from climate-conscious investors, and improved competitive position to reflect shifting consumer preference | <ul style="list-style-type: none"> <li>• <b>Sustainability Frameworks and Market Readiness:</b> Fullerton Health Singapore implements measures such as the development and implementation of sustainability frameworks and sustainability reporting practices, positioning the business to engage with climate-conscious investors and financing providers.</li> <li>• <b>Sustainable Procurement and Asset Management:</b> Fullerton Health Philippines utilises high-quality, environmentally friendly office equipment that meets Occupational Health and Safety Standards, supported by established practices of prioritising quality alongside pricing and ongoing maintenance.</li> <li>• <b>Employee Health and Well-Being Initiatives:</b> Fullerton Health Philippines maintains strict observance of annual physical examinations and periodic in-house health-related webinars to promote employee well-being and awareness.</li> <li>• <b>Low-Emission Service Delivery Models:</b> Fullerton Health Indonesia offers medical services such as mobile medical check-ups conducted at client premises, reducing patient travel to clinics and lowering emissions associated with transportation, while enhancing service convenience for corporate clients.</li> <li>• <b>Sustainable Equipment and Service Alignment:</b> Fullerton Health Indonesia considers the selection of energy-efficient and high-quality equipment for service delivery, as well as assessing the potential use of solar panels and electric vehicles for operational purposes to support lower-emission service offerings in line with evolving customer and client expectations.</li> </ul> | <br><br> |

## Risk Management

Risks at Fullerton Health are under the purview of the ARC and the Group ERM Steering Committee, which is responsible for designing, implementing, and monitoring processes for identifying, assessing, and managing climate-related risks. Fullerton Health has an established ERM Framework and ERM Policy based on ISO 31000, involving a continuous cycle of:

- i. Designing Risk Management Processes and Governance
- ii. Implementing Risk Management
- iii. Monitoring and Reviewing of the Framework
- iv. Continual Improvement of the Framework



The Group ERM Steering Committees has oversight over the identification, assessment, and overall management of climate-related risks. Risk owners from the various business units conduct Risk & Control Self-Assessments using questionnaires, workshops, and historical data to identify potential risks, including those from climate change. These risks are then qualitatively assessed and prioritised based on their impact and likelihood, to determine an appropriate risk response such as risk mitigation, transfer, acceptance, or control. Country Boards and Managements regularly review climate-related risks as part of the overall risk reporting process, therefore ensuring that climate risk management is aligned with the company's governance, strategic objectives, and KPIs.

Fullerton Health conducts climate risk assessments across its clinic network and operations in four key markets: Singapore, the Philippines, Indonesia, and Vietnam, with 2024 serving as the baseline year for its first climate scenario analysis disclosure. The Group is currently integrating identified material climate risks into its Enterprise Risk Management ("ERM") Framework and annual Risk Register to strengthen ongoing risk monitoring and management.

## Metrics & Targets

To provide greater transparency regarding its ability to mitigate climate-related risks, Fullerton Health has disclosed several environmental metrics in the FY2025 Sustainability Report, such as its total waste disposed and management of hazardous waste, energy consumption and greenhouse gas emissions for its assets in Singapore, the Philippines, and Indonesia. In calculating its GHG emissions, Fullerton Health adopts the GHG Protocol Corporate Accounting and Reporting Standard, an internationally recognised framework for corporate emissions accounting and reporting. Fullerton Health has disclosed Scope 1 and 2 emissions for its Singapore, the Philippines, Indonesia and Vietnam properties in FY2025 as well as six selected Scope 3 GHG emission categories for its Singapore and Philippines operations. Please refer to the Energy and Climate Change Management topic on [page 47](#) for further information on Fullerton Health's emissions.

Relevant industry-based climate metrics applicable to healthcare delivery, as guided by the IFRS S2 Industry-Based Guidance, are addressed across the relevant sections of this report, including energy consumption, greenhouse gas emissions and waste management.

Progress against climate-related metrics and targets in Singapore are monitored on a quarterly basis, while for the Philippines, Indonesia and Vietnam, these are monitored annually. Approaches to target setting and progress monitoring in other operating markets continue to evolve as part of the Group's broader climate and sustainability framework.

## Our Road Ahead

Moving forward, we will continue to increase the scope of our emissions reporting, work towards developing our energy policies, and set targets to better manage our greenhouse gas emissions. Wherever applicable, Fullerton Health will also explore the implementation of decarbonisation solutions using technological tools. As we mature in our reporting and management of climate-related issues, Fullerton Health continues to work towards undertaking the recommendations of the ISSB IFRS S2 and integrating processes for identifying, assessing, and managing climate-related risks into our enterprise decision-making and overall risk management.

## Caring for Our People and Communities

Fullerton Health recognises the importance of safeguarding the well-being of our employees and the communities we serve. Our Strategy in Action integrates key material matters, including employee engagement, training and development, health and safety, and community impact, all of which contribute to building resilient and inclusive communities. Our efforts are reflected across three material focus areas: **Employee Wellness and Development<sup>45</sup>, Patient Wellness, Safety** and **Quality and Corporate Citizenship, Partnership, and Innovation**.

## Workforce Composition and Dynamics

### ZERO CASES

of non-compliance with regulations concerning the health and safety frontline employees in FY2024 and FY2025

### \$300K

SPENT ANNUALLY TO SUPPORT LOCAL SOCIAL ENTERPRISES in Singapore

### 61 COMMUNITY PROJECTS

with active employee participation were carried out across the Group

### 100% OF ELIGIBLE EMPLOYEES

receive regular performance and career development reviews

### ZERO INCIDENTS

OF NEEDLE-STICK INJURIES FOR PATIENTS across the Group



<sup>45</sup> Data performance tables for each entity under Fullerton Health (Philippines) can be found in the Appendix section of this report.

# Our Workforce Snapshot

[GRI 2-7]

## Group-wide

Our employees are the cornerstone of Fullerton Health. As a healthcare organisation, caring for our patients’ well-being is central to our business, and it is therefore essential that we maintain a capable and dedicated workforce to deliver high standards of care, service, and quality. We are committed to attracting and retaining highly qualified and experienced specialist doctors, management, clinical staff, and employees across the organisation.

At Fullerton Health, we closely monitor our workforce profile to inform and strengthen workforce management strategies. A clear understanding of our workforce composition is essential to effective human resource planning as we expand into new markets, deliver high quality healthcare services, and design training and development programmes that empower, upskill, and retain our employees.

In FY2025, we employed 5,883 staff members to support our operations in Singapore, Philippines, Indonesia and Vietnam, with the breakdown of employees by location reflected in the diagram below.

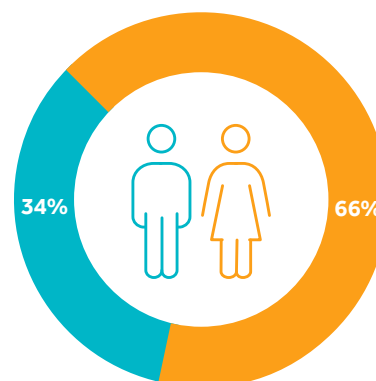


### Group Employees Profile by Gender

Across the Group, 66% of our workforce was made up of females and in 2025, we also have achieved at least 30% female representation in senior management.

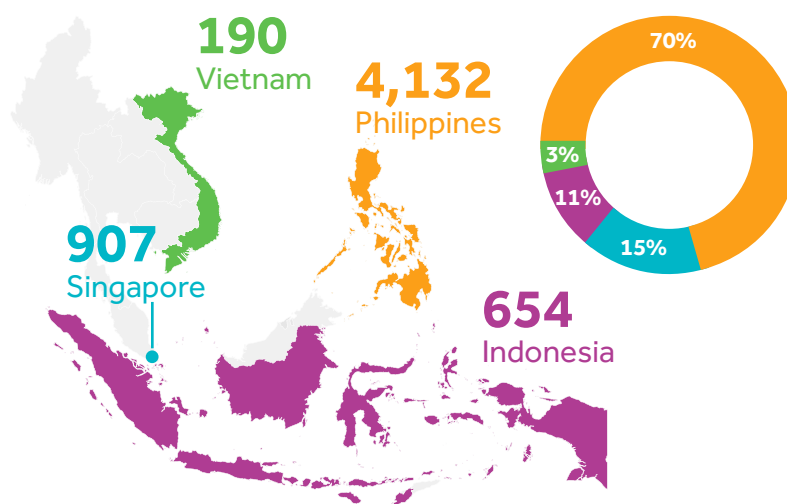
Female  
**3,864**

Male  
**2,019**



### Group Employees Profile by Location

In 2025, we had 5,228 permanent employees and 564 temporary employees. 97% of our workforce were permanent employees, contributing to a more stable and productive workforce.



Number of employees by region,  
contract type and gender

| Country                 | Contract Type | FY2023 |        |       | FY2024            |                   |       | FY2025 |        |       |
|-------------------------|---------------|--------|--------|-------|-------------------|-------------------|-------|--------|--------|-------|
|                         |               | Male   | Female | Total | Male              | Female            | Total | Male   | Female | Total |
| Singapore               | Permanent     | 233    | 560    | 793   | 238 <sup>46</sup> | 608 <sup>47</sup> | 846   | 248    | 636    | 884   |
|                         | Temporary     | 21     | 38     | 59    | 5                 | 33 <sup>48</sup>  | 38    | 4      | 19     | 23    |
| Philippines             | Permanent     | 1,288  | 2,291  | 3,579 | 1,319             | 2,424             | 3,743 | 1,350  | 2,527  | 3,877 |
|                         | Temporary     | 7      | 22     | 29    | 10                | 31                | 41    | 43     | 121    | 164   |
| Indonesia <sup>52</sup> | Permanent     | N/A    | N/A    | N/A   | 175               | 235               | 410   | 192    | 252    | 444   |
|                         | Temporary     | N/A    | N/A    | N/A   | 56                | 112               | 168   | 55     | 155    | 210   |
| Vietnam <sup>53</sup>   | Permanent     | N/A    | N/A    | N/A   | 3                 | 8                 | 11    | 9      | 14     | 23    |
|                         | Temporary     | N/A    | N/A    | N/A   | 73                | 73                | 146   | 82     | 85     | 167   |

In Singapore, 97% of our employees were employed on permanent contracts, enabling them to benefit from employment provisions such as sick leave, parental leave, medical insurance, and preferential health screening rates. In the Philippines, 96% of the total workforce held permanent contracts, underscoring our commitment to providing comprehensive employee benefits as employees progress in their careers with us.

In Indonesia, 68% of our employees were employed on permanent contracts. All permanent employees are engaged on a full time basis and are eligible for employee benefits, including medical insurance, parental leave, and clinic discounts. In Vietnam, 12% of the total workforce were employed on permanent contracts, with permanent employees similarly eligible for employee benefits, reflecting our ongoing efforts to support and care for our people across the region.

In 2025, we had 5,610 full-time employees and 273 part-time employees. Our workforce is primarily made up of full-time employees, with 95% of total employees being employed full-time.

Number of employees by region,  
employment type and gender

| Country                 | Employment Type         | FY2023 |        |       | FY2024            |                   |       | FY2025 |        |       |
|-------------------------|-------------------------|--------|--------|-------|-------------------|-------------------|-------|--------|--------|-------|
|                         |                         | Male   | Female | Total | Male              | Female            | Total | Male   | Female | Total |
| Singapore               | Full-Time               | 252    | 592    | 844   | 243 <sup>49</sup> | 634 <sup>50</sup> | 877   | 251    | 638    | 889   |
|                         | Part-Time               | 2      | 6      | 8     | 0                 | 7                 | 7     | 1      | 17     | 18    |
| Philippines             | Full-Time               | 1,288  | 2,291  | 3,579 | 1,319             | 2,424             | 3,743 | 1,350  | 2,527  | 3,877 |
|                         | Part-Time <sup>51</sup> | 62     | 99     | 161   | 65                | 121               | 186   | 79     | 176    | 255   |
| Indonesia <sup>52</sup> | Full-Time               | N/A    | N/A    | N/A   | 231               | 347               | 578   | 247    | 407    | 654   |
|                         | Part-Time               | N/A    | N/A    | N/A   | 0                 | 0                 | 0     | 0      | 0      | 0     |
| Vietnam <sup>53</sup>   | Full-Time               | N/A    | N/A    | N/A   | 76                | 81                | 157   | 91     | 99     | 190   |
|                         | Part-Time               | N/A    | N/A    | N/A   | 0                 | 0                 | 0     | 0      | 0      | 0     |

Across our operating markets, the proportion of full time employees remained high, with 98% in Singapore and 94% in the Philippines employed on a full time basis. In Indonesia and Vietnam, all employees (100%) were engaged as full time staff.

<sup>46</sup> 2024 figures for males on a permanent contract in Singapore have been restated to include Radlink Philippines.

<sup>47</sup> 2024 figures for females on a permanent contract in Singapore have been restated to include Radlink Philippines.

<sup>48</sup> 2024 figures for females on a temporary contract in Singapore have been restated to include IHP Singapore.

<sup>49</sup> 2024 figures for full-time employees who are male in Singapore have been restated to include Radlink Philippines.

<sup>50</sup> 2024 figures for full-time employees who are female in Singapore have been restated to include Radlink Philippines.

<sup>51</sup> Part time employees in the Philippines include those who are categorised as neither permanent nor temporary contract workers, based on the nature of their work and our internal HR categorisation. In 2025, there were 255 such employees in 2025, leading to a difference of 91 employees between the total number of full time and part time employees and the total number of permanent and temporary employees for the Philippines.

<sup>52</sup> Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023.

<sup>53</sup> Data for Vietnam in FY2023 was not available as Vietnam was not included in the reporting scope SR2023.

# New Hires and Turnovers

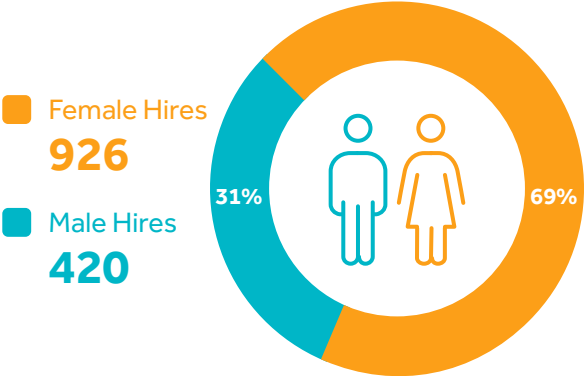
[GRI 401-1]

Monitoring new hire and employee turnover rates provides valuable insights into employee sentiment, including levels of job satisfaction, workplace culture, and compensation competitiveness. Transparency in our recruitment and attrition trends enables us to enhance the employee experience and support the long term sustainability of our business. At Fullerton Health, we remain committed to attracting and retaining a growing team of highly skilled and experienced healthcare professionals and employees to support our operations and continue delivering high quality medical care



## Fullerton Health New Hires by Gender

In this reporting period, there were 1,346 new employees across the Group, with a new hire rate of 23%. Most of our new hires were also female, making up 69% of our new hires.



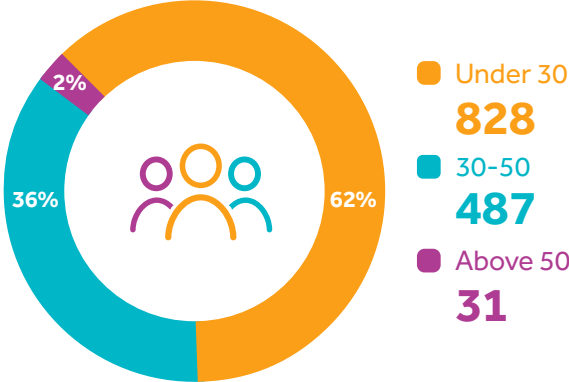
## Number of new hires by region and gender

| Country                 | FY2023 |        |                     | FY2024 |                   |       | FY2025 |        |       |
|-------------------------|--------|--------|---------------------|--------|-------------------|-------|--------|--------|-------|
|                         | Male   | Female | Total               | Male   | Female            | Total | Male   | Female | Total |
| Singapore               | 70     | 190    | 260                 | 54     | 176               | 230   | 62     | 148    | 210   |
| Philippines             | 381    | 756    | 1,137 <sup>54</sup> | 248    | 615 <sup>55</sup> | 863   | 270    | 622    | 892   |
| Indonesia <sup>56</sup> | N/A    | N/A    | N/A                 | 32     | 55                | 87    | 36     | 113    | 149   |
| Vietnam <sup>57</sup>   | N/A    | N/A    | N/A                 | N/A    | N/A               | N/A   | 52     | 43     | 95    |



## Fullerton Health New Hires by Age

In terms of age diversity, 62% of our new hires were under 30 and 36% were between the ages of 30-50. The breakdown of our new hires further by country and age groups are as follows:



<sup>54</sup> 2023 figures for New Hires in the Philippines have been restated to include Aventus Medical Care, Inc.  
<sup>55</sup> 2024 figure for number of Female New Hires in the Philippines has been restated due to miscalculation.  
<sup>56</sup> Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023.  
<sup>57</sup> Data for Vietnam in FY2023 and FY2024 was not available as Vietnam was not included in the reporting scope previously.

Number of new  
hires by region  
and age group

| Country                 | FY2023   |       |          |                     | FY2024   |       |                  |       | FY2025   |       |          |       |
|-------------------------|----------|-------|----------|---------------------|----------|-------|------------------|-------|----------|-------|----------|-------|
|                         | Under 30 | 30-50 | Above 50 | Total               | Under 30 | 30-50 | Above 50         | Total | Under 30 | 30-50 | Above 50 | Total |
| Singapore               | 83       | 162   | 15       | 260                 | 94       | 114   | 22               | 230   | 72       | 127   | 11       | 210   |
| Philippines             | 707      | 412   | 18       | 1,137 <sup>58</sup> | 525      | 317   | 21 <sup>59</sup> | 863   | 580      | 293   | 19       | 892   |
| Indonesia <sup>60</sup> | N/A      | N/A   | N/A      | N/A                 | 65       | 21    | 1                | 87    | 104      | 44    | 1        | 149   |
| Vietnam <sup>61</sup>   | N/A      | N/A   | N/A      | N/A                 | N/A      | N/A   | N/A              | N/A   | 72       | 23    | 0        | 95    |

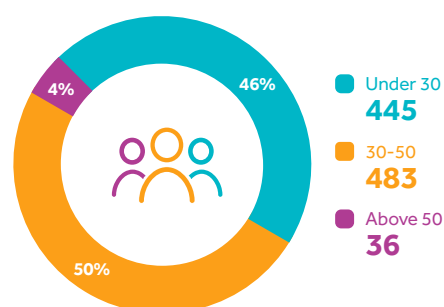
In the same year, Fullerton Health also saw a turnover of 964 employees across the Group. This translates to a turnover rate of 16%. In line with our existing workforce profile, there were more female leavers, making up 67% of leavers.

Number of leavers by region  
and gender

| Country                 | FY2023 |        |                   | FY2024 |        |       | FY2025 |        |       |
|-------------------------|--------|--------|-------------------|--------|--------|-------|--------|--------|-------|
|                         | Male   | Female | Total             | Male   | Female | Total | Male   | Female | Total |
| Singapore               | 61     | 142    | 203               | 71     | 154    | 225   | 47     | 135    | 182   |
| Philippines             | 267    | 525    | 792 <sup>62</sup> | 215    | 475    | 690   | 215    | 451    | 666   |
| Indonesia <sup>63</sup> | N/A    | N/A    | N/A               | 35     | 73     | 108   | 23     | 40     | 63    |
| Vietnam <sup>64</sup>   | N/A    | N/A    | N/A               | N/A    | N/A    | N/A   | 32     | 21     | 53    |

Fullerton Health Leavers  
by Age

Among the different age groups, 46% of our leavers were under 30, and 50% were between the ages of 30-50. The breakdown for employee turnover by region is as follows:

Number of  
leavers by region  
and age group

| Country                 | FY2023   |       |          |                   | FY2024   |       |          |       | FY2025   |       |          |       |
|-------------------------|----------|-------|----------|-------------------|----------|-------|----------|-------|----------|-------|----------|-------|
|                         | Under 30 | 30-50 | Above 50 | Total             | Under 30 | 30-50 | Above 50 | Total | Under 30 | 30-50 | Above 50 | Total |
| Singapore               | 56       | 122   | 25       | 203               | 61       | 140   | 24       | 225   | 47       | 113   | 22       | 182   |
| Philippines             | 316      | 462   | 14       | 792 <sup>65</sup> | 329      | 341   | 20       | 690   | 332      | 320   | 14       | 666   |
| Indonesia <sup>66</sup> | N/A      | N/A   | N/A      | N/A               | 76       | 30    | 2        | 108   | 30       | 33    | 0        | 63    |
| Vietnam <sup>67</sup>   | N/A      | N/A   | N/A      | N/A               | N/A      | N/A   | N/A      | N/A   | 36       | 17    | 0        | 53    |

Our overall workforce profile reflects well on Fullerton Health's robust human resource strategies and our commitment to cultivating a work environment that not only attracts talent but also supports its development and retention. Across the Group, the number of new hires exceeded leavers at the end of the reporting period. Furthermore, our hiring rate surpassed our turnover rate, underscoring our success in fostering a supportive workplace and positioning Fullerton Health as a top choice for prospective employees.

<sup>58</sup> 2023 figures for New Hires in the Philippines have been restated to include Aventus Medical Care, Inc.

<sup>59</sup> 2024 figure for number of Turnovers Above 50 in the Philippines has been restated due to miscalculation.

<sup>60</sup> Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023.

<sup>61</sup> Data for Vietnam in FY2023 and FY2024 was not available as Vietnam was not included in the reporting scope previously.

<sup>62</sup> 2023 figures for Turnovers/Leavers in the Philippines have been restated to include Aventus Medical Care, Inc.

<sup>63</sup> See Footnote 60.

<sup>64</sup> See Footnote 61.

<sup>65</sup> See Footnote 62.

<sup>66</sup> See Footnote 60.

<sup>67</sup> See Footnote 61.

# People First: Growing Our Team from Within

[GRI 2-23, 2-24, 3-3]

Why It Matters

Employees are integral to advancing Fullerton Health’s long-term growth and success. As providers of medical care, we strive to be a model for others by prioritising the well-being and development of our own employees. We have implemented robust protocols and procedures to protect the health and safety of our staff. In addition, we seek to create fulfilling careers for our staff by creating a safe and inclusive workspace that can support them in fulfilling their day-to-day activities and their career growth and development.

We treat our employees with respect and compassion in alignment with our core values and boost satisfaction and productivity. In this constantly evolving business landscape, we believe in maintaining a future ready workforce and continue to invest in training opportunities for our employees. Having committed, agile, and proficient employees allow us to optimise our processes and enhance our overall performance while promoting a culture of well-being.

Policies, Procedures and Certifications<sup>68</sup>

Fullerton Health Employee Handbook

Grievance Mechanism

Workplace Safety & Health Policy

Code of Conduct Policy

bizSAFE Certification (Singapore only)

Retirement and Re-employment Policy

Talent Development Policy / Training Policy

UNSDGs Supported

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

8 DECENT WORK AND ECONOMIC GROWTH

2025 Target and Progress

Zero incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees

Zero fatalities because of work-related injuries and ill-health for non-frontline employees

100% of eligible employees<sup>69</sup> receive regular performance and career development reviews

30% of female representation in senior management<sup>70</sup>

Zero incidents of needle-stick injuries for employees

Legend:

Achieved

Partially Achieved

Not Achieved

## Our Strategy in Action

[GRI 3-3]

### Group-wide

Fullerton Health is committed to fostering a positive working culture and recognises the importance of upskilling our employees to drive high performance and productivity. We focus on three key aspects to effectively manage our employee’s wellness and development:

Workers’ Health and Safety

- Health and safety measures
- Increase awareness on health and safety

Employee Benefits

- Promotion of Workers’ health
- Parental leave

Training and Development

- Appraisal systems
- Training programs for employees

<sup>68</sup> Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.  
<sup>69</sup> Eligible employees refer to employees eligible for bonuses for Fullerton Health (Singapore) and regular employees for Fullerton Health (Philippines). For Fullerton Health Group of Companies Indonesia, both permanent and contract employees receive performance and development reviews.  
<sup>70</sup> Senior Management refers to individuals holding positions at the level of Assistant Vice President (AVP) or higher.

74 / Fullerton Health Sustainability Report FY2025

# The Impact So Far



Singapore

## Workers’ Health and Safety

### Health and Safety Measures

[GRI 403-2, 403-3, 403-7, 403-9, 403-10]

All employees of Fullerton Health (Singapore) are covered by the health and safety policies set out in the employee handbook. Alongside these policies, we have also established Safe Work Procedures (“SWPs”) to minimise occupational injuries and illnesses in the workplace. The SWPs provide clear measures and instructions to guide employees in their day-to-day activities, including areas such as fluid spillage management, autoclave usage, terrorism management, and manual handling etc. SWPs are regularly reviewed and updated in response to findings from regular workspace evaluations, incident investigations and changes in work processes or equipment. To ensure all employees remain informed and up to date, HR conducts outreach activities, and all SWP-related information is accessible via the internal employee portal.

In 2025, two workplace-related injuries were recorded: a wrist injury from a broken glass cup and a finger injury during a team-building event. In response to these incidents, we have reviewed the circumstances of each case and will continue to reinforce SWPs among our staff to protect their health and safety and minimise the recurrence of similar events. Moving forward, we remain committed to maintaining a safe workplace for all employees.

| Work-related ill health and injuries                                | FY2023 | FY2024 | FY2025 |
|---------------------------------------------------------------------|--------|--------|--------|
| Number of cases of recordable work-related ill health for employees | 0      | 0      | 0      |
| Number of fatalities for employees due to work-related ill health   | 0      | 0      | 0      |
| Number of fatalities for employees due to work-related injuries     | 0      | 0      | 0      |
| Number of cases of recordable work-related injuries for employees   | 1      | 5      | 2      |

### Workplace Risk and Hazard Assessments

Over the years, Fullerton Health (Singapore) has continuously enhanced and streamlined its internal workflows and protocols. The risk management team oversees the health and safety agenda at Fullerton Health (Singapore) and is responsible for identifying workplace health and safety hazards, evaluating the effectiveness of existing risk controls, and reporting its findings to the Board.

