

COVER SHEET																			
															<div style="display: flex; justify-content: space-between;"> 12397 </div> <div style="text-align: center;">S.E.C. Registration Number</div>				
P H I N M A C O R P O R A T I O N																			
(Company's Full Name)																			
L E V E L 1 2 - P H I N M A P L A Z A 3 9 P L A Z A D R I V E , R O C K W E L L C E N T E R M A K A T I																			
(Business Address: No. Street City/Town/Province)																			
R O L A N D O S O L I V E N Contact Person															8 7 0 0 1 0 0 Company Telephone Number				
<div style="display: flex; justify-content: space-between;"> 1 23 1 </div> Month Day Calendar Year			S E C 1 7 - C FORM TYPE										<div style="display: flex; justify-content: space-between;"> </div> Month Day Annual Meeting						
<div style="display: flex; justify-content: space-between;"> </div> Secondary License Type, If Applicable																			
C F D Dept. Requiring this Doc.										Amended Articles Number/Section									
<div style="border: 1px solid black; width: 100px; height: 20px;"></div> Total No. of Stockholders										<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <div style="border: 1px solid black; width: 100px; height: 20px;"></div> Domestic </div> <div style="width: 45%;"> <div style="border: 1px solid black; width: 100px; height: 20px;"></div> Foreign </div> </div>									
To be accomplished by SEC Personnel concerned																			
<div style="display: flex; justify-content: space-between;"> </div> File Number										<div style="border: 1px solid black; width: 100px; height: 20px;"></div> LCU									
<div style="display: flex; justify-content: space-between;"> </div> Document I. D.										<div style="border: 1px solid black; width: 100px; height: 20px;"></div> Cashier									
<div style="border: 1px solid black; width: 100%; height: 100px; display: flex; align-items: center; justify-content: center;"> STAMPS </div>																			
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SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C
CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. **November 27, 2025**

.....
Date of Report (Date of earliest event reported)

2. **12397**

3. **000-107-026-000**

.....
SEC Identification Number

.....
BIR Tax Identification No.

4. **PHINMA Corporation**

.....
Exact name of issuer as specified in its charter

5. **Metro Manila, Philippines**

6. (SEC Use Only)

.....
Province, country or other jurisdiction of
incorporation

.....
Industry Classification Code:

7. **Level 12 PHINMA Plaza, 39 Plaza Drive, Rockwell Center, Makati City** **1210**

.....
Address of principal office

Postal Code

8. **(632) 88700 100**

.....
Issuer's telephone number, including area code

9. **Not applicable.**

.....
Former name or former address, if changed since last report

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common Shares	336,325,265

11. Indicate the item numbers reported herein:

Please see enclosed Press Release.

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SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PHINMA Corporation
Registrant

November 27, 2025
Date



Rolando D. Soliven
Vice President – Group Corporate Governance
and Chief Compliance Officer

.....
Signature and Title

27 November 2025
PRESS RELEASE

PHINMA Community Housing breaks ground on inaugural Davao project

PHINMA Community Housing (CoHo), PHINMA Corporation's community housing segment, broke ground on its first project in Davao City. CoHo aims to provide low-income workers with affordable and dignified homes and is PHINMA's direct response to the country's estimated 6.5-million housing backlog.



L-R PHINMA Community Housing (CoHo) Directors EJ A. Qua Hiansen, Roberto M. Laviña, Eduardo A. Mendoza; President & CEO Luis M. Oquiñena; Chairman Ramon R. del Rosario Jr.; Directors Dr. Magdaleno B. Albarracin Jr., Dr. Chito B. Salazar, Happy A. Tan; Vice Chairman Raphael B. Felix led CoHo's ceremonial groundbreaking in Davao City.

Held in Nov. 20 at Tugbok District, the ceremonial groundbreaking and model unit blessing was led by PHINMA CoHo President and CEO Luis M. Oquiñena, PHINMA Corp. Chairman and CEO Ramon R. del Rosario, Jr., and their fellow CoHo Directors. The project will enable more than 500 underserved families to acquire their first houses.

"Here at PHINMA Community Housing, we want to fulfill the housing aspirations of low-income families by providing them homes they can call their own. It's not just about building houses—it's about giving these families safe, secure spaces where they can make their dreams come true and become part of a supportive, dignified community," said Mr. Oquiñena.



PHINMA CoHo President and CEO Luis M. Oquiñena shared the company's vision of fulfilling the housing aspirations of low-income families during his opening remarks at the ceremonial groundbreaking.

PHINMA CoHo seeks to provide a sustainable and holistic housing solution to transition minimum wage earners from rental housing to homeownership. The project also integrates shelter intentionally into a workers' community which offers amenities addressing this segment's needs such as a community-based enterprise,

daycare facility for children while their parents are at work, and skills training for residents who want additional sources of income.

"We are honored to celebrate PHINMA Community Housing's very first development here in Davao—a significant step for us as we expand our mission to more communities across the country," said Mr. del Rosario. "This project represents hope and opportunity—not just for the families who will live here, but for the broader Davao community that will benefit from a safer, stronger, and more inclusive environment."



PHINMA Corp. Chairman and CEO Ramon R. del Rosario, Jr. emphasized the Group's commitment to serving more communities in need with PHINMA Community Housing for low-income families, aiming to replicate PHINMA Education's success in catering to underserved students.

PHINMA Corp. Vice Chairman Dr. Magdaleno B. Albarracin, Jr. also emphasized the importance of putting the needs and aspirations of underserved families first in developing their new houses.

"The more important thing for us is to provide beautiful and affordable homes," said Dr. Albarracin. "We take care of our customers and our customers will take care of us...it's not only because of self-interest, because the profit will follow...importante na seryoso kami. Nagtatrabaho kami para magawa 'yung pangarap: ang magandang pangarap [na bahay]."



PHINMA Corp. Vice Chairman Dr. Magdaleno B. Albarracin, Jr. highlighted PHINMA Community Housing's approach of centering the needs and aspirations of low-income families in designing "beautiful and affordable" homes for them, leading to improved living conditions.

PHINMA Corporation is directly investing P250 million into PHINMA Community Housing, which also aims to replicate PHN's success in education in catering to the underserved.

PHINMA Community Housing expects to launch its units commercially in the first half of 2026.

ABOUT PHINMA COMMUNITY HOUSING

PHINMA Community Housing (CoHo), PHINMA Corporation's newest business unit centered on socialized housing, is a sustainable and holistic housing solution to transition minimum wage earners from rental housing to homeownership.

ABOUT PHINMA CORPORATION

PHINMA Corporation is a proudly Filipino conglomerate dedicated to making lives better and building the nation through successfully managing our businesses which are anchored on our core values of Integrity, Competence, Professionalism and Love of Country. Through our core businesses in education, construction materials, property development, hospitality, and community housing, we provide access to the essentials of dignified lives, uplift the underserved, and drive national progress.

As we continue our journey, 70 years and beyond, we reaffirm our belief that business must serve as a Force for Good—harnessing the transformative power of business to address social challenges and create a lasting impact.