Fullerton Health (Singapore) adopts a systematic approach to identifying, assessing, and managing workplace risks. Risk assessments are conducted twice a year during clinical audits, under the oversight of the Nurse Clinician and Director of Nursing. Findings from these audits are formally documented and closely monitored to ensure that proper protocols are implemented and consistently adhered to.

Increased Awareness on Health and Safety

[GRI 403-5]

Recognising the critical importance of employee safety, Fullerton Health (Singapore) promotes both individual and collective responsibility for maintaining a safe workplace. We offer a variety of training courses on topics, such as infection control and proper lifting techniques to strengthen our employees’ knowledge and competencies in Environmental, Health and Safety (“EHS”). For further details on the training programmes conducted, please refer to the “Training and Development” section of this report.

Employees’ Benefits

Promotion of Employees’ Health

[GRI 403-6, 403-7]

At Fullerton Health (Singapore), we ensure our employees are adequately covered by medical health insurance and are entitled to outpatient medical reimbursement. Employees also have access to GP services through the FH Concierge App, hospitalisation coverage, and paid medical leave, providing them with timely access to non-occupational medical care. To further encourage regular health monitoring, our employees enjoy preferential rates for health screening.

We are committed to creating an inclusive and supportive workplace that empowers our people to thrive. By prioritising employee wellbeing, development and equity, we strengthen our ability to deliver seamless, accessible and trusted healthcare for all

Juliana Ang  
Group Chief People Officer

To support our employees in making informed health-related decisions, monthly wellness talks are organised on a variety of personal well-being topics. These topics - such as nutrition and mental health - are selected based on employees’ current interests and concerns. Announcements are made regularly to invite employees to sign up, and the sessions are typically held during lunch hours for convenience.

Fullerton Health (Singapore) has also adopted the Workplace Outreach Wellness (“WOW”) programme by the Health Promotion Board. This initiative supports private companies in cultivating a healthier, more productive, and engaged workforce. Under the WOW programme, business units can organise health-related activities for their teams at subsidised rates, with sessions typically held after office hours.

Beyond ensuring health and safety within our own workplaces, Fullerton Health (Singapore) contributes to promoting health and well-being across the wider community by supporting other organisations in Singapore. Through these engagements, we assist companies in identifying, addressing, and mitigating workplace health and safety risks, drawing on our healthcare expertise to create healthier work environments.

## Supporting Workplace Health and Safety across Singapore

Fullerton Health (Singapore) has been awarded by the Workplace Safety & Health Council (“WSHC”) – Tripartite Alliance Limited (“TAL”) as one of three programme managers for the Total Workplace Safety and Health (“TWSH”) programme.

Since launching in April 2024, we have supported over 50 companies, with more than 500 employees benefiting from its core TWSH packages covering six key focus areas.

In 2025, Fullerton Health continued to expand programme delivery and outreach through industry briefings, webinars, and company-level implementations, supporting organisations across sectors in strengthening workplace safety, health, and well-being.



### Risk Identification & Intervention

We work with you to identify potential health and safety risks in your workplace and design intervention programmes to address them effectively.



### Health Screening & Coaching

Participants undergo health screening and are then provided with tailored health coaching sessions, ensuring their well-being and eligibility for funding opportunities.



### Physical Activity & Nutrition

Encourage a healthy lifestyle with on-site physical activity sessions, conducted at least twice to promote employee fitness and well-being.



### Mental Well-Being

We prioritise mental health by offering sessions for completing iWorkHealth assessments and providing support through mental well-being programmes.



### Ergonomics

Ensure employee comfort and prevent workplace injuries with ergonomic sessions aimed at optimising workspaces and practices.



### Safety Training

Empower your team with safety training sessions conducted at least twice, covering essential safety practices and protocols.

## Enhancing Employee Well-being

In addition to work safety programmes, we also offer a wide range of employee well-being and wellness events to support our staff’s overall health and happiness.

## Fullerton Health (Singapore) 15<sup>th</sup> Anniversary Dinner & Dance

In May 2025, Fullerton Health marked its 15th anniversary with a Dinner & Dance celebration in Singapore, bringing colleagues together to commemorate 15 years of care and commitment. The event provided an opportunity for employees from across the organisation to connect and celebrate this milestone through a themed evening that encouraged creativity, participation, and shared enjoyment. Highlights included employee participation in themed activities, a commemorative performance reflecting Fullerton Health’s journey, and celebratory segments that reinforced a sense of pride, camaraderie, and shared purpose across the Group.



## Fullerton Health (Singapore) Townhall Session for Employees

In December 2025, Fullerton Health (Singapore) wrapped up the year with a memorable Singapore Townhall filled with connection, celebration, and festive cheer. Employees were treated to a surprise visit from Santa, spreading joy across the room and delighting colleagues with sweet treats. The Townhall also provided an opportunity to recognise and celebrate outstanding employees through the Excellence Awards, honouring individuals who exemplified dedication, teamwork, and alignment with Fullerton Health's values. A highlight of the session was the premiere of the "Fullerton Health Blockbusters" video, produced by our Marketing team and featuring departments across the organisation, celebrating the collective efforts of our employees.



## Parental Leave Benefits

[GRI 401-3]

At Fullerton Health (Singapore), we provide parental leave benefits to all full time employees to support family well-being and work life balance. We recognise the importance of time away from work in enabling employees to adjust to new parental responsibilities and focus on their families during this important life stage. This policy underscores our commitment to fostering a supportive and caring workplace while safeguarding the long term well-being of our workforce.

In 2025, 245 of our employees enjoyed parental leave. In line with the Ministry of Manpower ("MOM") guidelines, both female and male employees at Fullerton Health are eligible for parental leave.

| Parental Leave                                                                                                                                      | FY2023 |        |       | FY2024 |        |       | FY2025 |        |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|-------|--------|--------|-------|--------|--------|-------|
|                                                                                                                                                     | Male   | Female | Total | Male   | Female | Total | Male   | Female | Total |
| Total number of employees that were entitled to parental leave, by gender                                                                           | 65     | 202    | 267   | 68     | 228    | 296   | 80     | 217    | 297   |
| Total number of employees that took parental leave, by gender                                                                                       | 40     | 142    | 182   | 54     | 182    | 236   | 65     | 180    | 245   |
| Total number of employees that returned to work in the reporting period after parental leave ended, by gender                                       | 40     | 142    | 182   | 54     | 182    | 236   | 65     | 180    | 245   |
| Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender | 25     | 87     | 112   | 36     | 131    | 167   | 46     | 128    | 174   |
| Return to work rates <sup>71</sup> of employees that took parental leave, by gender (%)                                                             | 100    | 100    | 100   | 100    | 100    | 100   | 100    | 100    | 100   |
| Retention rate <sup>72</sup> of employees that took parental leave, by gender (%)                                                                   | 100    | 100    | 100   | 90     | 92     | 92    | 85     | 70     | 74    |

<sup>71</sup> Refer to our Reporting Methodology section for more details.

<sup>72</sup> Refer to our Reporting Methodology section for more details.

Furthermore, 74% of our employees who took parental leave returned to work after their leave ended. This underscores the seamless reintegration process and nurturing work culture at Fullerton Health (Singapore), which effectively supports our employees as they transition back to their roles.

Providing Feedback for Our Employees

Fullerton Health (Singapore)'s seeks to create a nurturing and supportive environment where our employees can grow and thrive. Our performance appraisal system is anchored on a performance-driven approach and is designed to strengthen communication between employees and their supervisors. Through this platform, employees and their supervisors jointly establish appropriate performance standards, Objective Key Results ("OKR") and Key Performance Indicators ("KPI") to track and measure their individual achievements. Through this process, we also encourage employees and their managers to have open communication, to align expectations and performance goals. To further support employee development, regular check-ins, coaching, and mentoring sessions are conducted to provide ongoing feedback and guidance, empowering our employees in their professional growth.



100% OF ELIGIBLE EMPLOYEES

for variable bonuses received regular performance and career development reviews in FY2024 and FY2025.

Offering Re-Employment for Our Senior Staff

[GRI 404-2]

Re-employment of retirees benefits both the organisation and re-employed individuals – it enables organisations to sustain their workforce expertise while also providing financial support to the individuals who have been re-engaged. As such, Fullerton Health (Singapore) has offered re-employment contracts to eligible employees who turned 63 in line with Singapore's Retirement and Re-employment Act and our retirement and re-employment policy. As of FY2025, a total of 34 employees have secured re-employment with us. These individuals, between the ages of 63 to 79, hold positions across our clinics, operations departments, administrative offices, and customer service teams.



34 EMPLOYEES HAVE SECURED RE-EMPLOYMENT

with Fullerton Health (Singapore).

Training and Development

[GRI 403-5, 404-1, 404-2]

Training Programmes to Develop Employees

At Fullerton Health (Singapore), we have developed training courses for employees which cover the following topics:



Building Employee's Capabilities

- Learning Academies
- Manager Training
- Department's Competency Plan



Workplace Health and Safety

- Occupational Health
- Standard Operating Procedures for Handling Needle Sticks
- Occupational First Aid for Nurses



Compliance Training

- Mandatory Compliance Training (PDPA, ABC, Info Security)
- Incident Reporting Framework



Environmental and Patient Safety

- Infection Control Protocol
- Waste Management Procedures

Employees are provided with allocated training budgets to support skills upgrading and professional development and are encouraged to make full use of these opportunities. In addition, employees have access to a broad range of e-learning programmes through platforms such as LinkedIn Learning, made available via the National Library Board.

Furthermore, Fullerton Health (Singapore) offers learning sponsorships to support employee participation in externally accredited courses that are relevant to their current roles. Registered medical practitioners are also eligible for sponsorships to support the renewal of practising licences, enabling them to maintain professional accreditation and continue delivering high-quality care.

### Workforce Upskilling for Future-Ready and Compassionate Care

In 2025, Fullerton Health (Singapore) partnered with NTUC LearningHub to deliver structured training programmes aimed at upskilling frontline employees to better meet evolving healthcare demands. To upskill its frontline staff, such as nurses and clinic assistants, Fullerton Health enrolled them in the Workforce Skills Qualification ("WSQ") in Service Excellence in Healthcare: Fostering Positive Customer and Patient Experiences (L2) course, offered by NTUC LearningHub. The training focused on strengthening service excellence, empathy, communication, and digital proficiency, equipping staff with skills to navigate emerging technologies while maintaining a patient-first and empathetic approach to care. Through industry-recognised and WSQ-accredited courses, frontline healthcare professionals were better prepared to manage high-pressure situations, enhance service recovery, and support more seamless patient experiences, contributing to improved staff confidence, morale, and overall service quality.



### Investing in Employee Growth Through Leadership and Professional Development

In 2025, Fullerton Health continued to invest in employee wellness and professional growth through participation in the Dale Carnegie Network Academy, a structured programme focused on leadership development, communication, and collaboration. Employees engaged in practical, skills-based learning designed to strengthen teamwork, enhance engagement with patients and partners, and build confidence in applying leadership principles in their day-to-day roles. The programme emphasised real-world application, encouraging participants to translate learning into improved workplace interactions and outcomes.

The completion of the programme was marked by a recognition session celebrating participants' commitment to continuous learning and development. The skills gained are expected to contribute to stronger internal collaboration, deeper patient relationships grounded in empathy and understanding, and improved effectiveness in stakeholder engagement.

By supporting programmes that promote personal growth and professional capability, Fullerton Health reinforces its commitment to employee well-being and long-term talent development, recognising that investing in our people is fundamental to delivering high-quality, trusted healthcare services.



### Building Sustainability Capability in Fullerton Health (Singapore)

Aligned with Fullerton Health’s ambition to advance sustainability across the organisation, two workshops were conducted with Fullerton Health Group’s leadership and Fullerton Health (Singapore) working groups in January 2025. Facilitated by an external consultant, the session covered key sustainability megatrends and regulatory drivers, provided updates on evolving sustainability and climate-related requirements (including GHG emission scopes 1, 2, and 3), examined their implications for the Group, and defined a roadmap to strengthen sustainability maturity.

By deepening understanding of the sustainability reporting landscape and strengthening the linkage between operational data, disclosures, and compliance requirements, the workshop clarified the role of data owners in supporting the Group’s sustainability objectives. This, in turn, reinforced robust data collection practices and enhanced the overall quality, consistency, and reliability of Fullerton Health’s sustainability reporting.



### Philippines

### Workers’ Health and Safety

#### Health And Safety Measures

[GRI 403-1, 403-2, 403-3, 403-7, 403-9, 403-10]

#### Policies

Fullerton Health (Philippines) is committed to providing a safe and healthy working environment for all employees through the implementation of occupational health and safety policies that comply with the highest regulatory standards and best practices. Our policies are fully aligned with the mandates and guidelines set forth by the Department of Labour and Employment (“DOLE”) and its Occupational Safety and Health Centre (“OSHC”).

#### List of Occupational Safety and Health Policies

|                                                                                                                                               |                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Occupational Health and Safety Policy                                                                                                         | Workplace Policy and Programme on Family Welfare                                                                 |
| Environmental Safety Policy                                                                                                                   | Workplace Policy on Breastfeeding/Lactation                                                                      |
| Drug-Free Workplace Policy                                                                                                                    | Clean Desk and Workspace Policy                                                                                  |
| Workplace Policy and Programme on Tuberculosis (“TB”) Prevention and Control                                                                  | Workplace Policy on Electrical Safety                                                                            |
| Workplace Policy and Programme on Human Immunodeficiency Virus (“HIV”) and Acquired Immunodeficiency Syndrome (“AIDS”) Prevention and Control | Driver and Road Safety Policy                                                                                    |
| Workplace Policy and Programme on Hepatitis B                                                                                                 | Good Housekeeping Policy                                                                                         |
| Workplace Policy and Programme on Sexual Harassment                                                                                           | 5S Implementation                                                                                                |
| Smoke-Free Workplace Policy and Programme                                                                                                     | Policy on Event Safety and Security                                                                              |
| Workplace Policy on Safety and Health Measures for Workers Who by the Nature of Their Work Have to Spend Long Hours Sitting                   | Workplace Policy on Safety and Health Measures for Workers Who by the Nature of Their Work Have to Stand at Work |

These policies apply to all employees and are designed to safeguard the well-being and safety of every individual within the organisation. Our dedication to protecting our workforce and fostering a culture of safety and responsibility is firmly supported by our commitment to these policies.

We hold regular health and safety committee meetings, conduct safety inspections, provide OHS trainings to identified employees, and launch educational campaigns for all staff to continuously improve our management of OHS within the organisation. At Fullerton Health (Philippines), we also ensure clear communication and accessibility of OHS policies, rules, and emergency procedures through various channels such as health and safety bulletin boards, notice areas, and digital platforms. We also utilise hazard warnings, safety signages, induction and orientation programmes, trainings, and both written and digital communications like emails, circulars, and memos to keep all employees informed and actively engaged in maintaining a safe working environment.

### Health and Safety Committee

The Health and Safety Committee (“HESS”) has been established to ensure the effective implementation of our health and safety policies and to maintain compliance with the OHS regulations set by the national government. The committee convenes monthly with workers’ representatives to ensure that employees are well represented. Their primary responsibilities include:

1. Hazard Identification and Risk Assessment
  - Conducting workplace inspections and safety audits to identify hazards.
  - Reviewing incident reports, near misses, and employee complaints to identify risks
  - Assessing hazardous situations and making recommendations for control measures
2. Policy and Programme Development
  - Developing, reviewing, and enforcing occupational health and safety policies, rules, and safe work procedures in accordance with the mandates of DOLE and the OSHC
  - Recommending preventive and corrective actions for identified hazards
  - Assisting in the creation of emergency procedures and risk assessments
3. Incident Investigation and Review
  - Participating in or leading investigations into workplace accidents, injuries, illnesses, and near misses
  - Reviewing incident reports and recommending corrective actions to prevent recurrence
4. Communication and Promotion
  - Promoting the organisation’s health and safety policies and programmes to all employees
  - Acting as liaison between employees and management to resolve health and safety issues
  - Assisting in the development and delivery of health and safety training and educational programmes
5. Monitoring and Compliance
  - Overseeing and monitoring HESS policies, programmes, and initiatives to ensure adherence to legal and regulatory requirements
  - Monitoring compliance with relevant health and safety legislation and standards
  - Reviewing the effectiveness of health and safety programmes and following up on corrective actions to ensure they are implemented effectively
6. Environmental Protection
  - Promoting programmes and practices that safeguard the environment and local communities
  - Encouraging employees to prevent negative environmental impacts and to use resources efficiently and sustainably

Through these functions, the HESS committee plays a vital role in fostering a safe, healthy, and environmentally responsible workplace.

Hazard and Incident Management

Fullerton Health (Philippines) is strongly committed to fostering a workplace free from hazards. Our Safety Officers carry out regular inspections across all offices, hubs, and company vehicles, diligently identifying and addressing potential risks that could affect the well-being of our staff. We also identify work-related hazards through regular health and safety committee meetings, safety inspections, job analyses, records reviews and constant monitoring.

Our Safety Officers are provided with different OHS-related trainings that will assist them in the performance of their duties and tasks.

- Basic Occupational Safety and Health ("BOSH") Training
- Loss Control Management ("LCM") Training
- Training for Trainers ("TOT")
- Work Environment Measurement ("WEM")

Detailed reports are compiled, categorising identified hazards and outlining corresponding corrective action plans. Responsibility centres are given strict deadlines to address the findings, ensuring that all hazards are resolved within an appropriate timeframe. These risks are then assessed by evaluations of their likelihood and severity and controlled using the hierarchy of controls. Our OHS doctors and nurses also assist in the identification and control of hazards, minimising them through the conduct of health surveillance and medical examinations such as the Annual Physical Exam ("APE"). Through the following functions, workplace hazards are detected early, risks are managed, and the health of our employees is safeguarded:

- They assist in hazard identification and risk assessment by evaluating the health impact of identified hazards
- They support incident investigation by providing medical insights on causes, severity and preventive measures
- They deliver health promotion, training and emergency response services

We empower our employees to play an active role in maintaining safety by reporting any work-related hazards to our Safety Officers or to their immediate supervisors. Workers are actively involved and consulted through various channels, including:

- Representation on safety and health committees through worker representatives
- Participation in hazard identification and assessment by reporting risks, hazards, incidents, and near misses
- Provision of valuable feedback on policies, procedures, and training programmes during inspections or audits.

Our robust incident management facilitates the prompt reporting of incidents, near misses, and health and safety concerns. Every emergency and incident is carefully documented using the Incident Reporting Form, which initiates thorough investigations and timely reporting, ensuring all associated risks are rigorously evaluated against our existing safety measures.

At Fullerton Health (Philippines), we also encourage our employees to raise any concerns or limitations they identify regarding the implementation of the company’s health and safety programmes, including any OHS risks that may have been overlooked. Employees are also invited to provide feedback on OHS-related issues during the regular safety inspections conducted within each department.

We also ensure that every department has at least one employee trained in BOSH, who acts as the point of contact for the company’s safety officer on all OHS-related issues. These designated employees are also responsible for ensuring that health and safety practices are consistently observed within their respective teams.

## Occupational Health and Safety Services for Employees

Occupational Health Clinics play a crucial role in prioritising employee well-being and safety. These clinics are tasked with regular surveillance of employee health and conduct of pre-employment and annual physical assessments. They are also in charge of educating our employees on health and safety, which promotes overall employee well-being. Fullerton Health (Philippines) has OHS doctors and nurses who are highly skilled professionals that have undergone Basic Life Support ("BLS") training and are trained in Emergency Response Team ("ERT") procedures. Additionally, we ensure that emergency responders are readily available and that first aid kits are accessible across our workplaces to provide immediate assistance when needed.

The OHS services we provide to our employees are designed to be in accordance with the policies and guidelines mandated by DOLE and the Department of Health ("DOH"). We have dedicated corporate clinics located within the workplace where employees can access health services. Online consultation and Health Maintenance Organisation ("HMO") cards are also available for use by all employees.

Moreover, Fullerton Health (Philippines) provides the following as additional occupational health and safety services to all our employee:

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Medical Consultations</b>        | <ul style="list-style-type: none"> <li>Onsite Consultation (AXA and Feliza)</li> <li>Telemed Consultation (via IntelliConsult, telemedicine platform) Nationwide, <i>also available to dependents</i></li> <li>APE Evaluation Programme (Head Office, Cebu, Bacolod, Calamba and Pampanga)</li> <li>PEME Evaluation</li> <li>Magna Carta Consult</li> <li>Special Case Consult</li> <li>Mental Health Counselling (through ComPsych, mental health support partner)</li> </ul> |
| <b>Home Visits</b>                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>WellCast – E-Learning Module</b> | Channel that delivers educational videos promoting health and wellness                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Medical Bulletins</b>            | Electronic infographics which provide health updates, diet, & nutrition                                                                                                                                                                                                                                                                                                                                                                                                        |

With these health and safety measures in place, there were no recorded cases of fatalities from work-related ill health and injuries for both employees and workers who are non-employees, but their work and/or workplace is controlled by Fullerton Health (Philippines).

| Work-related ill health and injuries                                    | FY2023    | FY2024    | FY2025    |
|-------------------------------------------------------------------------|-----------|-----------|-----------|
| Fatalities for employees due to work-related ill health                 | 0         | 0         | 0         |
| Number of cases of recordable work-related ill health for employees     | 0         | 1         | 0         |
| Fatalities for non-employees due to work-related ill health             | 0         | 0         | 0         |
| Number of cases of recordable work-related ill health for non-employees | 0         | 0         | 0         |
| Total manhours worked <sup>73</sup>                                     | 4,220,085 | 6,434,843 | 8,178,428 |

Fullerton Health (Philippines) also provides employees with access to non-occupational healthcare services which are offered through our comprehensive HMO plan. Through this coverage, our employees are provided with a wide network of accredited hospitals and clinics for personal consultations, diagnostic tests, and inpatient care for non-work-related illnesses.

<sup>73</sup> 2023 manhours worked does not include data for Aventus due to data unavailability.

Increased Awareness on Health and Safety

[GRI 403-5]

To further strengthen the promotion of health and safety in our workforce, we provide Basic OHS training to our designated safety officers and emergency response team members. Additionally, all employees are required to complete our OSH e-learning modules and the Mandatory Eight Hour Health and Safety Seminar (“MESH”) to increase their awareness of OHS matters. This course enables employees to identify and avoid hazards that may cause illness or injury alongside outlining their fundamental rights in the workplace. As mandated by local laws, our employees also participate in annual fire and earthquake drills.

Employee’s Benefits

Promotion of Employees’ Health

[GRI 403-6, 403-7]

Fullerton Health (Philippines) actively promotes a culture of health and well-being within the workplace by providing opportunities for staff to engage in various wellness. These initiatives facilitate camaraderie among colleagues, strengthen team dynamics, and cultivate a positive working environment where employees feel encouraged and supported in maintaining a healthy lifestyle.

Employees are invited to take part in sporting and wellness events such as fun runs, golf tournaments, and wellness caravans, with company sponsorships available for participation. The sponsorship fees collected from these events are donated to charities and beneficiaries, while simultaneously providing employees with valuable opportunities to engage in health-promoting activities.

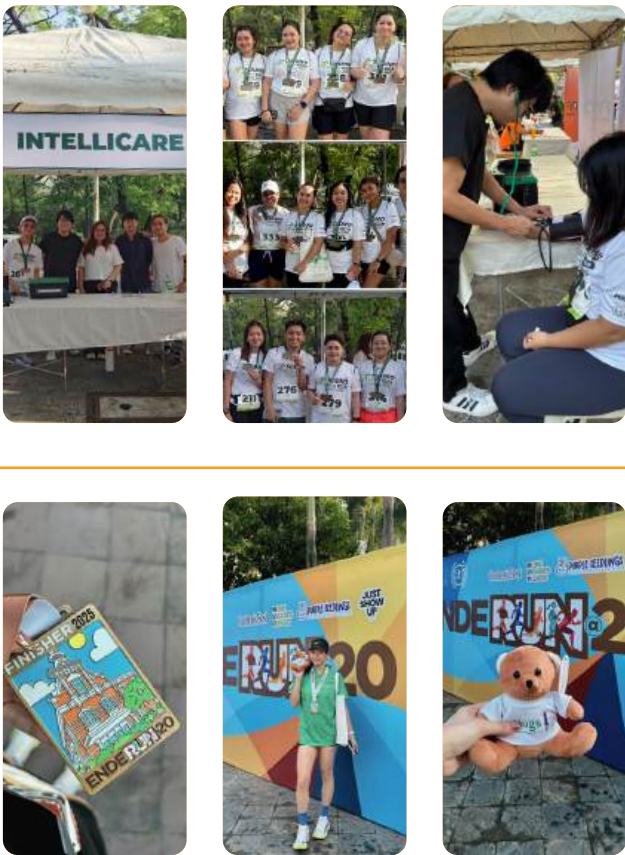
Intellicare in Motion: Supporting Health, Wellness, and Meaningful Causes

Encouraging Healthy Habits at Manila Hearing Aid’s Soundsphere AI Run

Intellicare supported Manila Hearing Aid’s Soundsphere AI Run at UP Diliman on March 16, 2025, promoting hearing health and an active lifestyle. Intellicare supplemented the theme by emphasising the importance of rest and hydration in establishing fitness goals. Alongside the participation of employees, the company also provided a wellness Catch-a bag with running essentials such as tumblers, fans, and umbrellas. The booth also served as a rest area offering free vital checks and first aid support for participants.

Running for Education and Sustainability at EndeRUN@20

Intellicare proudly sponsored EndeRUN@20 at McKinley Hill on October 5, 2025 to celebrate Enderun College’s 20<sup>th</sup> anniversary. The funrun gathered over 2,000 runners, including students, alumni, partners, and families, to promote fitness and support student scholarships and sustainability initiatives. Intellicare was represented by two employee runners in the 10k category, with one placing 11<sup>th</sup> overall. This event highlighted Intellicare’s commitment to supporting clients’ causes through healthy and active participation.



### Striding Against Breast Cancer: Intellicare at the Pink Run 2025

On October 26, 2025, Intellicare joined the Pink Run: Making Strides Against Breast Cancer held at Megaworld Maple Grove in General Trias, Cavite. Organised by an Intellicare-accredited hospital, Divine Grace Medical centre, the event aimed to raise awareness, encourage early detection, and support the fight against breast cancer. Intellicare was represented by three dedicated employee runners, who participated with purpose and heart, striding toward a future free from breast cancer.



## Parental Leave Benefits

[GRI 401-3]

Fullerton Health (Philippines) is committed to supporting the welfare of its employees and their families. In compliance with local legislation in the Philippines (such as Republic Act No. 8187: Paternity Leave Act of 1996, Republic Act No. 11861: Expanded Solo Parents Welfare Act, and Republic Act No. 11210: Expanded Maternity Leave), we provide comprehensive parental leave benefits. These provisions ensure that our employees are afforded adequate time to bond with and care for their children, underscoring our dedication to family welfare and promoting a healthy work-life balance.

| Parental Leave                                                                                                                           | FY2023 |        |       | FY2024 |        |       | FY2025 |        |       |
|------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|-------|--------|--------|-------|--------|--------|-------|
|                                                                                                                                          | Male   | Female | Total | Male   | Female | Total | Male   | Female | Total |
| Total number of employees that were entitled to parental leave                                                                           | 599    | 809    | 1,408 | 636    | 914    | 1,550 | 693    | 1,011  | 1,704 |
| Total number of employees that took parental leave                                                                                       | 34     | 78     | 112   | 25     | 86     | 111   | 30     | 82     | 112   |
| Total number of employees that returned to work in the reporting period after parental leave ended                                       | 34     | 76     | 110   | 25     | 84     | 109   | 30     | 79     | 109   |
| Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work | 35     | 68     | 103   | 26     | 63     | 89    | 28     | 75     | 103   |
| Return to work rates <sup>74</sup> of employees that took parental leave (%)                                                             | 100%   | 97%    | 98%   | 100%   | 99%    | 98%   | 100%   | 96%    | 97%   |
| Retention rate <sup>75</sup> of employees that took parental leave (%)                                                                   | 95%    | 88%    | 94%   | 76%    | 88%    | 82%   | 93%    | 95%    | 94%   |

Return-to-work rate decreased to 97% in 2025, due to a decrease in retention rate for female employees, while retention rate improved from 82% in 2024 to 94% in 2025. With this, we continue to work towards improving the support that our employees receive as they resume their professional duties after taking parental leave.

<sup>74</sup> Refer to our Reporting Methodology section for more details.

<sup>75</sup> Refer to our Reporting Methodology section for more details.

Offering Late Retirement Options for Our Senior Employees

[GRI 404-2]

Fullerton Health (Philippines) recognises the importance of an employee’s experience and its vital role in the success of a business. Like our Singapore counterpart, Fullerton Health (Philippines) is committed to supporting our senior staff as they approach retirement. As such, we provide a standard retirement option at the age of 60, as well as a late retirement option for those who wish to continue their service beyond this age. This is outlined in our Retirement Plan Policy.

The late retirement option enables experienced staff to continue contributing to Fullerton Health (Philippines) operations with their extensive knowledge and skills, while allowing them to remain active and support themselves. Moreover, these seasoned professionals can continue offering their invaluable guidance to younger colleagues and transfer critical expertise, supporting the long-term sustainability and growth of the business.

Training and Development

[GRI 403-5, 404-1, 404-2]

Training Programmes to Develop Employees

Fullerton Health (Philippines) is committed to talent development, underscoring our pledge to supporting continuous learning and education for our employees. Whether through company-funded programmes or employee-initiated learning opportunities, we recognise the importance of providing our workforce with the necessary skills and knowledge to thrive in a constantly changing business environment.

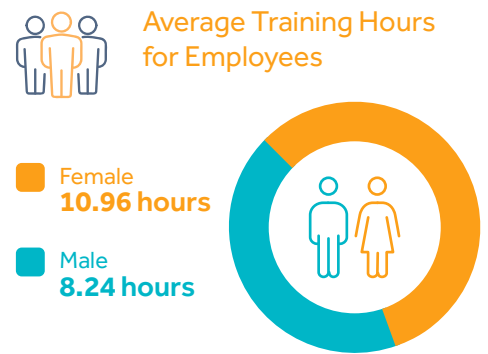
Completion rates for Customer Champion training, Compliance Training, and other employee development programmes are monitored through our internal Performance System. Furthermore, the completion rates of essential training modules serve as a key performance indicator that influences the performance evaluations of Line Managers. The Talent and Development team is responsible for identifying and selecting learning modules focused on Core and Leadership competencies.

Other training and programmes that were internally held and funded by Fullerton Health (Philippines) are listed below.

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| General Training    | <ul style="list-style-type: none"><li>Customer Experience Champion Training</li><li>Personal Mastery</li><li>Basic Supervisory Training</li><li>Coaching &amp; Mentoring for Leaders</li><li>Basic to Advanced MS Excel</li><li>55345 Implementing and Managing Windows 11</li><li>AZ 800 Administering Windows Server Hybrid Core Infrastructure</li><li>Beyond the Resume – Behavioral Based Interviewing Techniques for Smart Hiring</li><li>Data Analytics and Power BI Training</li></ul>                                                                                                                                                                                                                                                                                                                  |
| Occupational Health | <ul style="list-style-type: none"><li>Basic Occupational Safety &amp; Health</li><li>Standard First Aid and BLS CPR/AED Training (“SFAT”)</li><li>Occupational First Aid and BLS CPR/AED Training</li><li>Standard First Aid and BLS CPR/AED Training</li><li>Basic Occupational Safety and Health Training</li><li>Basic Occupational Safety and Health (“SO2”) Training</li><li>Loss Control Management, HIRAC and JHA Essentials</li><li>HIV Counseling to Testing Training</li><li>Basic Echocardiography Training</li><li>Workshop For Manual of Operations for Drug Testing Laboratories</li><li>Direct Sputum Smear Microscopy</li><li>Management of Rabies and Rabies - Prone Exposure</li><li>Training of Trainers</li><li>Ultrasound Training</li><li>Work Environment Measurement Training</li></ul> |

|                 |                                                                                                                                                                                                                                                                                                           |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Communication   | <ul style="list-style-type: none"><li>Advanced Supervisory Training: Effective Leadership Communication</li></ul>                                                                                                                                                                                         |
| Data Governance | <ul style="list-style-type: none"><li>Data Privacy Training</li></ul>                                                                                                                                                                                                                                     |
| Others          | <ul style="list-style-type: none"><li>Pollution Control Officer</li><li>Advanced Excel Training</li><li>Billing Beyond the Numbers: Customer Engagement for Effective Collection</li><li>New Year SEC Updates and Compliance</li><li>HR BoothCamp Training</li><li>47th PSMID Annual Convention</li></ul> |

In 2025, a total of 41,415 hours of training were conducted for Fullerton Health (Philippines) employees with an average of 10.02 hours of training per employee. We remain committed to providing opportunities and support for all our employees to train and upskill as they progress in their careers. This approach fosters a culture of lifelong learning and continuous professional development, ensuring employees can progress steadily and enhance their skills at every stage of their career.



### Building Sustainability Capability in Fullerton Health (Philippines)

In 2025, a two-day sustainability awareness workshop, was conducted with Fullerton Health Philippines’ leaders and working groups to strengthen sustainability capabilities across the organisation. Attendees included the Board Executive Directors, Group Senior Management, as well as the functional heads and representatives from key departments from the three Philippine entities of Fullerton Health. This diverse participation ensured that sustainability awareness is integrated throughout the management and operational units.

The sessions outlined the organisation’s sustainability journey, including key milestones, priority areas such as certifications, procurement transformation, and climate risk integration, as well as the enablers required to support these initiatives. Through interactive discussions, leaders were engaged in identifying sustainability-driven opportunities within the Philippine context, promoting alignment with Group ambitions while enabling them to embed sustainability considerations into local strategy, operations, and decision-making.

Aligned with Fullerton Health’s commitment to advancing sustainability across its value chain, the workshop also strengthened capabilities in procurement, emissions management, and sustainability reporting. It highlighted the critical role of procurement in managing Scope 3 emissions and driving supplier engagement, while introducing leading practices in embedding sustainability into sourcing decisions and enhancing emissions data quality. Moreover, the sessions covered key reporting frameworks, regulatory expectations, including the Securities and Exchange Commission’s (“SEC”) roadmap toward mandatory sustainability reporting aligned with IFRS S1 and S2 Standards, and data management practices relevant to the Philippine landscape, reinforcing the link between operational data and sustainability disclosures.





Indonesia

Workers’ Health and Safety

Health and Safety Measures

[GRI 403-1, 403-2, 403-3, 403-9, 403-10]

Fullerton Health Group of Companies Indonesia has established comprehensive health and safety management system aligned with our Quality, Health and Safety (“QHS”) policy. Our goal is to ensure a safe and secure working environment, while consistently performing work in the safest practical manner. The system is managed by the Safety and Compliance Department (“S&C Department”), led by the Safety and Compliance Manager, who is responsible for maintaining and driving continual improvement of the management system. Supporting the manager are the Safety and Document Controller and a Safety Officer, all of whom are dedicated employees of Fullerton Health Group of Companies Indonesia. Additionally, operational health and safety at our GSKG Laboratory is overseen by the Branch Head, who leads the emergency response team consisting of a team leader and designated floor representatives, and supported by a certified operational health and safety specialist from GSG. The Branch Head of GSKG Laboratory reports directly to the S&C Department.

| List of Occupational Health and Safety Policies and Procedures |                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Quality, Health and Safety (“QHS”) Policy                      | Outlines the commitments and responsibilities of Fullerton Health Group of Companies Indonesia in the development, implementation, and continuous improvement of the management system which sets standards and controls of the QHS performance. |
| Risk Management Procedure                                      | Guides the identification, assessment, and control of risks to protect operations, employees, patients, and stakeholders. The procedure aims to enhance safety and efficiency.                                                                   |
| Security Arrangement Procedure                                 | Outlines workplace security measures for access control, monitoring, and response to safeguard people and assets.                                                                                                                                |
| PPE Procedure                                                  | Provides instructions for correct and consistent use of Personal Protective Equipment (“PPE”) to reduce workplace hazards and ensure health and safety.                                                                                          |
| Fire Extinguisher Procedure                                    | Provides instructions for safe and effective use of fire extinguishers to control small fires and protect people and property.                                                                                                                   |
| HIRADC                                                         | Guides hazard identification, risk assessment, and control to help ensure that potential hazards are managed and prevent workplace accidents and illness.                                                                                        |
| Emergency Response Procedure                                   | Provides instructions for effective response to emergency situations in the workplace to protect employees, patients, visitors, and minimize potential harm or damage.                                                                           |

To uphold and enhance our health and safety standards, we conduct both internal and external audits. These audits drive continuous improvement by addressing current conditions and resolving any identified issues. Our management system complies with ISO 45001 and aligns with national regulations, including Law No. 1 of 1970 on Occupational Safety and the Regulation of the Minister of Manpower and Transmigration on the Medical Examination of Workers (No. PER-02/MEN/1980). Our TMC operations also comply with the occupational health and safety certification by the Ministry of Manpower, namely *Sistem Manajemen Keselamatan dan Kesehatan Kerja* (“SMK3”). This demonstrates our dedication to maintaining best practices in health and safety. The system covers all offices and clinics under our management, including all workers and activities related to service delivery, ensuring a safe and healthy environment for everyone involved.



ZERO CASES

of non-compliance with regulations concerning the health and safety of patients and frontline for FY2025.

In 2025, we recorded one incident of needle-stick injury of an employee and zero work-related ill health among both frontline and non-frontline employees. Following the needle-stick injury, immediate first aid was administered by thoroughly washing the affected area with soap and running water. Further assessment included reviewing the source patient’s medical history and conducting laboratory tests for bloodborne pathogens, including HIV and Hepatitis B (“HBV”). As part of the post-exposure follow-up protocol, repeat HIV and HBV testing was conducted within three months of the exposure. Moving forward, we continue to work towards safeguarding our workforce by preventing workplace hazards that could cause injuries or exacerbate health conditions related to work environments and practices. Furthermore, we recorded no incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees.

| Work-related ill health and injuries                                | FY2024  | FY2025    |
|---------------------------------------------------------------------|---------|-----------|
| Number of cases of recordable work-related ill health for employees | 0       | 0         |
| Number of fatalities for employees due to work-related injuries     | 0       | 0         |
| Number of cases of recordable work-related injuries for employees   | 0       | 1         |
| Number of fatalities for employees due to work-related ill health   | 0       | 0         |
| Total manhours worked                                               | 876,904 | 1,296,104 |

Hazard and Incident Management  
[GRI 403-1, 403-2, 403-3, 403-9, 403-10]

Fullerton Health Group of Companies Indonesia acknowledges that unmanaged work-related hazards, including biological, physical, and psychological risks, can lead to serious injuries and health issues. To address these hazards effectively, we implement a comprehensive strategy involving hazard identification, regular inspections, audits, and the review of relevant regulations and guidelines. Furthermore, we take proactive measures to eliminate these hazards and reduce risk of work-related ill-health by applying administrative controls, establishing procedures for handling needle-stick injuries, managing medical waste disposal, and enforcing safeguards against exposure to bloodborne and airborne pathogens.

Alongside the S&C Department, our risk management team plays a key role in overseeing our health and safety agenda. Their responsibilities include identifying workplace hazards, assessing the effectiveness of current risk controls, and reporting their findings to the Board. An annual risk assessment, guided by hierarchy of controls, is conducted to eliminate hazards and minimise risks.

We apply the Hazard Identification, Risk Assessment, and Determining Control (“HIRADC”) approach to systematically manage potential risks. Employees are encouraged to report any hazards they identify to the S&C Department or through their direct supervisor. Upon receiving a report, the S&C Department works closely with the employee to evaluate the risks involved. Once assessed and validated, these risks are registered in our system and the S&C Department determines the appropriate control measures, which may include elimination, substitution, engineering control, administrative control, and/or personal protective equipment. For personnel working at on-site clinics or in remote areas, hazards can be reported to the site health and safety representative, who will then relay the information to the S&C Department. Our recent risk analysis has identified key hazards and the corresponding control measures, as outlined below:



### Major Hazard Identified



**Biological Hazards:** Exposure to infectious agents can lead to severe illnesses among our employees, including needle-stick injuries



**Physical Hazards:** Risk of musculoskeletal injuries resulting from repetitive tasks and lifting equipment, as well as slip, trip, or fall incidents



**Psychological Hazards:** High number of workloads and emotional demands can contribute to psychological stress among employees

### Hazards and Risk Control

**Hazard Identification:**

- Conduct regular inspections
- Perform audits
- Review relevant regulations and guidelines

**Administrative Control:**

- Procedures regarding needle-stick injuries
- Medical waste management
- Bloodborne and airborne pathogen prevention controls

**STOP WORK Policy:**

- All workers have the right to stop working if they feel unsafe performing a task
- Workers must report their concerns to their supervisor
- The Supervisor will then report the issue to the S&C Department

Our incident management process ensures timely and thorough investigation of work-related incidents. We identify hazards and assess associated risks by conducting interviews with those involved and inspecting the incidents sites, with the objective to thoroughly review all relevant reports. This approach allows us to determine the root causes, evaluate potential outcomes of the identified hazards, and implement appropriate risk mitigation measures in alignment with our health and safety measures.

### Increased Awareness on Health and Safety

[GRI 403-5]

In line with our QHS policy, we foster a shared responsibility among personnel and associates to maintain a safe working environment by encouraging and equipping them to act safely and responsibly. The health and safety training is designed based on a Training Needs Analysis (“TNA”) that incorporates both governmental and client requirements. We cover workplace safety topics such as earthquake and fire drill, toxic waste control, patient safety and occupational nutrition, among others. Trainings on emergency responses, such as Fire Awareness Training (“FAT”) and firefighting, are conducted annually for selected personnel. These trainings intended to prepare workers for effective and timely emergency responses, provide simulations to test procedures, and evaluate the readiness of our facilities.

### Employee’s Benefits

#### Promotion of Employees’ Health

[GRI 403-6, 403-7]

All employees at Fullerton Health Group of Companies Indonesia are provided with private medical health insurance, in addition to the government health and occupational insurance (*Badan Penyelenggara Jaminan Sosial* or BPJS). The private medical health insurance covers inpatient, outpatient, and dental services, while BPJS covers medical care, occupational-related incidents, and retirement benefits. Employees of GAH, GAM and FHI also receive discounts on doctor consultations, medical services, and medicine purchases at the GAMC clinic by presenting their employee ID cards. Similarly, TMC employees are eligible for discounts on doctor consultations, medical services, and medicine purchases at TMC clinics, while GSG employees can consult with doctors at GS Utama Clinic free of charge.

Our health and safety management system incorporates a comprehensive Medical Check-Up (“MCU”) programme, which forms a key part of our OHS framework. This programme not only complies with the Regulation of the Minister of Manpower and Transmigration on the Medical Examination of Workers (No. PER-02/MEN/1980) but also surpasses the minimum examination requirements. Alongside the MCU , we support wellness programmes and sports activities to enhance the overall health and well-being of our employees.

Beyond providing extensive medical coverage, Fullerton Health Group of Companies Indonesia is dedicated to preventing and mitigating occupational health and safety risks associated with our business relationships. We foster a strong safety culture by continuously monitoring performance through OHS KPIs, encouraging feedback, and maintaining effective communication on OHS issues. To raise awareness and vigilance, we regularly share health and safety performance data and current concerns with employees and engage in open discussions with stakeholders about matters that may affect them. Our external training programmes are also designed to ensure compliance with Service Level Agreements ("SLAs") for our vendors.

### Sports and Wellness Programmes to Boost the Physical and Mental Well-being of Our Employees

Fullerton Health Group of Companies Indonesia actively promotes employee health and wellness through regular sports activities. Employees can participate in badminton or soccer matches that are conducted weekly, fostering a healthy work-life balance. These activities enhance physical fitness while also fostering stronger relationships among colleagues, thereby promoting a positive workplace environment.



### Parental Leave Benefits

[GRI 401-3]

Fullerton Health Group of Companies Indonesia is dedicated to cultivating an inclusive workplace and providing support to our employees during significant life events. To uphold this commitment, we offer parental leave to all employees. Out of the 25 employees who took parental leave in 2025, 24 returned to work after their leave ended, reflecting our supportive and nurturing work culture. This underscores our commitment to the well-being of our employees and contributes to building a more motivated and engaged team.

| Parental Leave                                                                                                                                      | FY2024 |        |       | FY2025 |        |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|-------|--------|--------|-------|
|                                                                                                                                                     | Male   | Female | Total | Male   | Female | Total |
| Total number of employees that were entitled to parental leave, by gender                                                                           | 231    | 347    | 578   | 247    | 407    | 654   |
| Total number of employees that took parental leave, by gender                                                                                       | 44     | 43     | 87    | 11     | 14     | 25    |
| Total number of employees that returned to work in the reporting period after parental leave ended, by gender                                       | 44     | 43     | 87    | 10     | 14     | 24    |
| Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender | 43     | 40     | 83    | 13     | 21     | 34    |
| Return to work rates <sup>76</sup> of employees that took parental leave, by gender (%)                                                             | 100%   | 100%   | 100%  | 91%    | 100%   | 96%   |
| Retention rate <sup>77</sup> of employees that took parental leave (%)                                                                              | N/A    | N/A    | N/A   | 30%    | 50%    | 40%   |

<sup>76</sup> Refer to our Reporting Methodology section for more details.

<sup>77</sup> Refer to our Reporting Methodology section for more details.

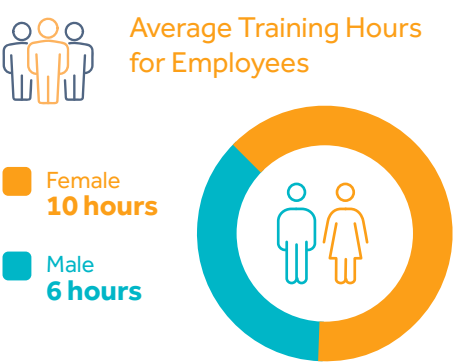
## Training and Development

[GRI 403-5, 404-1, 404-2]

At Fullerton Health Group of Companies Indonesia, we recognise the critical importance of continuous education and training in fostering the professional development of our employees. Our comprehensive training programmes are designed to equip our medical staff, including doctors, nurses, and laboratory personnel, for upgrading their expertise and advancing their professional capabilities.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <h3>Doctors and Nurses Training</h3> <ul style="list-style-type: none"><li>• Health hazards associated with physical and chemical factors in the workplace</li><li>• Identification of ergonomic hazard risk factors in the workplace</li><li>• Training on hearing conservation and health risk assessment techniques</li><li>• Employee wellness programmes</li><li>• Clinical examinations and procedures essential for workplace health assessments</li><li>• ECG examinations in MCU</li><li>• Audiometry and spirometry examinations in occupational clinical aspects</li></ul> |  <h3>Workplace Health and Safety</h3> <ul style="list-style-type: none"><li>• Emergency Response Team (“ERT”) and Floor Warden training</li><li>• Earthquake and fire drill exercise</li><li>• Overview of quality management systems</li><li>• First aid training</li><li>• Introduction to occupational health and safety management systems</li><li>• Introduction to environmental management systems</li><li>• Control of hazardous and toxic materials (“B3”) and hazardous waste (“LB3”)</li><li>• Spill handling procedures</li><li>• Introduction to occupational diseases</li><li>• Awareness training on HIV in the workplace</li><li>• Workplace organisation methodology training</li><li>• Workplace nutrition and health awareness</li></ul> |  <h3>Laboratory Module</h3> <ul style="list-style-type: none"><li>• Risk management</li><li>• Laboratory examinations (e.g., hematology, microbiology, immunology, malaria assessment)</li><li>• Technical skills for laboratory personnel on effective diagnostics and laboratory operations</li></ul> |  <h3>Health Risk Assessment and Emergency Medical Care</h3> <ul style="list-style-type: none"><li>• Introduce the basic of health risk assessment</li><li>• Thorax and abdomen trauma management</li><li>• Work-related diseases, noise-induced hearing loss, and fit to work assessments</li><li>• Fatigue testing, occupational nutrition, abdominal trauma, and exposure measurement in the workplace</li><li>• Medical evacuation procedures and emergency drugs</li></ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Employees at our TMC clinics, which include staff, supervisors, middle management and senior management, have collectively completed a total of 2,852 hours of training in 2025. While we continue to explore methods to accurately measure total training hours for employees at GAH, GAM, FHI and GSG, we have recorded 183 training hours for call centre personnel across GAH, GAM and FHI, noting that GSG does not have a call centre service. On average, combining the total training hours of TMC employees and the call centre employees across GAH, GAM and FHI, male employees received 6 hours of training, while female employees received 10 hours.



We also offer soft skills training to enhance our employees’ communication skills and ensure the continued delivery of excellent service. Committed to supporting both the wellness and professional development of our team, we strive to create an environment that fosters their development in recognition of their hard work and contributions.

## Building Sustainability Capability in Fullerton Health Group of Companies Indonesia

In 2025, leaders and working groups of Fullerton Health Group of Companies Indonesia participated in a two-day sustainability awareness workshop aimed at deepening our understanding of key sustainability issues relevant to the company. The workshop covered key topics such as climate risk exposure in the healthcare sector, the evolving local regulatory landscape for sustainability reporting, including the development of IFRS S1 and S2 implementation in Indonesia, and applicable sustainability reporting frameworks. Participants explored in detail the reporting obligations under frameworks such as the GRI Standards, along with practical guidance on data collection processes.

Through active discussions, participants exchanged ideas, identified opportunities, and addressed challenges related to enhancing the monitoring and collection of sustainability data. The workshop equipped leaders and working groups with a comprehensive understanding of detailed reporting requirements across environmental, social, and governance topics, including waste management, employee and patient health and safety, as well as data protection and governance. This collaborative approach was designed to ensure that disclosures are meaningful and valuable to stakeholders. By deepening our knowledge, we aim to be better positioned to support robust and transparent sustainability reporting aligned with Fullerton Health's broader ambitions.



### Vietnam

## Workers' Health and Safety

### Health and Safety Measures

[GRI 403-2, 403-3, 403-7, 403-9, 403-10]

Fullerton Health (Vietnam) is committed to maintaining a safe and healthy working environment for all employees. As the Vietnam operations function primarily as a Third-Party Administrator ("TPA") without clinical or laboratory activities, occupational health and safety risks are largely associated with office-based and administrative work.

In FY2025, Fullerton Health (Vietnam) did not have a formal Occupational Health and Safety Management System ("OHSMS"). Nonetheless, employee health and safety risks are managed through internal workplace practices, periodic reviews of working conditions, and the active involvement of employees in identifying potential concerns. Health and safety management covers all employees and focuses on work-related activities occurring within office environments.

### Hazard Identification, Risk Assessment, and Incident Investigation

Occupational health and safety risks in Vietnam are primarily ergonomic in nature, arising from prolonged sitting, workstation setup, and repetitive office-based tasks. These risks are identified through reviews of employee health screening reports and ongoing observations of workplace conditions, ensuring that potential issues are detected early.

To manage these risks effectively, risk assessments are conducted annually to identify potential hazards and evaluate the adequacy of existing controls. The outcomes of these assessments inform adjustments to workplace arrangements and the promotion of healthier work practices, supporting the prevention of work-related ill health.

Employees are encouraged to stop work and report concerns if they believe that workstation conditions or work practices may pose a risk to their health or safety. This approach reinforces a proactive safety culture, supports early risk identification, and ensures that reported concerns can be addressed promptly. Employees who raise health and safety concerns are protected from reprisals.

No work-related injuries, occupational illnesses, or fatalities were reported in FY2025.

## Employee's Benefits

### Parental Leave Benefits

[GRI 401-3]

At Fullerton Health (Vietnam), we provide parental leave benefits to support our employees and their families. We understand that taking time off work during this important period is vital for employees to bond with their families. This policy reflects our commitment to fostering a caring and supportive work environment as well as the long-term well-being of our employees.

In 2025, 9 of our employees received parental leave. In compliance with Vietnam's Labour Code, both female and male Fullerton Health employees are entitled to parental leave benefits.

| Parental Leave                                                                                                                                      | FY2024 |        |       | FY2025 |                 |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|-------|--------|-----------------|-------|
|                                                                                                                                                     | Male   | Female | Total | Male   | Female          | Total |
| Total number of employees that were entitled to parental leave, by gender                                                                           | 76     | 96     | 172   | 112    | 116             | 228   |
| Total number of employees that took parental leave, by gender                                                                                       | 1      | 3      | 4     | 4      | 5               | 9     |
| Total number of employees that returned to work in the reporting period after parental leave ended, by gender                                       | 1      | 3      | 4     | 4      | 1 <sup>78</sup> | 5     |
| Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender | 0      | 0      | 4     | 1      | 3               | 4     |
| Return to work rates <sup>79</sup> of employees that took parental leave, by gender (%)                                                             | 100%   | 100%   | 100%  | 100%   | 20%             | 56%   |
| Retention rate <sup>80</sup> of employees that took parental leave (%)                                                                              | N/A    | N/A    | N/A   | 100%   | 100%            | 100%  |

<sup>78</sup> 4 employees remained on parental leave.

<sup>79</sup> Refer to our Reporting Methodology section for more details.

<sup>80</sup> Refer to our Reporting Methodology section for more details.

## Training and Development

[GRI 403-5, 404-1, 404-2]

### Building Sustainability Capability in Fullerton Health (Vietnam)

Given that this is Fullerton Health (Vietnam)’s first year within the Group’s reporting scope, a two-day onboarding workshop was held in October 2025 for staff involved in sustainability and climate reporting. It covered key frameworks, the relevance of sustainability to Fullerton Health, and material topics, with targeted focus group sessions for data owners on data templates and best practices. The workshop supported onboarding into Group-wide initiatives and enabled a smooth, consistent reporting process.



## Our Road Ahead

In line with our goal to provide quality healthcare across the regions we operate in, Fullerton Health will continue to foster a caring and safe work environment that empowers our employees and supports the consistent delivery of high standards of healthcare services to our patients. We are dedicated to enhancing our employee well-being programmes, seeking ways to further develop and support our employees in their professional development and enforcing high standards of safety practices in our workplace.

# Patients at the Heart: Safe, Quality Care Always

[GRI 2-23, 2-24, 3-3]

### Why It Matters

Fullerton Health understands the importance of delivering high-quality care and services for our patients. Time efficient and quality healthcare delivery can expedite patients’ recovery time and improve overall results of their healthcare treatment. Attending to their needs and enhancing their well-being swiftly increases satisfaction with our services and strengthens their trust and confidence in us.

The delivery of top-tier healthcare services can also serve to limit the spread of infectious diseases within the communities we serve. This, in turn, contributes remarkably to the improvement of both individual and community health.

### Policies, Procedures and Certifications<sup>81</sup>

Enterprise Risk Management Policy

ISO 9001 Quality Management System

Compliance Management Policy

Code of Conduct Policy

Workplace Safety & Health Policy

### UNSDGs Supported

### 2025 Target and Progress

Zero incidents of needle-stick injuries for patients

Zero incidents of dispensing error

Legend:

Achieved

Partially Achieved

Not Achieved

## Our Strategy in Action

[GRI 3-3]

### Upholding Standards in Delivery of Patient Care

Fullerton Health (Singapore) utilises the Clinical Quality and Governance (“CQG”) framework to guide us in our health care service delivery. This framework outlines the roles and responsibilities of personnel overseeing clinical quality and internal processes that ensures the highest level of patient care delivered.

In addition, Fullerton Health (Singapore) has also established standard operating procedures across day-to-day operations, incident reporting and for service quality, to ensure patient wellness and safety is considered.

Consistent clinical standards and strong governance are fundamental to patient safety and trust. Through rigorous oversight and continuous improvement across our network, we work to ensure that our patients receive safe, reliable, and high-quality care, even as Fullerton Health continues to expand across markets.

**Dr Marcus, Medical Director,**  
Clinical Quality & Governance

<sup>81</sup> Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Fullerton Health Sustainability Report FY2025 / 97

Medical Standard Operating Procedure

Our staff members adhere to the following when carrying out their day-to-day operations:

- Patient identification
- Patient and family rights and responsibilities
- Incident reporting
- Infection control standard
- Needle-stick/ sharps Injury Protocol

Clinical Quality Assurance

We have established a patient registration and triage system at all healthcare sites, allowing us to understand the nature of the patient’s visit and prioritise their treatment accordingly.

Our CQG and Clinical Service Operations teams are in-charge of addressing and managing any feedback, concerns or complaints received.

Incident Reporting

In the event of an incident, relevant Clinic and Operations Personnel are to take the following actions within 24 hours:

- Assess the situation and ensure the safety of affected individuals
- Secure and control the environment, where required
- Notify the clinic in-charge or operations manager
- Initiate incident reporting

Following the initial response:

- Submit incident reports and coordinate follow-up actions
- Communicate with relevant parties
- Conduct investigations and implement corrective measures, where required
- Cases are reviewed by the Clinical Quality and Governance (“CQG”) team for further action, including escalation where necessary

We also adhere to the best practices stipulated in the Infectious Diseases Act and in compliance with the infection prevention and control guidelines and standards, as well as the directives for review of serious reportable incidents for prescribed healthcare institutions by Singapore’s MOH.

Delivering consistent and Reliable Patient Experiences Across the Care Journey

Service Excellence integrates frontline behaviours and structured improvement practices to support consistent and reliable patient experiences across the care journey.

Understanding patient needs and delivering care with clarity, empathy, and consistency remain fundamental to Fullerton Health’s approach to healthcare service delivery. The organisation applies the L.E.A.D. framework (Listen, Empathise, Address, Delight) as a guiding standard for frontline interactions across patient touchpoints.

Beyond frontline interactions, Service Excellence supports efforts to improve the consistency of care delivery across the patient journey, from pre-visit through consultation, post-care, and billing-related interactions. Application is currently more established within selected service environments, with ongoing efforts to strengthen coordination across clinical, operational, and support functions.

A structured approach to feedback management underpins ongoing improvement efforts. Patient feedback and service interactions are reviewed within operational teams to identify areas for improvement and inform follow-up actions. While feedback capture and resolution practices are in place in selected operations, further integration and alignment are being progressively developed.

Together, these efforts reflect Fullerton Health’s commitment to Service Excellence, with service ratings and patient feedback informing continuous improvement as the approach continues to evolve.

## L.E.A.D. Framework

### Our foundation for every patient interaction



#### Listen

We listen to understand our patients' needs and concerns.



#### Empathise

We show care and understanding in every interaction.



#### Address

We take ownership to resolve needs accurately and efficiently.



#### Delight

We go the extra mile to exceed expectations and create positive experiences.



Guiding our people to deliver experiences that build trust and lasting relationships.

## Our Continuous Improvement System

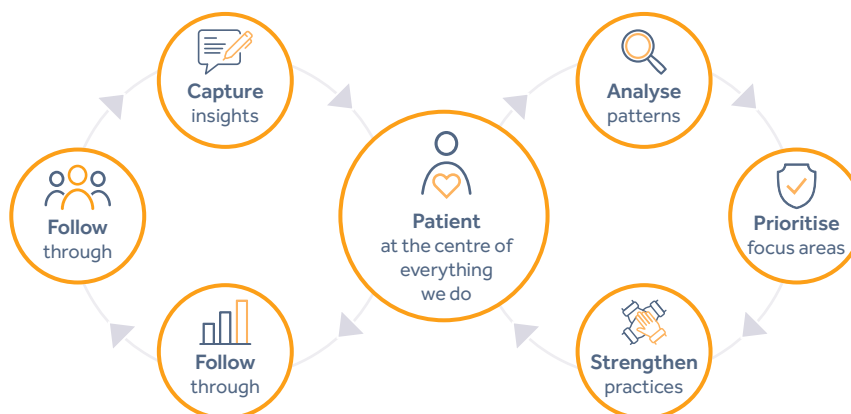
### Turning insights into better experiences, every day.

#### Inner Loop

Focus on every patient interaction

#### Outer Loop

Improve our system and ways of working



## Creating Value Through Service Excellence



**Better experiences**  
for our patients



**Stronger teams**  
and accountability



**Smarter decisions**  
driven by insights



**Sustainable improvements**  
that build long-term trust



The Continuous Improvement System illustrates Fullerton Health's Service Excellence approach and ongoing direction of development. Selected elements of this approach are currently operational within specific functions, while further integration and enterprise-wide application are still in progress.

Every insight matters. Every action counts. Together, we create exceptional care experiences.

In 2025, Fullerton Health strengthens its service quality practices across selected healthcare operations in Singapore to enhance consistency in patient communication, coordination across care touchpoints, and the effective handling of service-related feedback. Clearer communication standards and structured follow up processes were implemented to support timely resolution of service concerns and minimise avoidable disruptions, contributing to a more reliable and responsive patient experience. Furthermore, follow-up actions from service reviews are systematically tracked to ensure that insights are translated into tangible improvements. The recurrence of similar issues is also monitored over time, providing a clearer indication of the effectiveness of corrective actions and root cause resolution.

Furthermore, in 2025, Fullerton Health delivered targeted Service Excellence training for Contact Centre and clinic staff to strengthen the quality and consistency of patient interactions. The training focused on enhancing communication, managing complex and sensitive situations, and improving escalation and service recovery capabilities, while reinforcing professionalism, empathy, and effective engagement across patient touchpoints.

These initiatives have delivered measurable improvements in customer experience, as reflected in strong Net Promoter Score (NPS) and customer experience ratings, underscoring the effectiveness of our service quality enhancements and operational improvements.



NPS Score

**89.17 /100**



Customer Experience Score

**9.68 /10**

### An Extraordinary Story of Care at Fullerton Health @ MBFC

On 30 September 2025, an extraordinary moment of care unfolded at Fullerton Health @ MBFC, underscoring the importance of vigilance, teamwork, and patient first care.

Just outside the clinic, a patient suddenly collapsed due to cardiac arrest and became unresponsive. Recognising the seriousness of the situation, the clinical team responded immediately. An automated external defibrillator ("AED") was promptly deployed, and staff worked calmly and cohesively to provide timely assistance during a critical moment. Their swift response and presence of mind were instrumental in supporting the patient until the situation stabilised.

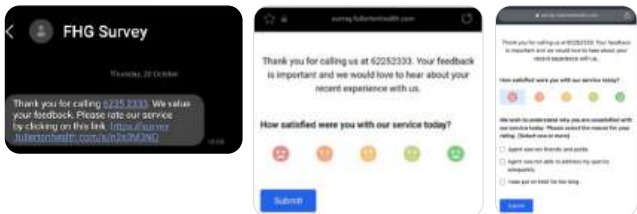
The patient subsequently recovered. Demonstrating a continuity of care that extended beyond the clinic setting, members of the MBFC team visited the patient during hospital recovery to check on well-being and offer reassurance. In a heartfelt gesture of appreciation, the patient's family later hosted a dinner for the care team, expressing their gratitude for the professionalism, attentiveness, and compassion shown during one of the most critical moments of their lives.

This experience reflects the values embedded across Fullerton Health, where patient wellness, safety, and service quality are upheld through preparedness, responsiveness, and genuine care. It illustrates how our teams remain ready to act when it matters most, guided by a shared commitment to placing patients at the centre of everything we do.

Receiving customer satisfaction feedback of our Aon Care Hotline

Since November 2022, we have implemented a post-call survey via SMS following each answered call to the Aon Care Hotline to capture customer satisfaction and service feedback. Customers are invited to rate their experience and provide insights on service delivery.

In 2025, a total of 5,874 survey responses were collected, with 90% of respondents rating their experience as “Satisfied” or “Very satisfied”. These results reflect the consistent positive customer experience delivered by the Aon Care Hotline in addressing customer queries.



|                           | FYD   |     |     |
|---------------------------|-------|-----|-----|
| Very Satisfied            | 4838  | 82% | 90% |
| Satisfied                 | 427   | 7%  |     |
| Neutral                   | 117   | 2%  | 2%  |
| Dissatisfied              | 97    | 2%  |     |
| Very Dissatisfied         | 395   | 7%  | 8%  |
| Survey Response           | 5874  |     | 11% |
| Number of SMS Sent        | 55262 |     |     |
| Average User Satisfaction | 4.57  |     |     |

Equipping Our Staff to Deliver Patient-Centric Care

To ensure that high standards of clinical care are upheld across our operations, the CQG team has created and deployed various training modules for medical practitioners and healthcare personnel. Training and learning initiatives reinforce consistent patient-centred behaviours, professional communication practices, and service recovery capability across relevant frontline roles. By strengthening capability and behavioural consistency, these efforts support our culture of accountability, respectful engagement, and continuous improvement in patient-facing environments.



Training Topics  
General Training Module

What it Covers?

Target Participants

|                                                                                                            |                                                     |
|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| • Service quality (including communication, escalation handling, service recovery, and patient engagement) | • All administrative, medical and nursing employees |
| • Clinical services e-training                                                                             | • All medical and nursing staff                     |
| • Dispensary Management/Dispensing Technique                                                               | • Clinic Staff                                      |
| • Phlebotomy                                                                                               | • Selected Clinic Staff                             |
| • Basic Cardiac Life Support + Automated External Defibrillation (“AED”)                                   | • Medical/nursing staff                             |
| • Cardiopulmonary resuscitation + AED                                                                      | • Clinic staff                                      |
| • Life support course for nurses                                                                           | • Nursing staff                                     |
| • N95 respirator mask fitter workshop                                                                      | • Select frontline staff                            |

Specialised Training Module

Strengthening service reliability across patient touchpoints contributes to broader sustainability outcomes by reinforcing trust, communication clarity, and organisational accountability in healthcare delivery. By promoting consistent handling of feedback, effective resolution of concerns, and continuous learning from service interactions, these efforts support resilient care environments where patients, staff, and stakeholders can engage with confidence.

## Training with Purpose: Building Service Excellence Across Teams

In 2025, Fullerton Health strengthened employee capability and service quality through targeted Service Excellence in Healthcare and Call Management training programmes, reinforcing a shared commitment to patient centred care across the organisation.

The fifth run of the Service Excellence in Healthcare training brought together employees from multiple functions to deepen understanding of the patient journey and the role each interaction plays in shaping care experiences. Through interactive sessions, participants practised empathy, active listening, and techniques for creating positive first impressions, while applying organisational values to real life service scenarios.

Complementing this, Call Management Training equipped team members with practical skills to manage conversations effectively, including building rapport, handling difficult calls with clarity, managing time, and ensuring appropriate follow up. These capabilities support consistent, respectful engagement with patients, partners, and corporate clients. Together, these initiatives reflect Fullerton Health's continued investment in employee wellness and development, building confidence, communication, and service excellence to support trusted, high quality healthcare delivery.





## Philippines

### Proactive Patient Care Beyond Compliance

Our commitment is firmly anchored in our Mission, Vision, and Values, ensuring full adherence to local regulations, and clinical guidelines to protect the health and safety of our patients and employees. We conduct regular inspections and maintenance activities for our medical equipment, supplies, and facilities to ensure compliance with safety requirements. Infection prevention and control measures are strictly enforced across all clinics and service platforms. To guarantee the highest quality of care, all our Aventus physicians undergo thorough credentialing prior to onboarding, confirming that they are licensed and qualified to provide medical services to our patients.

Moreover, we have expanded our multispecialty clinics to provide a broader range of medical services, introducing new specialties, advanced diagnostic tests, and comprehensive medical and surgical procedures, thereby ensuring convenient access to a wide range healthcare services. Additionally, we operate a wellness clinic dedicated to preventive care and lifestyle management, complemented by rehabilitation services to support recovery from injuries and surgeries.

We take a proactive approach to meeting patient needs through our Chronic Care and Preventive Wellness Programme, designed to help companies support employees with or at risk for common lifestyle-related conditions. It offers a clear and measurable way to strengthen employee wellness, support chronic disease management and promote preventive care in the workplace.

### Understanding Our Patients Needs and Going Beyond

Fullerton Health (Philippines) is committed to delivering outstanding healthcare, prioritising the well-being and satisfaction of our clients. We continue to upgrade our multi-specialty clinics with new clinic system solutions and enhancing our teleconsulting and IT infrastructure, while ensuring compliance with safety standards.

We value client feedback, facilitated through grievance mechanisms that enable concerns to be raised via call, email, or chat. Dedicated Points of Contact ensure prompt responses, and we assess our performance through key metrics and patient satisfaction surveys, driving continuous improvements in service delivery.



## Indonesia

### Proactive Patient Care Beyond Compliance

At Fullerton Health Group of Companies Indonesia, patient safety is a fundamental priority. We actively identify potential safety risks as part of our routine clinic operations, demonstrating our commitment to excellence. This dedication is embedded in our Code of Conduct Policy, which emphasizes high standards of safety, hygiene, respect, tolerance, and fairness across all areas of our work.

To ensure patients receive appropriate care, we follow a Standard Operating Procedure ("SOP") for identifying patient conditions, including assessing risks such as falls. For easy recognition, patients with specific conditions are marked with stickers on their shoulders, alerting staff to provide them with special attention. Beyond immediate care, we support patients in adopting sustainable health habits through wellness programs, including training sessions and workshops that encourage healthier lifestyles without relying solely on medication.

Additionally, we have established clear procedures to raise awareness and prevent needle-stick injuries. Our practices fully comply with all regulations concerning the identification of patient condition risks and the prevention of needle-stick injuries.

## The Impact So Far

[416-2]



### Singapore

In 2025, Fullerton Health (Singapore) recorded no incidents of non-compliance resulting in a fine or warning related to patient health and safety.

We continue to maintain robust monitoring processes to identify operational deficiencies and implement corrective measures. These include intensified auditing across all clinics, improved workflows, and enhanced staff training to verify the expiry dates of drugs before administration. We also identified all drugs nearing expiry within one month, isolated them, and placed them under quarantine.



**ZERO INCIDENTS OF  
NON-COMPLIANCE**

resulting in fines or warnings related to patient health and safety in FY2025.



### Philippines

Fullerton Health (Philippines) did not have any incidents of non-compliance that led to a fine or penalty concerning health and safety in 2025. We continue to respond promptly to the complaints we have received from patients. In the years ahead, we are eager to continue upholding our dedication and commitment to our patients' wellness and seeking ways to measure The Impact So Far.



### Indonesia

In 2025, Fullerton Health Group of Companies Indonesia reported zero incidents of non-compliance resulting in fines or penalties concerning the health and safety impacts of our products and services. The Company fully complies with all regulatory requirements for identifying risks to patient condition and preventing injuries. Consistent with our safety performance last year, we also recorded zero cases of needle-stick injury for patients and patient fall in 2025, underscoring our commitment to providing a safe environment for our patients.



**ZERO CASES**

of needle-stick injury for patients and patient falls for Fullerton Health Group of Companies Indonesia

## Our Road Ahead

Moving forward, Fullerton Health will continue to uphold high standards across its operations and work to minimising future cases of medical errors. To uphold safe and quality patient care, Fullerton Health will implement further protective measures and targeted actions in the upcoming years to ensure the provision of safe and exceptional care for our patients.

# Supporting Our Communities: Social Responsibility and Community Impact

[GRI 3-3]

## Why It Matters

At least half of the world’s population lacks access to essential health services, while the rising cost of healthcare continues to push households into poverty. The provision of seamless, accessible and trusted healthcare for all is pressing and demands attention. The United Nations has established the goal of Universal Health Coverage by 2030 to prompt countries to facilitate access to quality healthcare for all. Fullerton Health recognises our ability to help build stronger and healthier communities, which are essential to combat global health threats.

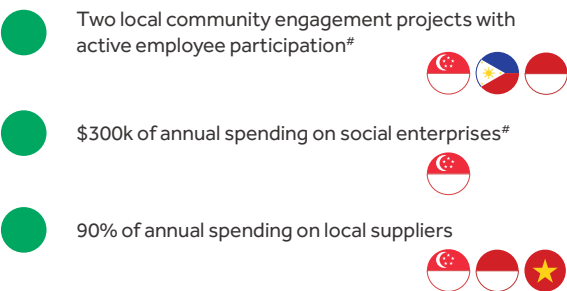
Beyond healthcare support, the Group also seeks to support disadvantaged communities by applying its capabilities and resources in ways that create positive social impact. Through targeted community initiatives, we aim to make a meaningful difference in the lives of the people and communities we serve.

We leverage strategic partnerships with local constituencies, non-profit organisations, social enterprises, and government bodies, to deliver community-based initiatives. These partnerships enable us to better understand the diverse needs of the communities across regions in which we operate and to respond in a more relevant and effective manner. Through collaborations, we share knowledge and exchange best practices, strengthening the credibility and overall impact of our initiatives in supporting the community.

## UNSDGs Supported



## 2025 Target and Progress



*\*IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.*



## Our Strategy in Action

[GRI 3-3]



### As a Community Health Advocate in Asia Pacific

Guided by our purpose and core values, Fullerton Health (Singapore) is committed to expanding access to healthcare in a manner that is inclusive and financially sustainable for the communities we serve. We seek to enable individuals to access essential health services without experiencing financial hardship, particularly those with greater healthcare needs. In support of this commitment, we play an active role in advocating for improved healthcare access through the following initiatives:

### Upholding Corporate Citizenship to Promote Healthcare for the Marginalised

Enhancing the lives of those who are disadvantaged by providing healthcare support and education amongst the community and regions where we operate.

### Public and Private Partnership to Strengthen Healthcare Systems

Improving co-ordination and collaboration between public and private health entities and partners to initiate, assist and/or organise any forms of medical or healthcare relief for target group.

## Nanyang Health Carnival February 2025

In February 2025, Fullerton Health continued its long-standing partnership with MP Ang Wei Neng and the Nanyang Constituency by hosting the annual Nanyang Health Carnival. The carnival was held on 13 April 2025 at the Nanyang Community Centre, the carnival leveraged Fullerton Health’s healthcare expertise and partnerships to promote health education and preventive care within the community.

The event brought together 505 residents, supported by 19 Fullerton Health volunteers from across departments, including the Wellness Team, Group Sustainability Team, and functions such as IT, Finance, Business Development, and Marketing. As in previous years, the Nanyang Constituency facilitated advance ticket sales to help manage attendance and encourage community participation on the day of the event. A stamp-card system was also introduced to encourage residents to visit all booths, with completed cards redeemable for gifts.

Residents had access to a wide range of health screening, education, and activity booths enabling residents to engage with preventive health services in an accessible and interactive setting. Offerings included bone density screening by Haleon, eye screening by Eyeviser, physiotherapy assessments led by UrbanRehab, AI-enabled health assessments by Karson Medical, and traditional Chinese medicine consultations by Zhong Hua TCM. Additional booths raised awareness of healthy habits and preventive care through partnerships with organisations such as Abbott Nutrition, GSK, Pink Pharm, XEPA, and the National Kidney Foundation (“NKF”), which also delivered kidney health education and talks.

The carnival recorded strong engagement across multiple touchpoints, with over 300 bone density screenings, 240 AI health assessments, 400 engagements at the GSK and NKF booths, and high participation across other vendor activities. The breadth of services and strong turnout reflected the community’s interest in preventive health and accessible wellness resources.

Building on the success of this year’s carnival, Fullerton Health remains committed to evolving its community outreach efforts by identifying new preventive health opportunities that respond to the changing wellness needs of residents. Through sustained partnerships and continued employee volunteer engagement, the Nanyang Health Carnival continues to serve as a platform for promoting healthier lifestyles and strengthening community well-being.



## Community Impact in Singapore

[GRI 413-1]

Fullerton Health (Singapore) is committed to creating positive impact in the communities where we operate, in alignment with the United Nations Sustainable Development Goals (“UN SDGs”), particularly Goal 10 on reducing inequality. In FY2025, our community initiatives focused on supporting vulnerable groups through healthcare access, social support, and inclusive community partnerships.

During the year, we continued our Migrant Worker Carepack Programme in collaboration with LGT Bank and Grow Education, combining essential health support with access to language and skills development. We also marked the third consecutive year of partnership with Club Rainbow through the Kris Kringle Programme, providing psychosocial support and festive cheer to children with chronic illnesses and their families.

In addition, Fullerton Health supported a range of charitable fundraising initiatives, including the AIA Charity Golf and Dinner, PSA Golf Invitational, and sponsorship of the CPAS and NKF charity gala dinners, contributing to organisations that deliver critical healthcare, social services, and environmental initiatives across Singapore. Employee engagement remained central to our efforts through initiatives such as Walk for Hope, which combined physical activity with collective giving in support of the Community Chest, as well as our HealthierSG exercise workshop with Allkin to promote active ageing and digital health adoption among seniors.

Together, these initiatives reflect Fullerton Health (Singapore)'s continued commitment to fostering inclusive, healthy, and resilient communities through purposeful partnerships and responsible giving.

### Supporting Migrant Worker Health, Well-being and Learning

In 2025, Fullerton Health continued its collaboration with LGT Bank for the third edition of the Migrant Worker Carepack Programme, reinforcing a shared commitment to supporting the health and well-being of the migrant worker communities. The programme was further strengthened through the introduction of a new partner, Grow Education, an organisation focused on expanding access to education, empowering individuals, and uplifting communities through technology-enabled learning.

As part of the collaboration, informational material introducing Grow Education's free language, digital, and life-skills courses was included in the carepacks. Delivered through the Grow Studio mobile application, these self-paced learning resources are available in English and Chinese. Through this engagement, 30 migrant workers were successfully onboarded onto the Grow Studio app, extending the programme's impact beyond immediate material assistance to longer-term personal development and skills building.

In addition to the educational component, the carepacks were designed to address support basic health and daily well-being needs. Items were selected based on direct input from migrant workers to ensure relevance and practicality. Each carepack contained essential person care and wellness items, including oral hygiene products, instant coffee, isotonic drinks, effervescent vitamins, hand towels, 2-in-1 shampoos and shower gel, plasters, and washing powder. A total of 500 carepacks were distributed as part of the programme.

The initiative was supported by 27 volunteers, comprising 22 volunteers from FullertonHealth and five from LGT Bank, who collectively contributed 54 volunteer hours. Distribution took place at Fullerton Health's Gul Circle Clinic on International Migrant Day, 18 December, ensuring that support reached migrant workers directly in an accessible setting. The presence of Fullerton Health's Group Chief Strategy Officer, Dr. Morrison Loh, underscored the organisation's continued commitment to recognising the contributions of migrant workers and supporting their health, well-being, and inclusion.

The collaboration with LGT Bank and Grow Education marked a meaningful milestone for the programme. Through in kind contributions and the integration of upskilling opportunities, the partnership demonstrated the role of cross-sector collaboration in advancing community focused initiatives that support both health outcomes and social well being.

Building on the momentum of previous years, Fullerton Health remains committed to sustaining the Migrant Worker Carepack Programme. As part of the ongoing partnership with Grow Education, follow up plans are being explored, including the introduction of a push notification feature within the Grow Studio app to encourage continued engagement with learning resources over time.



## Bringing Christmas Cheer through the Kris Kringle Program

As part of the Great Singapore Give 2025, Fullerton Health continued its annual Christmas collaboration with Club Rainbow for the third consecutive year, reinforcing its commitment to supporting children with chronic illnesses and their families. On 12 December, Fullerton Health hosted 30 beneficiaries of the Club Rainbow Kris Kringle Programme at oursecondhome.sg, a modular community space designed to support inclusive play and interaction through a range of games, activities, and child-friendly environments. The event provided a safe and welcoming setting for the children and their families to come together, offering meaningful psychosocial support through shared experiences and play.

The programme was supported by Group Chief People Officer, Juliana Ang and Group Chief Sustainability Officer Margareta Laminto, alongside eight on-site volunteers. A key feature of the initiative was the participation of 30 “volunteer-Santas” from Fullerton Health’s Singapore office, who personally donated Christmas gifts valued at approximately \$30 each for the children. This employee-led contribution model reflects Fullerton Health’s approach to fostering a culture of social responsibility, while enabling employees to play an active role in supporting community needs.

The positive impact of the programme was reflected in feedback from parents and beneficiaries, who expressed appreciation for both the thoughtfully curated gifts and the inclusive, supportive environment created for their families. By integrating such initiatives into its annual community engagement efforts, Fullerton Health continues to contribute towards addressing the social and developmental needs of vulnerable groups and strengthening community well-being.



## AIA Charity Golf Event 2025

In 2025, Fullerton Health participated as both a contributor and donor at the annual AIA Charity Golf and Dinner, marking its continued support of a 10-year running charity event that brings together organisations and partners with a shared commitment to giving back. Fullerton Health has been a donor to this event for the past 10 years, reflecting a long-standing partnership with AIA in supporting initiatives that create meaningful social and environmental impact across Singapore. The event brought together organisations and partners with a shared commitment to giving back, raising \$600,000 in support of the AIA Better Lives Fund, administered by the Community Chest, and the Garden City Fund’s Plant-A-Tree programme under the national OneMillionTrees movement.

Through the AIA Better Lives Fund, the fundraiser helps support disadvantaged youths, children, and their families by enabling access to essential social services. These include educational bursaries and enrichment programmes, as well as the provision of daily necessities and groceries for low-income households. By addressing these foundational needs, the initiative contributes to greater stability and well-being for vulnerable members of the community.

At the same time, support for the Garden City Fund’s Plant-A-Tree programme contributes to Singapore’s long-term environmental goals by advancing efforts to plant one million additional trees by 2030. This initiative plays an important role in strengthening urban resilience and enhancing green spaces, supporting Singapore’s vision of a more sustainable and liveable city.

By supporting multifaceted fundraising initiatives such as the AIA Charity Golf and Dinner, Fullerton Health contributes to positive outcomes that extend beyond healthcare alone. These efforts reflect our commitment to supporting both social well-being and environmental stewardship, as we continue to work alongside partners to create lasting impact for communities in Singapore.



## PSA Golf Invitational 2025

In 2025, Fullerton Health participated as both a sponsor and contributor at the PSA Golf Invitational, an annual event that brings together corporate partners in support of meaningful social causes. The tournament provided a platform for organisations to collaborate and give back, demonstrating how sport can be a unifying force for positive community impact.

As part of its support, Fullerton Health sponsored the Hole in One cash prize, adding an element of excitement to the event while contributing to its broader mission of advancing social well being. Proceeds from the Invitational supported HCA Hospice, an organisation dedicated to providing compassionate care for patients with life limiting illnesses and their families.

Support for HCA Hospice enables the organisation to conduct regular home visits, allowing patients to receive professional medical care and symptom management in the comfort and familiarity of their own homes. Beyond clinical care, HCA also provides psychosocial services and bereavement support, helping patients and their families navigate the emotional and practical challenges associated with serious illness.

Through participation in initiatives such as the PSA Golf Invitational, Fullerton Health contributes to a network of partners working together to support dignified, patient centred care beyond traditional healthcare settings. These efforts reflect our commitment to strengthening community care and supporting organisations that provide essential services to individuals and families during some of life's most vulnerable moments.



## Walk for Hope Event

In celebration of SG60, marking a nationwide milestone marking Singapore's 60th year of independence, Fullerton Health launched Walk for Hope, a fundraising initiative that integrated employee well being with collective giving. The initiative encouraged employees to increase their physical activity while contributing working towards a shared goal of raising funds to support vulnerable communities across Singapore.

The campaign was conducted over a two week period from 7 August to 21 August 2025, with participants tracking their activity using the Count.it mobile application, which enabled step tracking and real time syncing. Employees participated either individually or as part of departmental teams, fostering a sense of shared purpose, collaboration, and togetherness, friendly competition across the organisation.

Through the collective efforts of our employees, the initiative recorded a total of 16,174,031 steps, translating into a fundraising contribution of \$12,000 for the Community Chest. In line with Fullerton Health's commitment to supporting social impact, community impact, the company matched the amount raised dollar for dollar, effectively doubling the total donation in support of the Community Chest's work.

The Community Chest supports more than 100 social service agencies and 200 critical programmes across Singapore, benefiting children with special needs, youth at risk, adults with disabilities, and seniors. By integrating corporate giving into a wellness based activity, Walk for Hope promoted physical well being among employees while reinforcing a culture of collective responsibility and generosity, that reflects the SG60 theme of building a united, resilient, and caring Singapore.

## Supporting Healthcare and Social Causes Through Gala Fundraisers

In 2025, Fullerton Health supported critical healthcare and social causes by participating as a sponsor in charitable gala dinners that bring together partners in support of vulnerable communities.

Fullerton Health served as a Platinum Sponsor of the Cerebral Palsy Alliance Singapore (“CPAS”) Charity Gala Dinner, “Rock & Roll for a Cause”, held on 29 August 2025, helping mobilise resources to support persons with cerebral palsy and their families. Fullerton Health also supported the National Kidney Foundation (“NKF”) Charity Dinner 2025, “Symphony of Hope”, a flagship fundraising event that contributes to meeting the long-term care and treatment needs of patients living with kidney failure.

Through these engagements, Fullerton Health continues to support community partners that play an important role in strengthening healthcare access, advancing health equity, and improving quality of life across Singapore.



(Photo credits to National Kidney Foundation and Cerebral Palsy Association Singapore)

## Allkin × Fullerton Health Group Exercise Workshop

As part of outreach efforts by our Community Health team, Fullerton Health partnered with Allkin Singapore to deliver its first exercise workshop for seniors. The session was held on 8 September 2025 and brought together 50 participants at the Allkin Active Ageing Centre in Pasir Ris.

Guided by a team of six Fullerton Health employees, participants were introduced to simple, practical home-based exercises, alongside the safe and proper use of fitness equipment. The hands-on approach helped build confidence in incorporating regular physical activity into daily routines.

Beyond physical activity, the team introduced HealthTrack SG, Fullerton Health’s digital health programme, demonstrating how digital tools can support seniors in monitoring their health and sustaining healthier lifestyles.

The workshop created opportunities for physical activity, social interaction, and shared learning. Collectively, the volunteers contributed 12 volunteer hours to the sessions, reflecting strong employee engagement in community health initiatives.

This collaboration reflects Fullerton Health’s shared commitment with our community partner to building inclusive and supportive communities through active ageing, wellness, and social connection. By combining professional guidance, digital health solutions, and community partnerships, the workshop translated health promotion into practical, accessible and sustainable action for seniors.





## Creating Positive Impact through Community Engagement Initiatives

[GRI 413-1]

Fullerton Health (Philippines) is a corporation that recognises its responsibility to society and the environment. We understand our obligations to our nation, stakeholders, and the wider community, and are wholeheartedly committed to taking social actions.

Through our H.E.A.L.S. Programme, centred on Health, Education, Aid, Livelihood and Sustainability, we have successfully transformed our CSR ambitions into reality and continue to do so today. We take great pride in sharing that our CSR programmes have made a meaningful difference, positively impacting lives both within and beyond our organisation.



Corporate Social Responsibility  
(Community Engagement)



Health



Education



Aid



Livelihood



Sustainability

- To help reduce the maternal mortality rate by increasing health awareness among women of reproductive age.
- To help increase access to quality health care services of every individual, regardless of age, race, and gender.
- To contribute to poverty alleviation by providing education and livelihood opportunities.
- To provide aid to calamity-stricken areas in their rehabilitation and recovery from losses and damages.
- To help ensure that the world today is ecological, fair, and cost-effective and will be for the next generations.

We have also introduced the Employee Volunteerism Programme to cultivate social awareness among our employees. This initiative provides a platform for both the company and our employees to engage in environmental restoration and community development projects. Through their dedication of time, effort, and skills, our employees embody the company’s core values of benevolence and ethical responsibility, driving positive change within the communities we serve.

In FY2025, we carried out a total of 51 community initiatives in the Philippines, helping disadvantaged mothers and children, local communities, and disaster-afflicted communities in addition to restoring damaged environments. We partnered with various NGOs to carry out these initiatives such as Philippine Blood Centre (“PBC”), Philippines Business for Social Progress (“PBSP”) and Caritas Manila.

## Quality Education for the Next Generation: Fullerton Health (Philippines)'s Commitment to Brigada Eskwela and Community Empowerment

Fullerton Health (Philippines) firmly believes that education is essential in equipping individuals with the necessary skills for success. Since 2011, we have been a steadfast supporter of the Department of Education's Brigada Eskwela, working to enhance the learning environment for students and ensure they have access to improved educational facilities and resources. Our commitment to this initiative underscores our dedication to uplifting communities and helping to secure a brighter future for the next generation.

In 2025, our head office, together with our regional offices in Cebu and Davao, partnered with the PBSP to conduct activities such as painting chairs, covering books, and identifying specific public schools to receive donations and participate in clean-up efforts. Through the participation of 88 employee volunteers, Fullerton Health (Philippines) was able to provide support to six (6) different public schools in Cebu, Metro Manila, Bacolod, Davao, Calamba, and Cagayan de Oro.



Fullerton Health (Philippines) believes that volunteerism has the power to transform communities by fostering camaraderie, teamwork, and social responsibility. A total of 406 employee volunteers participated in the various CSR initiatives providing support for Brigada Eskwela, tree planting, blood donation drives, and relief operations. Included in these programmes are the seven medical missions that were conducted. Target marginalised communities for this initiative were identified by our client partners who sought assistance in providing the beneficiaries with free medical consultations and free medicines.



Actually, it is because of my personal experience, a family member and a close friend badly needed blood during their operations, as well as a steady supply to maintain their blood count. I am grateful that our company provides this kind of bloodletting programme. Because of this, it has become more convenient for people to donate and to help others through this simple act that creates a meaningful and lasting impact to the lives of many who are in need."

**Jeffrey Luna**

AVP for the Accounts Management Department ("AMD")  
Blood Donor

### Reforestation for Tomorrow: Advancing Environmental Stewardship through Tree Planting

Tree planting is a purposeful environmental effort aimed at safeguarding and restoring nature while promoting sustainability for both present and future generations. Since 2015, Fullerton Health (Philippines) has been actively engaged in these reforestation efforts, resulting in the rehabilitation of 44 hectares of land, the planting of 64,673 seedlings and 10,000 propagules, support for 292 farmers, and the transformation of 2,500 square metres into vegetable gardens through landscaping technology. This initiative has united volunteers with a shared commitment to environmental stewardship and ecological conservation.

In 2025, Asalus Corporation (Intellicare) organised two tree-planting activities in Negros Occidental and Antipolo, Rizal. Prior to the activities, orientations were held to highlight the importance of trees and the long-term benefits of reforestation. Participants also received instructions on proper planting techniques to ensure seedlings were planted correctly, maximizing their chances of survival and growth.



#### Patag, Silay City, Negros Occidental



Intellicare Bacolod



October 11, 2025



200 Seedlings



25 Employee Volunteers

#### Antipolo Rizal



Conducted in partnership with Philippine Business for Social Progress



November 28, 2025



625 Seedlings



29 Employee Volunteers



## Indonesia

### Creating Positive Impact through Community Engagement Initiatives

[GRI 413-1]

At Fullerton Health Group of Companies Indonesia, we are committed to making a positive impact on the communities we serve. Our initiatives focus on improving individual well-being while advancing environmental sustainability. Recognising the importance of stakeholder engagement, we actively seek feedback to ensure our programs effectively address the needs and expectations of the community. This collaboration approach is key to the success and relevance of our efforts.

#### Sumatra Relief Fund in Partnership with Sekolah Relawan

In December 2025, Fullerton Health Group of Companies Indonesia responded to the urgent humanitarian needs of communities affected by the disasters in Aceh, North Sumatra and West Sumatra. Many families endured profound disruptions to their daily lives and required immediate assistance. To support the relief efforts, we launched an internal donation campaign to mobilize contributions from our employees. The funds raised were channelled through Sekolah Relawan, an NGO focused on education and community empowerment, which managed the procurement of essential supplies and coordinate the timely distribution of aid to those affected. Through this partnership, we sought to deliver critical assistance swiftly and effectively while also nurturing a culture of solidarity and social responsibility within our organisation.

This initiative directly benefited 44 households in the disaster-impacted areas. These families experienced significant disruption in their living conditions and urgently required essential support during the recovery period. Through collaboration with Sekolah Relawan, the donations were used to provide essential sleeping equipment, including mattresses, to help improve the basic living conditions of the affected families. Sekolah Relawan's dedicated team ensured that these items were delivered personally to the beneficiaries on the ground.



#### Driving Community Well being through Blood Donation

Fullerton Health Group of Companies Indonesia organised a Blood Donation Drive on 28 July 2025 at the CIBIS office. Blood donation plays a critical role in saving lives and ensuring that hospitals and healthcare providers have adequate blood reserves for emergencies and medical treatments. The initiative addressed the ongoing need for a sufficient blood supply to support patients requiring transfusions. The event encouraged employees, partners and members of the community to voluntarily donate blood. It was conducted in collaboration with healthcare partners and the Indonesian Red Cross ("PMI"), which facilitated the blood collection process by providing medical personnel, equipment and technical support to ensure that all procedures were carried out according to medical standards.

The primary beneficiaries of this initiative are patients in need of blood transfusions who depend on the blood supply collected by the PMI. In addition, the initiative benefited the wider community by helping strengthen national blood reserves. Approximately 115 individuals participated as blood donors during the event, contributing to the availability of blood units that have the potential to save multiple lives. Employees and participants also gained increased awareness of the importance of blood donation and community health initiatives.





## Vietnam

### Strengthening Access, Well being, and Responsible Care in Vietnam

As Fullerton Health's operations in Vietnam continue to develop, we are progressively embedding social and environmental considerations into the way healthcare services are delivered. Our focus is on improving access to care, strengthening service quality, and leveraging digital solutions to support more inclusive, efficient, and sustainable healthcare delivery.

In Vietnam, we regularly assess healthcare access, affordability, and user experience through service performance data, utilisation analysis, and customer feedback. These insights inform service design and enable us to respond to local healthcare needs, particularly in preventive care and support for individuals managing chronic conditions. At the same time, we are expanding digital healthcare solutions to improve convenience for users while reducing environmental impact through lower paper use and reduced need for physical travel.

Stakeholder engagement with corporate clients, healthcare providers, and customers plays an important role in shaping our services. Formal feedback and grievance mechanisms are in place to ensure concerns are addressed transparently and consistently, while internal reporting supports ongoing monitoring and improvement as our Vietnam operations mature.

Together, these efforts reflect Fullerton Health's commitment to delivering accessible, digitally enabled, and responsible healthcare in Vietnam, while laying the foundation for deeper social and environmental impact over time.

#### Preventive Care and Well-being Through Corporate Health Programmes

Fullerton Health (Vietnam) delivers corporate well-being workshops and preventive healthcare programmes in collaboration with healthcare partners, addressing locally relevant health needs and promoting early detection and intervention. These programmes focus on improving health literacy, encouraging preventive behaviours, and supporting long term well being among employees and individuals.

Insights gathered through stakeholder engagement and service feedback inform the design of these programmes, ensuring they remain practical, accessible, and aligned with community needs. By combining preventive care with digital health solutions, Fullerton Health strengthens its role in supporting healthier workplaces and communities across Vietnam.



## Upholding Good Business Conduct

Responsible and ethical business practices form the foundation of our business to carry out our business with diligence and accountability. This pillar focuses on three material matters – **Responsible Business Practices and Collaboration, Anti-Corruption and Data Governance, Security and Management** – and outlines the role of governance in strengthening Fullerton Health’s operational integrity and ethical standards.

### What We’ve Achieved

**100%**

**OF FULLY OWNED  
CLINICS PASSED**

local healthcare  
authorities’  
certification/renewal

**100%**

**OF NEW SUPPLIERS  
SCREENED**

using Code of Conduct  
in Singapore and  
Philippines

**100%**

**OF NEW EMPLOYEES  
COMPLETED DATA PRIVACY  
TRAINING**

as part of onboarding in Singapore,  
Philippines and Vietnam

# Doing What’s Right: Ethics in Action

[GRI 2-23, 2-24, 2-26, 2-27, 3-3]

Why It Matters

As a leading healthcare organisation operating across Asia Pacific, Fullerton Health takes its responsibilities to stakeholders seriously. Our commitment to ethical corporate practices forms a fundamental pillar of how we deliver high quality patient care and safeguard the trust placed in us by our stakeholders. By prioritising responsible conduct, we not only ensure compliance with applicable laws and regulations, but also proactively manage financial, operational, and reputational risks that could affect the organisation.

Upholding high standards of business integrity ensures that our operations are conducted with accountability and transparency. Fullerton Health remains committed to maintaining the highest standards of ethical conduct and integrity, fostering a culture of trust, reliability, and good governance within the communities we serve.

Policies, Procedures and Certifications<sup>82</sup>

|                        |                                                |
|------------------------|------------------------------------------------|
| Whistleblowing Policy  | Supplier Code of Conduct                       |
| Procurement Policy     | Vendor Accreditation Policy (Philippines only) |
| Fraud Policy           | Grievance Mechanism                            |
| Social Media Policy    | Group Enterprise Risk Management Policy        |
| Code of Conduct Policy | Anti-Bribery and Corruption Policy             |

UNSDGs Supported

2025 Target and Progress

Minimal cases of significant fines and non-monetary sanctions for non-compliance with relevant laws and regulations

100% of new suppliers screened using Supplier Code of Conduct

100% of fully owned clinics pass local healthcare authorities license certification/renewal<sup>83</sup>

100% of Panel clinics/doctors to be registered under local healthcare authorities<sup>84</sup>

Legend:

Achieved
 Partially Achieved
 Not Achieved

## Our Strategy in Action

Group-wide

### Our Board Leadership and Governance

Our Board of Directors plays a pivotal role in steering the company towards responsible business practices. By prioritising strong governance principles, the Board establishes a solid basis for ethical decision-making and accountability across the organisation. Additionally, the Board Committees enhance this commitment by participating in governance discussions and providing strategic guidance to management.

### Policies for Responsible Business Practices

The following policies apply to all of Fullerton Health’s offices, clinics, and facilities. We insist on compliance from all internal and external stakeholders, who must follow the stipulations set out in our policies. Our business associates are required to abide by the principles set out in our Supplier Code of Conduct.

<sup>82</sup> Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

<sup>83</sup> Local healthcare authorities refer to Ministry of Health (“MOH”) for Singapore, Department of Health (“DOH”) for Philippines, and Ministry of Health Indonesia (Kemenkes) for Indonesia.

<sup>84</sup> Local healthcare authorities refer to MOH and Singapore Medical Council (“SMC”) for Singapore and IDI and Kemenkes for Indonesia.

## Group-wide Policy Mechanisms at Fullerton Health Serving as our Cornerstone

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Whistleblowing Policy    | We require all entities, business units and departments to comply with all applicable laws and regulations and to maintain proper standards of business conduct. Matters of serious concern (such as criminal offences, financial irregularity and sexual or any form of harrassment) should be reported. We will protect and support anyone raising genuine matters of concern. The sender's identity will be protected and we will not disclose it without his/her consent. |
| Procurement Policy       | This policy provides the guidelines for the procurement of goods and services on behalf of Fullerton Health. It covers the principles of procurement in achieving fairness, transparency and value for money.                                                                                                                                                                                                                                                                 |
| Social Media Policy      | This policy outlines guiding principles and expectations for employees when engaging on digital and social media platforms.                                                                                                                                                                                                                                                                                                                                                   |
| Code of Conduct          | The Code of Conduct aims to provide guidance on the culture, core values, principles and best practices of the Group and is founded on the basis of promoting the highest standard of personal and professional integrity, honesty and values in our employees' behaviour, actions and decisions.                                                                                                                                                                             |
| Supplier Code of Conduct | Our Supplier Code of Conduct sets out our expectations for our suppliers to comply with ethical principles for labour, environment, health and safety and management systems. Any breach of the Code will allow Fullerton Health to terminate its relationship with the supplier with immediate effect. Our Supplier Code of Conduct is publicly available and can be found on our website <sup>85</sup> .                                                                    |

## Conducting Internal Checks

Internal audits are conducted regularly to assess the effectiveness of internal controls, governance processes, and adherence to Group policies across all operational areas. These reviews provide independent assurance over key processes, including financial controls, risk management practices, and regulatory obligations.

The Group Risk function establishes the Group's risk management framework and provides oversight on its implementation across the organisation, working with business units to promote consistent risk management practices and accountability. Internal Audit operates independently of management and provides objective assurance to the Audit and Risk Committee on the adequacy and effectiveness of governance, risk management, and internal control systems. Where gaps are identified, corrective actions are tracked to resolution.

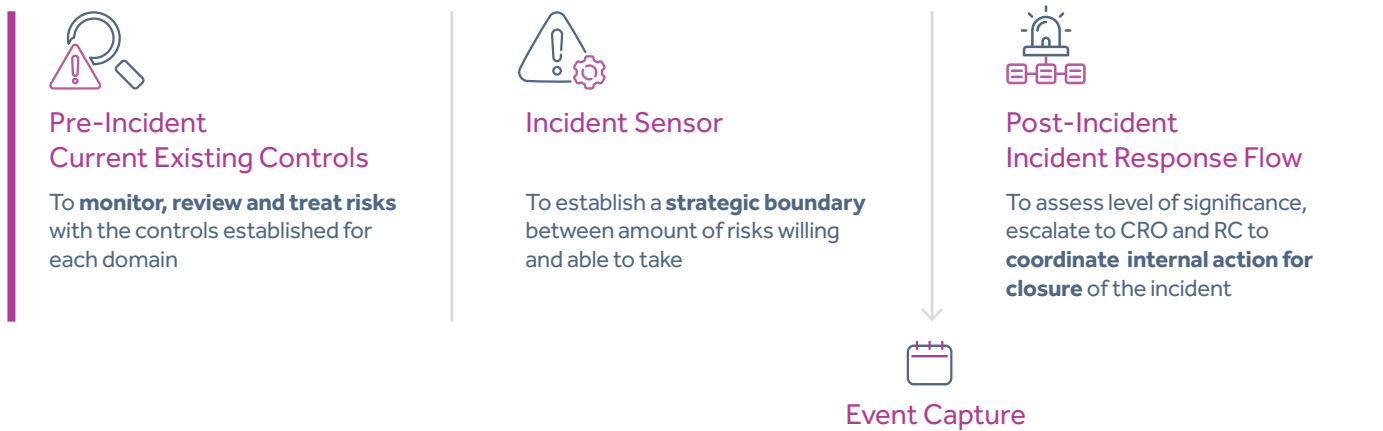
Together, these mechanisms support a strong culture of integrity, accountability, and ethical conduct, and enable the timely identification and mitigation of control weaknesses, compliance gaps, and potential misconduct. Whistleblowing channels and investigation processes complement these internal checks to support the reporting and resolution of ethical concerns.

## Maintaining Transparency through Group ERM Policy

To function responsibly, it is crucial to cultivate a transparent and open workplace culture. Employees report incidents through established reporting lines in accordance with the Enterprise Risk Management Policy.

The Incident Management Framework, embedded within the Group Enterprise Risk Management Policy, provides guidance on the identification, reporting, assessment and management of incidents or situations that could impact our healthcare services. It provides guidance on identifying and managing risks, establishing an appropriate risk appetite, and coordinating control measures with the participation of senior management.

<sup>85</sup> <https://www.fullertonhealth.com/sg/wp-content/uploads/Fullerton-Health-Supplier-CoC-v2-3-May-202337.pdf>



## Grievance Mechanisms for Our Employees

[GRI 2-16, 2-26]

This mechanism enables employees to raise any issues they may encounter to their Supervisor and Human Resource team. Where the employee’s concerns are not completely addressed, employees can request for the Human Resources Department to facilitate a meeting with the Risk Committee. If the employee is still dissatisfied with the outcome, an inquiry committee will be established to address the concern.

## Working with Our Suppliers to Uphold Responsible Business Standards

Our suppliers are required to acknowledge and adhere to the principles in Supplier Code of conduct and ensure that their employees and relevant personnel are aware of and adhere to the Code. This ensures that the suppliers we work with also operate in line with Fullerton Health (Singapore)’s ethical standards and sustainability goals and ensure that we continue to operate in a responsible manner. Any non-compliance can result in severe consequences including a termination of relationship with Fullerton Health (Singapore).

Furthermore, all our new suppliers are screened using the Supplier Code of Conduct to assess for any potential social, environmental risks or non-compliance with the Supplier Code of Conduct before we sign a contract. In FY2025, all 68 new suppliers were screened using the Supplier Code of Conduct.



**100%** OF OUR SUPPLIERS WERE SCREENED using the Supplier Code of Conduct

| Indicator                            | FY2023 | FY2024 | FY2025 |
|--------------------------------------|--------|--------|--------|
| Number of new suppliers screened     | 113    | 95     | 68     |
| Percentage of new suppliers screened | 100%   | 100%   | 100%   |



## Philippines

### Promoting Responsible Business Practices

In line with our Mission and Vision, all our efforts and ambitions are steadfastly guided by the highest ethical and performance standards which are rooted in our company's enduring principles of integrity, fairness, honesty, diligence, and a profound sense of humanity.

Fullerton Health (Philippines) adheres strictly to the Manual on Corporate Governance, which directs our operations with integrity. This manual is regularly updated for relevance and effectiveness. We submit an annual Corporate Governance Scorecard to evaluate our performance, aiming for 100% compliance. Additionally, we provide periodic reports to the Insurance Commission to maintain open communication and ensure compliance with regulatory requirements.

The HCMD and IT Departments at Fullerton Health (Philippines) actively promote responsible business practices by delivering training and awareness programmes through the Learning Management System. These eLearning modules are designed to educate employees on upholding ethical business practices and fostering a culture of integrity in the workplace.

### Working with Our Suppliers to Uphold Responsible Business Standards

At Fullerton Health (Philippines), we prioritise responsibility in our supply chains guided by policies such as the Standard of Ethical Conduct, Environmental Sustainability Policy, and Governance Policies covering Anti-Bribery, Corruption, and Whistleblowing. These policies ensure integrity, fairness, and transparency in supplier transactions.



**100% OF OUR SUPPLIERS WERE SCREENED**

Using the Vendor Declaration Commitment Form.

We work closely with our vendors who share our commitment to sustainability, requiring them to complete a Vendor Declaration and Commitment Form prior to contract finalisation. In 2025, we assessed 100% of new suppliers through this form, ensuring adherence to responsible business standards in our supply chain.



## Indonesia

### Promoting Responsible Business Practices

At Fullerton Health Group of Companies Indonesia, we are dedicated to maintaining high standards and conducting our business responsibly across all operations. To track the effectiveness of our efforts, we employ a structured oversight framework consisting of three layers, which include internal and external audits and verifications. We exercise operational controls to ensure compliance with relevant laws and regulations, including Law No. 27 of 2022 on Personal Data Protection, Regulation of the Minister of Environment and Forestry No. 6 of 2021 on the Procedures and Requirements for the Management of Hazardous and Toxic Waste, and Law No. 24 of 2011 on Social Security. Additionally, we align our practices with our Group's headquarters in Singapore, to uphold best business practices across the entire organisation.

We actively gather and incorporate feedback from our patients to continuously improve the performance of our in-house clinic management. We provide dedicated feedback forms along with barcodes linked to these forms, allowing patients to easily share their input. This ongoing improvement enables us to deliver medical services more efficiently, delivering faster, more effective, and accurate medical reports. At Fullerton Health Group of Companies Indonesia, we deeply value the trust that our stakeholders place in us and are committed to safeguarding it by offering safe, affordable, and reliable healthcare services. We also support EESG programmes and are eager about contributing to the broader initiatives led by our Group.



## Vietnam

### Promoting Responsible Business Practices

Fullerton Health (Vietnam) remains committed to maintaining strong ethical practices throughout our operations, ensuring we conduct our business responsibly. We highly value the confidence our stakeholders place in us, and we will continue delivering safe, dependable medical services to our customers.

We are working to align with group wide governance frameworks, such as the Whistleblowing Policy, Procurement Policy, Employee Code of Conduct, Supplier Code of Conduct, and the Incident Management Framework, all of which ensure transparency, accountability, and responsible business conduct across our clinics and partnerships.

We work closely with local healthcare authorities to maintain full regulatory compliance, including licensing of clinics and registration of panel doctors. These measures safeguard patient rights, strengthen operational reliability, and maintain the trust our stakeholders place in us. Our grievance and incident management mechanisms further support timely issue resolution and continuous improvement.

To promote a strong culture of integrity, our teams in Vietnam actively participate in training and awareness initiatives aligned with Group policies, enabling employees to uphold responsible business practices and ensuring that ethical conduct remains embedded in everyday decision-making. We are proud that 100% of new employees completed anti-bribery and corruption training as part of onboarding in 2025.

### Our Road Ahead

Fullerton Health remains committed to upholding the highest ethical standards across our operations, ensuring that we conduct our business responsibly. We value the trust placed in us by our stakeholders and continue to deliver safe, reliable, and high quality medical services.

# Trust, in Every Transaction

[GRI 2-23, 2-24, 3-3]

## Why It Matters

Corruption compromises an organisation’s ability to deliver quality services and uphold the standards expected by its stakeholders. It is a punishable offence that can result in criminal prosecution, financial and other penalties, potential debarment from government business and significant reputational damage. In this FY, our continued commitment to operating with integrity ensures that we remain free from corrupt practices, safeguarding our social licence to operate and reinforcing the trust that our stakeholders placed in us. By upholding these principles, we protect our ability to provide seamless, accessible and trusted healthcare to those we serve.

At Fullerton Health, we remain committed to our core values of integrity and transparency and take our legal and regulatory responsibilities seriously. We uphold ethical business practices and comply with all applicable local laws, recognising that these principles are fundamental to responsible operations and good corporate citizenship.

By fostering transparency and ethical conduct, we continue to earn the trust and confidence of our stakeholders, including patients, partners, and regulators. This trust is vital for our long term success and strengthens our ability to deliver the quality medical care that our communities depend on.

## Policies, Procedures and Certifications<sup>86</sup>

|                                                    |                                                       |
|----------------------------------------------------|-------------------------------------------------------|
| Fraud Policy                                       | Travel, Gifts and Entertainment policy                |
| Anti-Money Laundering (“AML”) and Sanctions Policy | Group Enterprise Risk Management Policy               |
| Code of Conduct Policy                             | Risk and Control Self-Assessment Policy and Procedure |
| Supplier Code of Conduct                           | Anti-Bribery & Corruption Policy                      |

## UNSDGs Supported



### 2025 Target and Progress



## Our Strategy in Action

[3-3, 205-2]

### Group-wide

Fullerton Health takes a firm stand against fraud, corruption, and unethical behaviour in our operations. We maintain robust corporate governance structures and strong internal controls, backed by our policies and programs. We regularly review and improve our policies and procedures to ensure they effectively address potential risks. All employees and business partners are required to adhere to these policies and the Code of Conduct.

<sup>86</sup> These policies, procedures and certifications may only be applicable for certain entities which have been developed due to regulatory requirements and operational purposes.

<sup>87</sup> Target is applicable to Fullerton Health Group of Companies Indonesia, except for TMC Indonesia, where new employees complete the training according to scheduled sessions rather than during onboarding.



## Policy

### Travel, Gifts and Entertainment Policy

## Description of Policy

This policy is in place to provide clear guidelines as the Company recognises that in the course of employment, employees may be required to travel overseas, provide entertainment and gifts for the purpose of conducting Company business. This policy applies to all Fullerton Health employees and with regards to gifts and entertainment, the spirit of the Policy should also apply to the family of employees.

### Fraud Policy

This policy is established to facilitate the development of controls that will aid in the detection and prevention of fraud against Fullerton Health. The policy applies to any irregularity, or suspected irregularity, involving employees as well as shareholders, consultants, vendors, contractors, outside agencies doing business with employees of such agencies, and/or any other parties with a business relationship with Fullerton Health.

### Anti-Money Laundering ("AML") and Sanctions Policy

This policy is established to facilitate awareness regarding issues relating to the illicit use of funds as part of proper financial stewardship of our assets.

### Anti-Bribery and Corruption Policy ("ABC")

This policy sets out the responsibilities of Fullerton Health and those who work for us with regards to observing and upholding our zero-tolerance position on bribery and corruption. It acts as a source of information and guidance for those working for Fullerton Health to recognise and deal with bribery and corruption issues, as well as understand their responsibilities.

To ensure that all employees are aware of Fullerton Health's anti-corruption policies, employees are required to undergo anti-corruption training during onboarding. In addition, Fullerton Health also ensures that its anti-corruption policies are communicated to all its suppliers through its Supplier's Code of Conduct.



## Singapore

## Assessing Risks for Corruption across Our Operations

[GRI 205-1]

Fullerton Health (Singapore) has assessed its various operations for risk of anti-corruption and put in place strong anti-corruption measures to minimise risks.



## Operations

### Sales, Business Development, Marketing

## Corruption risks assessed

Risk of personnel offering cash, gifts or hospitality, facilitation payments or kickbacks, or comply with counterparty's request for cash, gifts and hospitality, facilitation payments or kickbacks in return for commercial advantage

## Anti-corruption measures

- Anti-corruption training for all staff during onboarding
- Fullerton Health Gifts and Entertainment policy

### Procurement / Project Management

Risk of personnel responsible for procuring products and services accepting cash, gifts, or hospitality in return for offering a commercial advantage.

- Anti-corruption training for all staff during onboarding
- Procurement policy that requires measures such as comparison quotes to be obtained, vendor review and tender process.

### Finance

Risk of personnel processing claims or payments that are bribes/corruption in nature.

- Delegation of authority and finance SOPs in place to ensure proper recording of expenses including obtaining approvals from the relevant levels of authority

### Recruitment

Hiring decisions may be influenced e.g., Offering a job within Fullerton Health in exchange for commercial advantage.

- Anti-corruption training for all staff during onboarding
- Recruitment process includes hiring decision made jointly by hiring manager and HR partner. Senior management approval is required for more senior hires.
- Personnel are also required to declare any conflict of interest at onboarding.

## Anti-corruption Training

[GRI 205-2]

In 2025, all new employees in Singapore completed anti-corruption training as part of their onboarding, ensuring that our new joiners are kept abreast of the anti-corruption policies and measures at Fullerton Health (Singapore).

## Proven Incidents of Corruption and Actions Taken

[GRI 205-3]

Fullerton Health (Singapore) recorded no incidents of corruption in 2025, reflecting the effectiveness of our strong governance practices and robust risk management processes. We will continue to actively evaluate corruption related risks to ensure we uphold the highest standards of integrity and ethical conduct.



### Philippines

## Assessing Risks for Corruption across Our Operations

[GRI 205-1]

Fullerton Health (Philippines) upholds a zero-tolerance policy towards corruption supported by robust governance and risk management frameworks. Central to this is our Enterprise Risk Management (“ERM”) approach which involves the board, management, and personnel in identifying and managing risks across the organisation. This structured process enhances decision-making, supports value creation, drives growth through innovation and operational excellence, and builds organisational resilience by proactively addressing significant risks.

Our Governance Policies, approved by the Board and reviewed annually, include comprehensive anti-corruption measures such as Anti-Bribery, Fraud prevention, Guidelines on Gifts and Entertainment, and Whistleblowing and Non-retaliation policies. We are also aligned with policies practices on Anti-Bribery and Anti-Corruption cascaded group-wide by Fullerton Health (Singapore).

The Enterprise Risk Management and Compliance (“ERMC”) Department, led by a Risk Officer and Compliance Officer reporting to the Risk and Compliance Board Committee, oversees risk management and compliance efforts. This dedicated team ensures continuous refinement of anti-corruption measures by integrating best practices, analysing incident reports, and consulting experts. Their proactive approach identifies vulnerabilities and implements mitigation strategies, underscoring Fullerton Health (Philippines)’s unwavering commitment to integrity, ethical standards, and sustainable governance.

Corruption risks within key operational areas are managed through comprehensive controls and policies. In sales and marketing, bribery risks are mitigated by strict gift regulations and regular training. Bid rigging in procurement is addressed through transparent processes and thorough supplier due diligence. Finance protects against fraud with robust internal controls and independent audits, while recruitment ensures merit-based hiring practices to prevent nepotism.

In addition to our strong commitment to anti-corruption and risk management, Fullerton Health (Philippines) also prioritises financial integrity through robust measures against money laundering, terrorist financing, and related financial crimes. We uphold sound financial stewardship by implementing a Know-Your-Client (“KYC”) policy that verifies client identities and monitors financial backgrounds to prevent misuse of its services for illicit activities.

We also align with government and international efforts to enforce targeted financial sanctions, including asset freezes and prohibitions on dealings with designated individuals and entities involved in terrorism, proliferation financing, and other threats. These policies ensure compliance with applicable laws and regulatory guidelines, equipping employees with the necessary training to detect and report suspicious activities. Altogether, these initiatives reinforce our commitment to ethical governance, risk mitigation, and safeguarding the financial ecosystem within which we operate.

## Anti-corruption Training

[GRI 205-2]



**100% OF OUR EMPLOYEES**  
received communication on our Anti-Corruption Policy in 2025

Throughout 2025, our governance policies on Anti-Corruption were consistently reinforced through mandatory annual training programmes for all employees, including onboarding for new hires, fostering a culture of compliance and ethical conduct throughout the organisation.

## Proven Incidents of Corruption and Actions Taken

[GRI 205-3]

There were no incidents of corruption for Fullerton Health (Philippines) in 2025, demonstrating the success of our proactive governance and rigorous risk management. Moving forward, we remain committed to diligently assessing corruption risks to uphold the highest standards of ethical conduct.



Indonesia

## Assessing Risks for Corruption across Our Operations

[GRI 205-1]

We are committed to combating all forms of corruption to ensure our business operates effectiveness, responsibility, and integrity. By continuously reviewing our processes and evaluating corruption risks within our operations, we strive to deliver value and create a positive impact for our customers.



**Operations**  
**Business Development**

**Corruption risks assessed**  
Potential bribery or kickbacks in securing contracts or partnerships

**Anti-corruption measures**

- Anti-corruption training for staff during onboarding.
- Implementing strict guidelines on gifts, entertainment, and relationships with clients to prevent conflicts of interest.
- All tenders pricing went through approval of high level.

**Finance**

Misappropriation of funds, fraudulent financial reporting

- Anti-corruption & Bribery training for staff during onboarding.
- Implementing robust internal controls over financial transactions.
- Regular audits conducted by independent parties to detect any irregularities.



## Operations

### Procurement / Project Management

## Corruption risks assessed

Bid rigging, favouritism in supplier selection

## Anti-corruption measures

- Anti-corruption & Bribery training for staff during onboarding.
- Utilising transparent procurement processes with multiple levels of approval.
- Procurement policy that requires measures such as comparison quotes to be obtained, vendor review and tender process.

### Human Resources

Hiring decisions may be influenced, such as offering a job within Fullerton Health in exchange for commercial advantage.

Nepotism, hiring based on connections rather than merit

- Anti-corruption & Bribery training for staff during onboarding.
- Recruitment process includes hiring decision made from the first step of process, involving a minimum of 2 levels.
- Personnel are also required to declare any conflict of interest at onboarding.

### Third-Party Administrator ("TPA")

Accepting or granting claims due to family and/or exchange of commercial advantage

- Anti-corruption & Bribery training for staff during onboarding.
- Layers of claim approval.

### Operations

Petty cash control, unreported money received for direct service, cash advance

- Anti-corruption & Bribery training for staff during onboarding.
- Finance Department to control report of petty cash and cash advance, before re-supply.

## Anti-corruption Training

[GRI 205-2]

Throughout 2025, all members of the governance body have received communication and training on our anti-corruption policies and procedures. Additionally, all of our GAH, GAM, FHI and GSG employees have also received anti-corruption training during onboarding, with the exception of our TMC operations where separate anti-corruption training was conducted.

## Proven Incidents of Corruption and Actions Taken

[GRI 205-3]

In 2025, there are zero confirmed incidents of corruption in Fullerton Health Group of Companies Indonesia. We remain steadfast in our commitment to uphold our anti-corruption policies and continuously striving to maintain high level of integrity in all aspects of our business. We remain steadfast in our commitment to preventing such incidents and all forms of corruption within our organisation. Through continuous training, rigorous adherence to our policies and procedures, and a culture of transparency and accountability, we strive to uphold the highest ethical standards in our operations.



## Vietnam

## Assessing Risks for Corruption across Our Operations

[GRI 205-1]

Fullerton Health (Vietnam) is committed to fostering a transparent workplace and upholding a strict zero tolerance stance toward corruption. We comply with all legal requirements while implementing internal standards that exceed regulatory expectations. Fullerton Health (Vietnam) also aligns its practices with relevant intergovernmental principles and guidance on anti corruption to ensure robust and responsible governance.



| Operations                             | Corruption risks assessed                                                                                                                                                                                                               | Anti-corruption measures                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sales, Business Development, Marketing | Risk of personnel offering cash, gifts or hospitality, facilitation payments or kickbacks, or comply with counterparty’s request for cash, gifts and hospitality, facilitation payments or kickbacks in return for commercial advantage | <ul style="list-style-type: none"> <li>• Anti-corruption training for all staff during onboarding</li> <li>• Fullerton Health Gifts and Entertainment policy</li> </ul>                                                                                                                                                                                          |
| Procurement / Project Management       | Risk of personnel responsible for procuring products and services accepting cash, gifts, or hospitality in return for offering a commercial advantage.                                                                                  | <ul style="list-style-type: none"> <li>• Anti-corruption training for all staff during onboarding</li> <li>• Procurement policy that requires measures such as comparison quotes to be obtained, vendor review and tender process.</li> </ul>                                                                                                                    |
| Finance                                | Risk of personnel processing claims or payments that are bribes/corruption in nature.                                                                                                                                                   | <ul style="list-style-type: none"> <li>• Delegation of authority and finance SOPs in place to ensure proper recording of expenses including obtaining approvals from the relevant levels of authority</li> </ul>                                                                                                                                                 |
| Recruitment                            | Hiring decisions may be influenced e.g., Offering a job within Fullerton Health in exchange for commercial advantage.                                                                                                                   | <ul style="list-style-type: none"> <li>• Anti-corruption training for all staff during onboarding</li> <li>• Recruitment process includes hiring decision made jointly by hiring manager and HR partner. Senior management approval is required for more senior hires. Personnel are also required to declare any conflict of interest at onboarding.</li> </ul> |

Anti-corruption Training

[GRI 205-2]

In 2025, 1 governing body member and 190 employees of Fullerton Health (Vietnam) received communication on our anti-corruption policies and procedures. All new employees completed anti-corruption training during onboarding, ensuring that every new joiner is fully informed of Fullerton Health’s anti-corruption policies and measures.

Proven Incidents of Corruption and Actions Taken

[GRI 205-3]

In 2025, Fullerton Health (Vietnam) recorded zero confirmed incidents of corruption. While this outcome is positive, it also reinforces the need for continued vigilance, as the absence of detected cases does not equate to the absence of risk. During the year, anti-corruption policies were strengthened to promote proactive risk awareness, and employee feedback highlighted the need for clearer reporting channels. In response, reporting procedures were simplified and re-communicated to improve accessibility and confidence in escalation processes. Additionally, communication guidelines were enhanced to require the use of official channels and documented exchanges, supporting greater transparency in daily interactions.

Our Road Ahead

Fullerton Health will strive to work against corruption in all forms to ensure our business can operate in an effective, responsible, and ethical manner. We continue to review and strengthen our internal processes, regularly assess corruption related risks, and update our controls accordingly. These ongoing efforts support our ability to deliver value to our customers while maintaining the highest standards of integrity and governance.

# Protecting Your Data

[GRI 2-23, 2-24, 3-3]

## Why It Matters

Cybersecurity risks, particularly data breaches that compromise privacy, remain one of the most pressing challenges for organisations today. As digitalisation accelerates across the global economy, the frequency, severity, and sophistication of these threats continue to escalate. The consequences of data breaches can be severe, leading to operational downtime, regulatory penalties, costly recovery efforts, and long term reputational harm.

Fullerton Health continues to prioritise data governance, security, and management to safeguard our confidential business information, employee information, and internal systems from unauthorised access. Robust data protection practices are essential to maintaining operational resilience, financial stability, mitigating legal and regulatory exposure, and preserving the confidence our stakeholders place in us.

As a healthcare services provider, our responsibility to protect the personal data of our patients and clients is especially critical. With substantial volumes of personal health information stored across our systems, ensuring data privacy is fundamental to patient safety and trust. We also remain committed to protecting our employees’ personal data as part of our duty of care and organisational well-being. By upholding stringent data privacy standards and continuously strengthening our controls, we reinforce the trust of our patients, clients, and partners, supporting their confidence in the quality and reliability of our services and the continued use of our services.

## Policies, Procedures and Certifications<sup>88</sup>

- Group Enterprise Risk Management Policy

Privacy Policy

Data Privacy and Information Security Policy

ISO27001 Information Security Management System
- Group Data Protection Policy

Acceptable Use Policy

Whistleblowing Policy

## UNSDGs Supported



### 2025 Target and Progress

- Achieved

100% completion of data privacy training for new employees as part of onboarding<sup>89</sup>
- Partially Achieved

Zero major complaints concerning breaches of patient privacy
- Partially Achieved

Zero data security breaches relating to regulatory requirements

Legend:

Achieved

Partially Achieved

Not Achieved

## Our Strategy in Action

[GRI 3-3]

### Group-wide

Fullerton Health remains committed to safeguarding customer personal data. We maintain robust data management practices and systems, managing patient data according to applicable laws, the Fullerton Health Group Data Protection Policy, and relevant organisational policies. Our data protection policies are regularly reviewed for effectiveness, and we continue to comply with local data protection laws.

To strengthen governance of data use and management, we have established roles and responsibilities for data governance, overseeing organisational and technical measures related to personal data handling, employee training, and compliance. Our employees receive ongoing training to ensure that personal data is collected, processed, and stored in accordance with privacy legislation and internal procedures. This helps protect information from unauthorised access and ensures proper handling of data subject requests.

<sup>88</sup> Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

<sup>89</sup> Target is applicable to Fullerton Health Group of Companies Indonesia, except for TMC Indonesia, where new employees complete the training according to scheduled sessions rather than during onboarding.



Singapore

## Establishing Robust Data Protection and Management

Fullerton Health (Singapore) is proud to have attained the latest ISO 27001:2022 certification, the world’s most recognised standard for information security management systems, which defines leading security management practices and comprehensive controls that reflect our commitment to safeguarding data.

## Responding Promptly to Data Breach Incidents

In the case of any data breach incidents or complaints, appropriate channels have been set up to ensure prompt response and proper case handling. All suspected or detected data breaches are managed according to the Fullerton Health Group Data Protection Policy (Internal) CARE model:



The breach response team consists of relevant personnel from within the organisation who will assess the incident and take appropriate action, which may include incident investigation, undertake mitigation and rectification as well as make necessary breach notifications. The Audit Risk Committee will be informed as per the incident reporting framework.



Philippines

## Establishing Robust Data Protection and Management

Fullerton Health (Philippines) has formally established and implemented a Data Privacy and Security Policy, together with supporting Information Security Management System (“ISMS”) policies and procedures which have been approved by Management and are reviewed for any subsequent updates or provisions.

These policies align with international standards and widely recognised frameworks, including ISO/IEC 27001 (Information Security Management Systems) and applicable data privacy and regulatory requirements. The policies are reviewed on an annual basis, or earlier as required, to evaluate their continued effectiveness and alignment with:

- Changes in regulatory and statutory requirements
- Emerging industry best practices
- Evolving information security and data privacy risks

In 2025, Asalus completed the upgrade from ISO/IEC 27001:2013 to the latest ISO/IEC 27001:2022 Information Security, Cybersecurity, and Privacy Protection. Additionally, Avega successfully achieved certification to the ISO/IEC 27001:2022 standard. Following which, we are working towards having Aventus certified by June 2026.

Results from the reviews are used to drive continuous improvement, where gaps or improvement opportunities are identified, policy updates and control enhancements are promptly implemented. This system ensures that we maintain a robust, up-to-date and risk-based approach to data privacy and information security governance

## Assessing Our Operations to Improve Data Governance

Fullerton Health (Philippines) upholds strong data privacy and security standards in accordance with local regulations and international best practices. Through regular audits, risk assessments, and compliance reviews, we ensure the protection of customer data and the prompt identification and resolution of security incidents.

Evaluations conducted in 2025 confirmed that there were no material data privacy breaches or regulatory non-compliance issues that are attributable to deficiencies in commitment or governance. However, areas for improvement were identified, particularly in:

- Access governance consistency
- Consistent monitoring and timely implementation of mitigation plans as identified in internal audits, compliance checks, and surveillance audits
- Consistent implementation of controls supporting confidentiality, integrity and availability of customer data

To address these findings, we have enhanced our data privacy and security measures by tailoring employee training to specific business processes, implementing a Governance, Risk, and Compliance (“GRC”) tool to improve oversight and policy adherence, and promoting cybersecurity awareness through activities such as phishing simulations. These steps reinforce our commitment to robust data governance.

## Raising Data Governance Concerns

We have established formal grievance mechanisms overseen by the Compliance Section within the ERM. These mechanisms provide structured processes for receiving, logging, investigating, escalating, resolving, and reporting complaints submitted through email, internal reporting systems, and customer or stakeholder communication platforms.

The grievance process is governed by documented procedures that clearly define roles, responsibilities, and confidentiality requirements. All grievances are subject to formal assessment, root-cause analysis, and corrective and preventive actions, with timely communication provided to all affected parties.

The effectiveness of this mechanism is regularly reviewed through internal audits, incident trend analysis, and management evaluations. Overall, this has proven to be effective and responsive, leaving no grievances or regulatory issues identified unresolved.

Using the results of these evaluations, Fullerton Health (Philippines) has introduced several targeted improvements to strengthen its data privacy and security posture. These measures include the establishment of more clearly defined escalation protocols and the adoption of a GRC tool, which facilitates enhanced oversight, monitoring, and consistency in the management of data privacy obligations, encompassing policy compliance, risk assessments, and remediation efforts.

Furthermore, we have strengthened coordination across our three (3) entities to ensure that data privacy and information security training is meticulously aligned and tailored to the specific operational processes of each entity, including clinic establishment and management. Complementing these efforts, regular cybersecurity awareness programmes are conducted to heighten employee vigilance and preparedness. Collectively, these initiatives have significantly reinforced the organisation’s data governance framework.



## Indonesia

### Establishing Robust Data Protection and Management

Fullerton Health Group of Companies Indonesia has established policies and procedures to safeguard data security across all operations, including the IT Security and Data Protection Policy, IT Risk Management, IT Asset Management, Access Control Review, and Data Backup and Recovery. Our policies address the security of network and application development, managing both external and internal threats, ensuring data backup and restoration, protecting asset, and overseeing third-party interactions. For TMC operations, separate policies and procedures are established to uphold data privacy and ensure information security, including the Data Privacy and Information Security Policy and Personal Data policy. TMC also follows an Incident Reporting Policy, which include clearly defined responsibilities for both employees and management in responding to incidents such as data breaches, unauthorised access, or other security concerns.

We are certified with ISO 27001:2022 certification for our Information Security Management, which guides us in implementing effective security controls, conducting regular reviews, and ensuring consistent application across all operational areas. The certification underscores our commitment to continuous evaluation and improvement, enabling us to manage evolving risks while maintaining compliance and protecting our organisational information assets.



## Vietnam

### Establishing Robust Data Protection and Management

In 2025, Fullerton Health (Vietnam) achieved ISO/IEC 27001:2022 certification for its Information Security Management System, reaffirming its strong commitment to protecting health data and safeguarding the information entrusted to the organisation. As the first third-party administrator in Vietnam to obtain this certification, we continue to uphold this internationally recognised standard, ensuring that robust security controls, systematic risk management, and consistent practices are applied across all operational areas.

In an environment where digital risks are rapidly evolving, this certification highlights our dedication to maintaining the confidentiality, integrity, and availability of sensitive health and insurance information. It assures customers that their medical records and personal data are securely managed and provides insurers and brokers with the confidence that claims processing, direct billing, and related services are conducted in accordance with global best practices.

Beyond technology, this achievement reflects our broader commitment to building trust. Whether supporting claims, direct billing, or Telehealth services, we ensure that all activities are carried out within a secure and reliable environment. With advanced systems, strong operational standards, and deep industry expertise, we continue to serve as a long-term partner to clients, insurers, and brokers, supporting health protection, benefits optimisation, and the delivery of high-quality, secure healthcare solutions.

## The Impact So Far

[GRI 418-1]



### Singapore

In FY2025, there were zero cases of identified leaks, thefts, or losses of customer data. We are proud to have made an improvement from 2024, with zero substantiated complaints on breaches of customer privacy from both outside parties and regulators. Fullerton Health (Singapore) continues to strive towards ensuring all our data management and privacy processes are upheld.

| Indicator                                                                                                        | FY2023 | FY2024 | FY2025 |
|------------------------------------------------------------------------------------------------------------------|--------|--------|--------|
| Total number of substantiated complaints received concerning breaches of customer privacy from outside parties   | 0      | 1      | 0      |
| Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies | 0      | 0      | 0      |
| Total number of identified leaks, thefts, or losses of customer data                                             | 0      | 0      | 0      |



### Philippines

In 2025, Fullerton Health (Philippines) identified several data governance issues requiring prompt attention. While there were no substantiated complaints of data breaches received from regulatory bodies, there was a notable 20% reduction in identified cases of substantiated complaints from outside parties, decreasing from 20 cases in FY2024 to 16 in FY2025. Furthermore, the total number of reported incidents involving leaks, thefts, or losses of customer data declined by 16%, from 55 cases in FY2024 to 46 cases in FY2025.

| Indicator                                                                                                        | FY2023 | FY2024 | FY2025 |
|------------------------------------------------------------------------------------------------------------------|--------|--------|--------|
| Total number of substantiated complaints received concerning breaches of customer privacy from outside parties   | 9      | 20     | 16     |
| Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies | 0      | 0      | 0      |
| Total number of identified leaks, thefts, or losses of customer data                                             | 59     | 55     | 46     |

At Fullerton Health (Philippines), the privacy and security of our employees, members, and clients are of utmost importance. We maintain a vigilant and proactive approach, firmly committed to protecting the data entrusted to us by implementing security measures that adhere to international standards. To support these efforts, we continuously enhance our data safeguarding practices through the implementation and dissemination of key policies including the Information Security Risk Management Policy, Information Security Policy, Data Privacy and Security Manual, and Incident Management Policy. These policies are actively employed and communicated to all relevant stakeholders to ensure comprehensive awareness and compliance.

Our Incident Management Policy establishes the mechanisms governing the identification, investigation, escalation, and resolution of all reported incidents, including substantiated complaints and data leaks. We require our employees to promptly report actual or potential incidents through our reporting channels to ensure proper documentation, monitoring, and control. Upon receipt of a report, the Enterprise Risk Management ("ERM") function assesses the incident's impact on operations, information security, data privacy, and regulatory compliance to determine severity and appropriate action. Containment, remediation, and corrective measures are implemented based on severity, with progress and timeliness tracked through incident monitoring and oversight. The identified severity is then used to determine escalation timelines and protocols. Repetitive incidents are further assessed and formally evaluated as risk and assigned to relevant parties within the organisation to identify appropriate measures to address them.

Furthermore, we continuously work to identify and address any vulnerabilities within our existing data management processes to mitigate the risk of breaches and strengthen overall data governance.

## Indonesia

In 2025, Fullerton Health Group of Companies Indonesia received zero substantiated complaints concerning breaches of customer privacy and zero leaks, thefts, or losses of customer data. To facilitate the timely identification and reporting of incidents, our operations adhere to the Incident Reporting Policy, which outlines the roles and responsibilities of employees and management in responding to data breaches, unauthorised access, or other security concerns. This policy is designed to swiftly detect, report, and address potential risks, thereby preventing breaches of customer privacy.

| Indicator                                                                                                        | FY2024 | FY2025 |
|------------------------------------------------------------------------------------------------------------------|--------|--------|
| Total number of substantiated complaints received concerning breaches of customer privacy from outside parties   | 0      | 0      |
| Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies | 0      | 0      |
| Total number of identified leaks, thefts, or losses of customer data                                             | 1      | 0      |

## Vietnam

In 2025, Fullerton Health (Vietnam) recorded no substantiated customer-privacy complaints from external parties, and no confirmed privacy-breach complaints were reported by regulators. Notably, substantiated external complaints declined significantly by 86%, dropping from 14 cases in FY2024 to 2 cases in FY2025.

| Indicator                                                                                                        | FY2024 | FY2025 |
|------------------------------------------------------------------------------------------------------------------|--------|--------|
| Total number of substantiated complaints received concerning breaches of customer privacy from outside parties   | 1      | 0      |
| Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies | 0      | 0      |
| Total number of identified leaks, thefts, or losses of customer data                                             | 14     | 2      |

Fullerton Health (Vietnam) recognises the importance of protecting the privacy and security of our employees, members, and clients. We have implemented several corrective measures to strengthen process integrity, reduce human error and enhance coordination with medical providers. Through targeted enhancements to internal processes, systems, and provider coordination, we have strengthened our data protection efforts. Internally, we refined communication and workflow practices, reviewed key procedures across teams, and upgraded our systems to reduce manual-handling risks. Fullerton Health (Vietnam) has also reinforced service standards with medical providers, clarified required protocols, and initiated improvements to provider facing platforms to enhance transparency and prevent misinterpretation. With these measures, we hope to have more robust systems and clearer processes that prevent future breaches of customer privacy.

## Our Road Ahead

Fullerton Health is resolute in its commitment to uphold best practices in data governance and management. We protect the personal data and privacy of our patients and employees as well as the confidential information of our stakeholders. We will work towards ensuring the robustness of the data protection measures we have in place and will continuously look to evaluate and improve our internal data management processes.

# Reporting Methodology

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                     |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Environment                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                     |
| Medical Waste                        | <b>Hazardous and Non-hazardous waste</b><br>Waste data has been provided by our licensed vendors that we have engaged to manage our waste.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                     |
| Energy and Climate Change Management | <b>Emissions Calculation Approach</b><br>Fullerton Health adopts the Operational Control approach to define organisational boundaries for emissions reporting, as stated in the GHG Protocol Corporate Standard. This reflects accountability of emissions from which Fullerton Health has operational control.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                     |
|                                      | <b>Energy Consumption</b><br>Energy consumption is expressed in Megawatt hours (MWh) and refers to purchased electricity and fuel consumption. Electricity usage has been obtained from electricity bill invoices. For premises where electricity bills were unavailable, such as, estimation methods were used such as GFA.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                     |
|                                      | <b>GHG Emissions</b><br>The fuel emission factors applied in the computation was based on the 2025 Government Gas Conversion Factors for Company Reporting by the UK Department for Energy Security and Net Zero, as there are no available fuel emission factors specific to Philippines. The fuel emission factors used were 2.66 kg CO2e/L and 2.34 kg CO2e/L for diesel-powered vehicles and gasoline-powered vehicles, respectively.<br><br>Fuel consumption in litres (L) was converted to gigajoules (GJ) using net calorific values and density from the 2025 UK Government GHG Conversion Factors for Company Reporting. The net calorific values used were 43.027 GJ/tonnes and 44.65 GJ/tonnes for diesel and gasoline. The density values used for the Philippine calculations were 1204 L/tonne and 1348 L/tonne for diesel and gasoline, respectively.<br><br>Meanwhile, Scope 2 emissions were calculated from the consumption of purchased electricity in Singapore, Philippines, and Indonesia. For Singapore, grid emission factors were acquired from Energy Market Authority, in which the latest grid emission factors of 0.402 kgCO2/kWh in 2024 and 0.412kgCO2/kWh in 2023 were used. For the Philippines, grid emission factors were obtained from the latest available 2019-2021 grid emission factors published by the Department of Energy in June 2024. The emission factors used are 0.6935 tCO2/MWh for the Luzon-Visayas grid, and 0.8522 tCO2/MWh for the Mindanao grid were used. For Indonesia, grid emission factors were obtained from the Ministry of Energy and Mineral Resources, in which the latest available 2021 grid emission factor 0.84 tCO2/MWh for DKI Jakarta grid was used.<br><br>Energy intensity metrics are expressed in Megawatt-hour per square meter (MWh/m2) GHG emissions intensity metrics are expressed in tonnes of carbon dioxide equivalents per square meter (tCO2e/m2). Total gross floor area of our clinics was used in the calculation of intensity metrics.<br><br>Scope 3 emissions for Singapore and Philippines were calculated for the following categories: |                                                                                                                                                                     |
|                                      | <b>Category</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Reporting Boundary</b>                                                                                                                                           |
|                                      | <b>Category 1: Purchased goods and services</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Upstream emissions of Fullerton Health's purchased goods and services                                                                                               |
|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Calculation Methodology and Conversion Factors Used</b><br>Spend-based method<br><br>Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6 |
|                                      | <b>Category 2: Capital Goods</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Upstream emissions of Fullerton Health's purchased capital goods                                                                                                    |
|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Spend-based method<br><br>Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6                                                               |

## Environment

Energy and  
Climate Change  
Management

| Category                                                    | Reporting Boundary                                                                                     | Calculation Methodology and Conversion Factors Used                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Category 4: Upstream transportation and distribution</b> | Third-party transportation services purchased by Fullerton Health                                      | <p>Spend-based method</p> <p>Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6</p>                                                                                                                                                                                                                                                          |
| <b>Category 5: Waste generated in operations</b>            | Disposal and treatment of waste generated by Fullerton Health and disposed of by third parties.        | <p>Average-data method</p> <p>Singapore Source: Singapore Emission Factors Registry, NetZeroHub.SG v1.1 (December 2024)</p> <p>Philippines Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6</p>                                                                                                                                            |
| <b>Category 6: Business travel</b>                          | Land and air travel of employees for business-related activities                                       | <p>Air travel: Distance-based method</p> <p>Source: UK Government, 2025 Government Gas Conversion Factors for Company Reporting</p> <p>Land travel: Spend-based method</p> <p>Singapore Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6</p> <p>Philippine Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6</p> |
| <b>Category 7: Employee commuting</b>                       | Employee travel from their homes to their respective clinics in third-party vehicles, e.g., car, train | <p>Distance-based method</p> <p>Singapore Source: Singapore Emission Factors Registry, NetZeroHub.SG v1.1 (December 2024)</p> <p>Philippines Source: UK Government, 2025 Government Gas Conversion Factors for Company Reporting</p>                                                                                                                                  |

Social

Caring for Our People and Communities

- Hiring Rate**  
Hiring rate was calculated using the following formula:  
Hiring Rate = Total number of new hires in reporting period/ Total number of employees in reporting period
- Turnover Rate**  
Turnover rate was calculated using the following formula:  
Turnover Rate = Total number of employees that left in reporting year/ Total number of employees in reporting period
- Return to work rates of employees that took parental leave**  
Return to work rates of employees that took parental leave was calculated using the following formula:  
Return to work rates of employees that took parental leave = Total number of employees that returned to work after parental leave in reporting period/ Total number of employees that took leave in reporting period
- Retention rate of employees that took parental leave**  
Retention rate of employees that took parental leave was calculated using the following formula:  
Return to work rates of employees that took parental leave = Total number of employees that returned to work in previous reporting period after a period of parental leave and were still employed 12 months after returning to work/ Total number of employees that returned to work after parental leave ended in previous reporting period
- Average training hours**  
Average training hours per employee = Total number of training hours provided to employees in period/ Total number of employees in reporting period

# GRI Content Index

## Statement of use

Fullerton Health Pte. Ltd. has reported the information cited in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

## GRI 1 used

GRI 1: Foundation 2021

## General Standard Disclosures

| GRI Standard                    | Disclosure                                                        | Section of Report and / or Explanation for Omission                                                                                                                | Page Reference        |
|---------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| GRI 2: General Disclosures 2021 | The Organisation and its reporting practices                      |                                                                                                                                                                    |                       |
|                                 | 2-1 Organisation Details                                          | About Us                                                                                                                                                           | <a href="#">4-5</a>   |
|                                 | 2-2 Entities included in the organisation's sustainability report | About this Report                                                                                                                                                  | <a href="#">9-10</a>  |
|                                 | 2-3 Reporting Period, frequency, and contact point                | About this Report                                                                                                                                                  | <a href="#">9-10</a>  |
|                                 | 2-4 Restatement of information                                    | Our Workforce Snapshot<br>New Hires and Turnovers                                                                                                                  | <a href="#">70-73</a> |
|                                 | 2-5 External Assurance                                            | No external assurance was conducted for SR2025                                                                                                                     |                       |
|                                 | Activities and Workers                                            |                                                                                                                                                                    |                       |
|                                 | 2-6 Activities, value chain and other business relationships      | About Us<br><i>Information unavailable/incomplete:</i><br>Fullerton Health is looking to progressively report the disclosure when such capabilities are available. | <a href="#">4-5</a>   |
|                                 | 2-7 Employees                                                     | Our Workforce Snapshot                                                                                                                                             | <a href="#">70-73</a> |
|                                 | 2-8 Workers who are not employees                                 | <i>Information unavailable/incomplete:</i><br>Fullerton Health is looking to progressively report the disclosure when such capabilities are available.             |                       |
|                                 | Governance                                                        |                                                                                                                                                                    |                       |
|                                 | 2-9 Governance structure and composition                          | Sustainability Governance                                                                                                                                          | <a href="#">12-13</a> |
|                                 | 2-10 Nomination and selection of the highest governance body      | Sustainability Governance                                                                                                                                          | <a href="#">12-13</a> |

| General Standard Disclosures    |                                   |                                                                             |                                                                                                                                                                                                                                                                       |
|---------------------------------|-----------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| GRI Standard                    | Disclosure                        |                                                                             | Page Reference                                                                                                                                                                                                                                                        |
| GRI 2: General Disclosures 2021 | Governance                        |                                                                             |                                                                                                                                                                                                                                                                       |
|                                 | 2-11                              | Chair of the highest governance body                                        | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-12                              | Role of the highest governance body in overseeing the management of impacts | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-13                              | Delegation of responsibility for managing impacts                           | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-14                              | Role of the highest governance body in sustainability reporting             | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-15                              | Conflict of interest                                                        | <i>Confidentiality constraints</i> - This includes sensitive information of Fullerton Health's business affairs and are not to be disclosed.                                                                                                                          |
|                                 | 2-16                              | Communication of critical concerns                                          | Doing What's Right: Ethics in Action - Grievance Mechanisms for Our Employees <a href="#">119</a>                                                                                                                                                                     |
|                                 | 2-17                              | Collective knowledge of the highest governance body                         | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-18                              | Evaluation of the performance of the highest governance body                | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-19                              | Remuneration policies                                                       | <i>Confidentiality constraints</i> - This includes sensitive information of Fullerton Health's business affairs and are not to be disclosed.                                                                                                                          |
|                                 | 2-20                              | Process to determine remuneration                                           | Sustainability Governance <a href="#">12-13</a>                                                                                                                                                                                                                       |
|                                 | 2-21                              | Annual total compensation ratio                                             | <i>Confidentiality constraints</i> - This includes sensitive information of Fullerton Health's business affairs and are not to be disclosed.                                                                                                                          |
|                                 | Strategy, policies, and practices |                                                                             |                                                                                                                                                                                                                                                                       |
|                                 | 2-22                              | Statement on sustainable development strategy                               | Information unavailable/incomplete: Fullerton Health is looking to progressively report a statement from the highest governance body on FH's contribution to sustainable development strategy. FH has disclosed a Message from Our Company on <a href="#">page 06</a> |

| General Standard Disclosures    |                        |                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------|------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| GRI Standard                    | Disclosure             | Section of Report and / or Explanation for Omission | Page Reference                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| GRI 2: General Disclosures 2021 | Governance             |                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                 | 2-23                   | Policy commitments                                  | <a href="#">Strengthening Our Business Foundations</a><br><a href="#">Tackling Medical Waste Responsibly</a><br><a href="#">Powering Change: Our Energy and Climate Change Management</a><br><a href="#">People First: Growing Our Team from Within</a><br><a href="#">Patients at the Heart: Safe, Quality Care Always</a><br><a href="#">Doing What's Right: Ethics in Action</a><br><a href="#">Trust, in Every Transaction</a><br><a href="#">Protecting Your Data</a> |
|                                 | 2-24                   | Embedding policy commitments                        | <a href="#">Strengthening Our Business Foundations</a><br><a href="#">Tackling Medical Waste Responsibly</a><br><a href="#">Powering Change: Our Energy and Climate Change Management</a><br><a href="#">People First: Growing Our Team from Within</a><br><a href="#">Patients at the Heart: Safe, Quality Care Always</a><br><a href="#">Doing What's Right: Ethics in Action</a><br><a href="#">Trust, in Every Transaction</a><br><a href="#">Protecting Your Data</a> |
|                                 | 2-25                   | Processes to remediate negative impacts             | <i>Information unavailable/incomplete:</i><br>Fullerton Health is looking to progressively report the disclosure when such capabilities are available                                                                                                                                                                                                                                                                                                                      |
|                                 | 2-26                   | Mechanisms for seeking advice and raising concerns  | <a href="#">Doing What's Right: Ethics in Action – Grievance Mechanisms for Our Employees</a>                                                                                                                                                                                                                                                                                                                                                                              |
|                                 | 2-27                   | Compliance with law and regulations                 | <a href="#">Doing What's Right: Ethics in Action</a>                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                 | 2-28                   | Membership association                              | <a href="#">Membership Associations</a>                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                 | Stakeholder Engagement |                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                 | 2-29                   | Approach to stakeholder engagement                  | <a href="#">Approach to Stakeholder Engagement</a>                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                 | 2-30                   | Collective Bargaining Agreements                    | Fullerton Health's employment practices are aligned with Singapore's legislations (Employment Act, Workplace Safety and Health Act and Retirement and Re-employment Act) and the fair employment principles set out by the Tripartite Alliance for Fair Employment Practices (TAFEP).                                                                                                                                                                                      |

## Material Topics

| GRI Standard                       | Disclosure | Section of Report and / or Explanation for Omission | Page Reference        |
|------------------------------------|------------|-----------------------------------------------------|-----------------------|
| <b>GRI 3: Material Topics 2021</b> | 3-1        | Process to determine material topics                | <a href="#">13-14</a> |
|                                    | 3-2        | List of material topics                             | <a href="#">13-14</a> |
|                                    | 3-3        | Management of material topics                       | <a href="#">15-17</a> |

## Seamless, Accessible and Trusted Healthcare for All

|                                    |     |                               |                                                     |                       |
|------------------------------------|-----|-------------------------------|-----------------------------------------------------|-----------------------|
| <b>GRI 3: Material Topics 2021</b> | 3-3 | Management of material topics | Seamless, Accessible and Trusted Healthcare for All | <a href="#">22-31</a> |
|------------------------------------|-----|-------------------------------|-----------------------------------------------------|-----------------------|

## Economic Performance

|                                           |       |                                                             |                                                                                 |                       |
|-------------------------------------------|-------|-------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------|
| <b>GRI 3: Material Topics 2021</b>        | 3-3   | Management of material topics                               | Strengthening Our Business Foundations                                          | <a href="#">32-38</a> |
| <b>GRI 201: Economic Performance 2017</b> | 201-3 | Defined benefit plan obligations and other retirement plans | Strengthening Our Business Foundations - Contribution to Employee Benefit Plans | <a href="#">32-38</a> |

## Medical Waste

|                                    |       |                                                        |                                                             |                       |
|------------------------------------|-------|--------------------------------------------------------|-------------------------------------------------------------|-----------------------|
| <b>GRI 3: Material Topics 2021</b> | 3-3   | Management of material topics                          | Tackling Medical Waste Responsibly                          | <a href="#">40-46</a> |
| <b>GRI 306: Waste 2020</b>         | 306-1 | Waste generation and significant waste-related impacts | Tackling Medical Waste Responsibly - Our Strategy in Action | <a href="#">40-46</a> |
|                                    | 306-3 | Waste generated                                        | Tackling Medical Waste Responsibly - The Impact So Far      | <a href="#">40-46</a> |

## Energy and Climate Change Management

|                                    |       |                                            |                                                                               |                       |
|------------------------------------|-------|--------------------------------------------|-------------------------------------------------------------------------------|-----------------------|
| <b>GRI 3: Material Topics 2021</b> | 3-3   | Management of material topics              | Powering Change: Our Energy and Climate Change Management                     | <a href="#">47-68</a> |
| <b>GRI 302: Energy 2016</b>        | 302-1 | Energy consumption within the organisation | Powering Change: Our Energy and Climate Change Management - The Impact So Far | <a href="#">50-54</a> |
|                                    | 302-3 | Energy intensity                           | Powering Change: Our Energy and Climate Change Management - The Impact So Far | <a href="#">50-54</a> |
| <b>GRI 305: Emissions 2016</b>     | 305-1 | Energy direct (Scope 1) GHG emissions      | Powering Change: Our Energy and Climate Change Management - The Impact So Far | <a href="#">50-54</a> |
|                                    | 305-2 | Energy indirect (Scope 2) GHG emissions    | Powering Change: Our Energy and Climate Change Management - The Impact So Far | <a href="#">50-54</a> |

| Material Topics                              |                       |                                                                                                               |                                                                                                                                                                                                                                                                                                                                                               |                                            |
|----------------------------------------------|-----------------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| GRI Standard                                 | Disclosure            |                                                                                                               | Section of Report and / or Explanation for Omission                                                                                                                                                                                                                                                                                                           | Page Reference                             |
| Energy and Climate Change Management         |                       |                                                                                                               |                                                                                                                                                                                                                                                                                                                                                               |                                            |
| GRI 305: Emissions 2016                      | 305-3                 | Energy indirect (Scope 3) GHG emissions                                                                       | Powering Change: Our Energy and Climate Change Management - The Impact So Far<br><br>Data is only available for Fullerton Health (Singapore) and Fullerton Health (Philippines) in 2025. Fullerton Health Group of Companies Indonesia and Fullerton Health (Vietnam) is looking to progressively report the disclosure when such capabilities are available. | <a href="#">50-54</a>                      |
|                                              | 305-4                 | GHG Emissions Intensity                                                                                       | Powering Change: Our Energy and Climate Change Management - The Impact So Far                                                                                                                                                                                                                                                                                 | <a href="#">50-54</a>                      |
| Employee Wellness and Development            |                       |                                                                                                               |                                                                                                                                                                                                                                                                                                                                                               |                                            |
| GRI 3: Material Topics 2021                  | 3-3                   | Management of material topics                                                                                 | People First: Growing Our Team from Within                                                                                                                                                                                                                                                                                                                    | <a href="#">74-96</a>                      |
| GRI 401: Employment 2016                     | 401-1                 | New employee hires and employee turnover                                                                      | Our Workforce Snapshot - New Hires and Turnovers                                                                                                                                                                                                                                                                                                              | <a href="#">72-73</a>                      |
|                                              | 401-3                 | Parental leave                                                                                                | People First: Growing Our Team from Within - Parental Leave Benefits                                                                                                                                                                                                                                                                                          | <a href="#">78, 86, 92, 95</a>             |
| GRI 403: Occupational Health and Safety 2018 | 403-1                 | Occupational health and safety management system                                                              | People First: Growing Our Team from Within - Health and Safety Measures                                                                                                                                                                                                                                                                                       | <a href="#">75-76, 81-85, 89-91, 94-95</a> |
|                                              | 403-2                 | Hazard identification, risk assessment and incident investigation                                             | People First: Growing Our Team from Within - Employee Wellness: Health and Safety Measures                                                                                                                                                                                                                                                                    | <a href="#">75-76, 81-85, 89-91, 94-95</a> |
|                                              | 403-3                 | Occupational health services                                                                                  | People First: Growing Our Team from Within - Health and Safety Measures                                                                                                                                                                                                                                                                                       | <a href="#">75-76, 81-85, 89-91, 94-95</a> |
|                                              | 403-5                 | Worker training on occupational health and safety                                                             | People First: Growing Our Team from Within - Increased awareness on health and safety                                                                                                                                                                                                                                                                         | <a href="#">76, 85, 91</a>                 |
|                                              |                       |                                                                                                               | People First: Growing Our Team from Within - Training and Development                                                                                                                                                                                                                                                                                         | <a href="#">79, 87, 93, 96</a>             |
|                                              | 403-6                 | Promotion of worker health                                                                                    | People First: Growing Our Team from Within - Promotion of Employee's Health                                                                                                                                                                                                                                                                                   | <a href="#">76-77, 85-86, 91-92</a>        |
|                                              | 403-7                 | Prevention and mitigation of occupational health and safety impacts directly linked by business relationships | People First: Growing Our Team from Within - Health and Safety Measures                                                                                                                                                                                                                                                                                       | <a href="#">75-76, 81-85, 89-91, 94-95</a> |
|                                              |                       |                                                                                                               | People First: Growing Our Team from Within - Promotion of Employees' Health                                                                                                                                                                                                                                                                                   | <a href="#">76-77, 85-86, 91-92</a>        |
| 403-9                                        | Work-related injuries | People First: Growing Our Team from Within - Employee Wellness: Health and Safety Measures                    | <a href="#">75-76, 81-85, 89-91, 94-95</a>                                                                                                                                                                                                                                                                                                                    |                                            |

## Material Topics

| GRI Standard                                        | Disclosure | Section of Report and / or Explanation for Omission                           | Page Reference                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------|------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GRI 403: Occupational Health and Safety 2018</b> | 403-10     | Work-related ill health                                                       | People First: Growing Our Team from Within - Health and Safety Measures<br><a href="#">75-76, 81-85, 89-91, 94-95</a>                                                                                                                                                                                                                                     |
| <b>GRI 404: Training and Education 2016</b>         | 404-1      | Average hours of training per year per employee                               | People First: Growing Our Team from Within - Training and Development<br>Data is only available for Fullerton Health (Philippines) and Fullerton Health Group of Companies Indonesia in 2024. Fullerton Health (Singapore) is looking to progressively report the disclosure when such capabilities are available.<br><a href="#">79, 87, 93, 96</a>      |
|                                                     | 404-2      | Programmes for upgrading employee skills and transition assistance programmes | People First: Growing Our Team from Within - Offering Re-Employment for Our Senior Staff<br><a href="#">79</a><br>People First: Growing Our Team from Within - Offering Late Retirement Options for Our Senior Employees<br><a href="#">87</a><br>People First: Growing Our Team from Within - Training and Development<br><a href="#">79, 87, 93, 96</a> |

## Patient Wellness, Safety, and Service Quality

|                                                 |       |                                                                                               |                                                                                             |
|-------------------------------------------------|-------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <b>GRI 3: Material Topics 2021</b>              | 3-3   | Management of material topics                                                                 | Patients at the Heart: Safe, Quality Care Always<br><a href="#">97-103</a>                  |
| <b>GRI 416: Customer Health and Safety 2017</b> | 416-2 | Incidents of non-compliance concerning the health and safety impacts of products and services | Patients at the Heart: Safe, Quality Care Always - The Impact So Far<br><a href="#">104</a> |

## Corporate Citizenship, Partnership, and Innovation

|                                        |       |                                                                                          |                                                                                                                                                                       |
|----------------------------------------|-------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GRI 3: Material Topics 2021</b>     | 3-3   | Management of material topics                                                            | Supporting Our Communities: Social Responsibility and Community Impact<br><a href="#">105-115</a>                                                                     |
| <b>GRI 413: Local Communities 2016</b> | 413-1 | Operations with local community engagement, impact assessments, and development programs | Supporting Our Communities: Social Responsibility and Community Impact - Creating Positive Impact through Community Engagement Initiatives<br><a href="#">105-115</a> |

## Responsible Business Practice and Collaboration

|                                    |     |                               |                                                                 |
|------------------------------------|-----|-------------------------------|-----------------------------------------------------------------|
| <b>GRI 3: Material Topics 2021</b> | 3-3 | Management of material topics | Doing What's Right: Ethics in Action<br><a href="#">117-121</a> |
|------------------------------------|-----|-------------------------------|-----------------------------------------------------------------|

| Material Topics                          |            |                                                                                              |                                                                                    |                                |
|------------------------------------------|------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------|
| GRI Standard                             | Disclosure |                                                                                              | Section of Report and / or Explanation for Omission                                | Page Reference                 |
| Anti-corruption                          |            |                                                                                              |                                                                                    |                                |
| GRI 3: Material Topics 2021              | 3-3        | Management of material topics                                                                | Trust, in Every Transaction                                                        | <a href="#"><u>122-127</u></a> |
| GRI 205: Anti-corruption 2016            | 205-1      | Operations assessed for risks related to corruption                                          | Trust, in Every Transaction – Assessing Risks for Corruption across our Operations | <a href="#"><u>122-127</u></a> |
| GRI 205: Anti-corruption 2016            | 205-2      | Communication and training about anti-corruption policies and procedures                     | Trust, in Every Transaction – Anti-corruption Training                             | <a href="#"><u>122-127</u></a> |
|                                          | 205-3      | Confirmed incidents of corruption and actions taken                                          | Trust, in Every Transaction – Proven Incidents of Corruption and Actions Taken     | <a href="#"><u>122-127</u></a> |
| Data Governance, Security and Management |            |                                                                                              |                                                                                    |                                |
| GRI 3: Material Topics 2021              | 3-3        | Management of material topics                                                                | Protecting Your Data                                                               | <a href="#"><u>128-131</u></a> |
| GRI 418: Customer Privacy 2018           | 418-1      | Substantiated complaints concerning breaches of customer privacy and losses of customer data | Protecting Your Data - The Impact So Far                                           | <a href="#"><u>132-133</u></a> |

# Climate-Related Disclosure Index

| Code                                                            | Disclosure Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Location                                                                               |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| IFRS S1 General Requirements and S2 Climate-related Disclosures |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| General Requirements                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| S1.59                                                           | <b>General Requirements</b> – Describe the organisation’s sources of guidance and location of disclosures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | About this Report                                                                      |
| Judgements, Uncertainties and Errors                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| S1.74                                                           | <b>Judgements</b> - An entity shall disclose information about the judgements that it has made in the process of preparing its climate-related financial disclosures.                                                                                                                                                                                                                                                                                                                                                                                                                             | Powering Change: Our Energy and Climate Change Management                              |
| Governance                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| S2.06                                                           | <b>Governance</b> - The objective of climate-related financial disclosures on governance is to enable users of general-purpose financial reports to understand the governance processes, controls and procedures an entity uses to monitor, manage and oversee climate-related risks and opportunities.                                                                                                                                                                                                                                                                                           | Sustainability Governance<br><br>Climate-related Disclosures - Governance              |
| Strategy                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| S2.09-10, 12                                                    | <b>Climate-related risks and opportunities</b> - The objective of climate-related financial disclosures on strategy is to enable users of general-purpose financial reports to understand an entity’s strategy for managing climate-related risks and opportunities.                                                                                                                                                                                                                                                                                                                              | Climate-related Disclosures - Strategy                                                 |
| S2.14                                                           | <b>Strategy and decision-making</b> - An entity shall disclose information that enables users of general-purpose financial reports to understand the effects of climate-related risks and opportunities on its strategy and decision-making.                                                                                                                                                                                                                                                                                                                                                      | Climate-related Disclosures - Strategy                                                 |
| S2.22-23                                                        | <b>Climate resilience</b> - An entity shall disclose information that enables users of general-purpose financial reports to understand the resilience of the entity’s strategy and business model to climate-related changes, developments and uncertainties, taking into consideration its identified climate-related risks and opportunities. The entity shall use climate-related scenario analysis to assess its climate resilience using an approach that is commensurate with its circumstances. In providing quantitative information, the entity may disclose a single amount or a range. | Climate-related Disclosures - Strategy                                                 |
| Risk Management                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| S2.25(a), (b), (c)                                              | <b>Risk management</b> - The objective of climate-related financial disclosures on metrics and targets is to enable users of general-purpose financial reports to understand an entity’s performance in relation to its climate-related risks and opportunities, including progress towards any climate-related targets it has set, and any targets it is required to meet by law or regulation.                                                                                                                                                                                                  | Climate-related Disclosures – Risk Management                                          |
| Metrics and Targets                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                        |
| S2.29a(i);<br>S2.29a(iii-v)                                     | <b>Greenhouse gases</b> - An entity shall disclose information relevant to the cross-industry metric category of greenhouse gas emissions generated during the reporting period.                                                                                                                                                                                                                                                                                                                                                                                                                  | Powering Change: Our Energy and Climate Change Management<br><br>Reporting Methodology |

| Code                                                            | Disclosure Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Location                                             |
|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| IFRS S1 General Requirements and S2 Climate-related Disclosures |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                      |
| Metrics and Targets                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                      |
| <b>S2.29(b)-(g)</b>                                             | Other cross-industry metrics - An entity shall disclose the cross-industry metric categories of climate-related physical risks, transition risks, opportunities, capital deployment, internal carbon prices and remuneration, considering the aspects included in S2.B65. In preparing disclosures to meet the requirements in paragraph 29(b)–(g), an entity shall use all reasonable and supportable information that is available to it at the reporting date without undue cost or effort. | Climate-related Disclosures<br>– Metrics and Targets |
| <b>S2.32</b>                                                    | Industry-based metrics - An entity shall disclose industry-based metrics that are associated with particular business models, activities or other common features that characterise participation in an industry. In determining the industry-based metrics that the entity discloses, the entity shall refer to and consider the applicability of the industry-based metrics associated with disclosure topics described in the Industry-based Guidance on Implementing IFRS S2.              | Climate-related Disclosures<br>– Metrics and Targets |

# Climate-related Disclosures

## Assumptions, Uncertainties and Limitations

Fullerton Health’s climate scenario analysis is subject to a range of assumptions, uncertainties, dependencies, and limitations, including constraints affecting the implementation of mitigation and adaptation actions, most of which are outside the Group’s direct control. The analysis assumes ongoing technological advancement, sufficient market uptake of low carbon solutions, and a relatively stable policy and regulatory environment over the assessed time horizons.

| Types of Climate Scenarios       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scenarios used                   | Net Zero <sup>90</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Business as Usual (“BAU”) <sup>91</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Rationale for scenarios used     | This scenario is defined as a world with ambitious GHG emissions reduction which is in line with goals set out in the Paris Agreement. This scenario assumes that stringent controls are invoked to reduce emissions. This scenario supports the analysis of transition risks and opportunities, as well as informs our strategic positioning in a low-carbon economy.                                                                                                                                                                                                                          | This scenario is defined as a future with no action made to constrain greenhouse gas emissions (GHG) emissions leading to many countries leaving Paris Agreement. This scenario shows the worse-case outcome of the analysis. It allows us to test the resilience of the Company’s operations and strategy under adverse climate conditions.                                                                                                                                                                                                                                                      |
| Key assumptions in each scenario | <ul style="list-style-type: none"><li>Global warming is limited to 1.5°C</li><li>Immediate policy reaction</li><li>Fast technology change</li><li>Medium use of carbon dioxide removal</li><li>Medium variation in regional policy</li></ul>                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"><li>Global warming likely to exceed 3°C</li><li>No policy reaction</li><li>Slow technology change</li><li>Low use of carbon dioxide removal</li><li>Low variation on regional policy</li></ul>                                                                                                                                                                                                                                                                                                                                                                  |
| Geographical coverage            | Singapore, Philippines, Indonesia, Vietnam                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Time Horizons                    | <b>Physical Risk</b> <ul style="list-style-type: none"><li><b>2030 (Short-Term Planning)</b> Provides insights into near-term impacts and helps in immediate strategic planning and policy adjustments</li><li><b>2040 (Mid-Term Planning)</b> Balances between short-term and long-term impacts, aiding in medium-term strategic decisions and investments as well as assessing trends between 2030 and 2050</li><li><b>2050 (Long-Term Planning)</b> Essential for understanding long-term climate impacts, guiding sustainable development goals and long-term resilience planning</li></ul> | <b>Transition Risk</b> <ul style="list-style-type: none"><li><b>2028 (Short-Term Planning)</b> Provides insights into near-term impacts and helps in immediate strategic planning and policy adjustments</li><li><b>2030 (Mid-Term Planning)</b> Balances between short-term and long-term impacts, aiding in medium-term strategic decisions and investments as well as assessing trends between 2028 and 2050</li><li><b>2050 (Long-Term Planning)</b> Essential for understanding long-term climate impacts, guiding sustainable development goals and long-term resilience planning</li></ul> |

Key limitations relate to the availability, granularity, and quality of climate related data; access to low carbon building materials at commercially viable costs; the maturity and transparency of relevant markets; the availability and reliability of low carbon electrical infrastructure; and internal organisational capacity to plan and execute transition initiatives.

<sup>90</sup> In the Net Zero scenario, we reference RCP 2.6 for physical risks and the NGFS Net Zero 2050 scenario for transition risks.  
<sup>91</sup> These scenarios take reference from sources such as the Network for Greening the Financial System (NGFS) and Representative Concentration Pathways (RCPs). In the BAU scenario, we reference RCP 8.5 for physical risks and the NGFS Current Policies scenario for transition risks.

Uncertainties and limitations may affect the accuracy of projected outcomes and influence the timing, cost, and overall feasibility of Fullerton Health's mitigation and adaptation strategies. Actual outcomes may differ materially as climate science, technology, market conditions, and regulatory frameworks continue to evolve. Fullerton Health will continue to refine its analysis as data quality improves and as its capabilities and external conditions develop.

## Data Performance Tables (Philippines)

### Environmental Metrics

#### Energy Consumption and Greenhouse Gas (GHG) Emissions

|                                                                                | Avega    |        | Asalus   |          | Aventus  |          |
|--------------------------------------------------------------------------------|----------|--------|----------|----------|----------|----------|
|                                                                                | FY24     | FY25   | FY24     | FY25     | FY24     | FY25     |
| <b>Fuel Consumption (GJ)</b>                                                   | 460.97   | 450.62 | 2,418.00 | 2,735.79 | 244.81   | 240.86   |
| <b>Energy Consumption (MWh) – Electricity</b>                                  | 383.72   | 206.76 | 2,666.61 | 1,461.58 | 1,275.58 | 1,112.85 |
| <b>Energy Consumption (MWh) – Fuel</b>                                         | 128.05   | 125.17 | 671.66   | 759.95   | 68.27    | 66.91    |
| <b>Energy Intensity (MWh/m<sup>2</sup>)</b>                                    | 0.16     | 0.07   | 0.15     | 0.09     | 0.12     | 0.11     |
| <b>Scope 1 Emissions (tCO<sub>2</sub>e)</b>                                    | 34.07    | 33.08  | 176.46   | 200.07   | 17.85    | 17.59    |
| <b>Scope 2 Emissions (Location-based) (tCO<sub>2</sub>e)</b>                   | 266.11   | 143.39 | 1,870.37 | 1,026.02 | 884.62   | 771.76   |
| <b>Scope 2 Emissions Intensity (tCO<sub>2</sub>e/m<sup>2</sup>)</b>            | 0.09     | 0.05   | 0.11     | 0.06     | 0.11     | 0.07     |
| <b>Scope 3 Emissions (tCO<sub>2</sub>e)</b>                                    |          |        |          |          |          |          |
| <i>Category 1: Purchased goods and services (tCO<sub>2</sub>e)</i>             | 9,016.85 | 76.51  | 93.65    | 100.56   | 882.22   | 392.94   |
| <i>Category 2: Capital goods (tCO<sub>2</sub>e)</i>                            | 19.37    | 23.75  | 208.71   | 100.03   | 112.16   | 392.54   |
| <i>Category 4: Upstream transportation and distribution (tCO<sub>2</sub>e)</i> | 25.37    | 31.43  | 55.22    | 77.77    | 9.44     | 13.17    |
| <i>Category 5: Waste generated in operations (tCO<sub>2</sub>e)</i>            | NR       | NR     | 11.15    | 19.82    | 29.81    | 38.98    |
| <i>Category 6: Business travel (tCO<sub>2</sub>e)</i>                          | 6.45     | 22.01  | 40.36    | 103.74   | 11.82    | 42.16    |
| <i>Category 7: Employee commuting (tCO<sub>2</sub>e)</i>                       | 350.96   | 307.44 | 745.44   | 862.35   | 1,875.71 | 378.09   |
| <i>Total Scope 3 Upstream GHG emissions</i>                                    | 9,419.00 | 461.14 | 1,154.53 | 1,264.27 | 2,921.16 | 1,257.88 |

#### Waste Generation

| Type of waste generated             | Avega <sup>92</sup> |      | Asalus <sup>93</sup> |       | Aventus |       |
|-------------------------------------|---------------------|------|----------------------|-------|---------|-------|
|                                     | FY24                | FY25 | FY24                 | FY25  | FY24    | FY25  |
| <b>Hazardous waste (tonnes)</b>     | NR                  | NR   | NR                   | NR    | 54.00   | 58.52 |
| <b>Non-hazardous waste (tonnes)</b> | NR                  | NR   | 17.34                | 32.27 | 1.22    | 9.91  |
| <b>Total</b>                        | NR                  | NR   | 17.34                | 32.27 | 55.22   | 68.43 |

NR: Not Reported

<sup>92</sup> Waste data for Avega is not included in this report due to data unavailability.

<sup>93</sup> Asalus data only includes non-hazardous waste as there are no clinic operations

## Water Consumption

| Water consumption                   | Avega    |           | Asalus   |           | Aventus   |           |
|-------------------------------------|----------|-----------|----------|-----------|-----------|-----------|
|                                     | FY24     | FY25      | FY24     | FY25      | FY24      | FY25      |
| Water consumption (m <sup>3</sup> ) | 2,853.91 | 22,543.82 | 9,744.13 | 60,738.29 | 17,340.29 | 15,232.40 |

## Social Metrics

### Training Hours

|                                                              | Avega |        | Asalus |        | Aventus |        |
|--------------------------------------------------------------|-------|--------|--------|--------|---------|--------|
|                                                              | FY24  | FY25   | FY24   | FY25   | FY24    | FY25   |
| Total training hours                                         | 8,728 | 1,835  | 67,256 | 12,396 | 18,260  | 27,184 |
| Average training hours <sup>94</sup>                         | 17    | 3      | 30     | 6      | 15      | 21     |
| Percentage of employees who received skills-related training | 8.33% | 18.54% | 9.55%  | 20.72% | 0.50%   | 4.31%  |

### Work-related Ill Health and Injuries

|                                                                         | Avega   |           | Asalus    |           | Aventus   |           |
|-------------------------------------------------------------------------|---------|-----------|-----------|-----------|-----------|-----------|
|                                                                         | FY24    | FY25      | FY24      | FY25      | FY24      | FY25      |
| Fatalities for employees due to work-related ill health                 | 0       | 0         | 0         | 0         | 0         | 0         |
| Number of cases of recordable work-related ill health for employees     | 0       | 0         | 0         | 0         | 1         | 0         |
| Fatalities for non-employees due to work-related ill health             | 0       | 0         | 0         | 0         | 0         | 0         |
| Number of cases of recordable work-related ill health for non-employees | 0       | 0         | 0         | 0         | 0         | 0         |
| Total manhours worked                                                   | 935,110 | 1,057,222 | 3,766,428 | 3,809,015 | 1,723,305 | 3,312,192 |

### Female Representation in Senior Management Number of Employees in Senior Management

| Entity  | FY 2024 |        |       | FY 2025 |        |       |
|---------|---------|--------|-------|---------|--------|-------|
|         | Male    | Female | Total | Male    | Female | Total |
| Avega   | 6       | 2      | 8     | 5       | 2      | 7     |
| Asalus  | 19      | 12     | 31    | 17      | 14     | 31    |
| Aventus | 3       | 4      | 7     | 3       | 4      | 7     |

### Percentage of Female Representation in Senior Management for FY25

|                                                          | Avega | Asalus | Aventus |
|----------------------------------------------------------|-------|--------|---------|
| Percentage of female representation in senior management | 29%   | 45%    | 57%     |

<sup>94</sup> Average training hours for FY2024 were recalculated to follow computations indicated in GRI 404-1: Average hours of training per year per employee. Refer to our Reporting Methodology section for more details.

## Number of Employees by Entity, Contract Type, and Gender

| Entity  | Contract Type | FY 2024 |        |       | FY 2025 |        |       |
|---------|---------------|---------|--------|-------|---------|--------|-------|
|         |               | Male    | Female | Total | Male    | Female | Total |
| Avega   | Permanent     | 214     | 310    | 524   | 232     | 352    | 584   |
|         | Temporary     | 2       | 2      | 4     | 3       | 3      | 6     |
| Asalus  | Permanent     | 786     | 1,261  | 2,047 | 796     | 1,315  | 2,111 |
|         | Temporary     | 5       | 12     | 17    | 4       | 12     | 16    |
| Aventus | Permanent     | 319     | 853    | 1,172 | 322     | 860    | 1,182 |
|         | Temporary     | 3       | 17     | 20    | 36      | 106    | 142   |

## Number of Employees by Entity, Employment Type, and Gender

| Entity  | Employment Type | FY 2024 |        |       | FY 2025 |        |       |
|---------|-----------------|---------|--------|-------|---------|--------|-------|
|         |                 | Male    | Female | Total | Male    | Female | Total |
| Avega   | Full-Time       | 214     | 310    | 524   | 232     | 352    | 584   |
|         | Part-Time       | 3       | 1      | 4     | 3       | 1      | 4     |
| Asalus  | Full-Time       | 786     | 1,261  | 2,047 | 796     | 1,315  | 2,111 |
|         | Part-Time       | 59      | 103    | 162   | 40      | 69     | 109   |
| Aventus | Full-Time       | 319     | 853    | 1,172 | 322     | 860    | 1,182 |
|         | Part-Time       | 3       | 17     | 20    | 36      | 106    | 142   |

## Percentage of Employees by Entity, Contract Type, and Gender

| Entity  | Contract Type | FY 2024 |        | FY 2025 |        |
|---------|---------------|---------|--------|---------|--------|
|         |               | Male    | Female | Male    | Female |
| Avega   | Permanent     | 41%     | 59%    | 40%     | 60%    |
|         | Temporary     | 50%     | 50%    | 50%     | 50%    |
| Asalus  | Permanent     | 38%     | 62%    | 38%     | 62%    |
|         | Temporary     | 29%     | 71%    | 25%     | 75%    |
| Aventus | Permanent     | 27%     | 73%    | 27%     | 73%    |
|         | Temporary     | 15%     | 85%    | 25%     | 75%    |

## Percentage of Employees by Entity, Employment Type, and Gender

| Entity  | Employment Type | FY 2024 |        | FY 2025 |        |
|---------|-----------------|---------|--------|---------|--------|
|         |                 | Male    | Female | Male    | Female |
| Avega   | Full-Time       | 41%     | 59%    | 40%     | 60%    |
|         | Part-Time       | 75%     | 25%    | 75%     | 25%    |
| Asalus  | Full-Time       | 38%     | 62%    | 38%     | 62%    |
|         | Part-Time       | 36%     | 64%    | 37%     | 63%    |
| Aventus | Full-Time       | 27%     | 73%    | 27%     | 73%    |
|         | Part-Time       | 15%     | 85%    | 25%     | 75%    |



**FULLERTON**  
HEALTH

**FULLERTON HEALTH PTE LTD**

6 Raffles Boulevard  
#03-308 Marina Square  
Singapore 039594

Singapore

China

Hong Kong SAR

Indonesia

Malaysia

Philippines

Vietnam