



# PHINMA

*Making Lives Better*

## Q1 2026

## Investor Briefing

25 May 2026 : 4:00PM

# Speakers



**EJ Qua A. Hiansen**  
Chief Financial Officer



**Nanette P. Villalobos**  
VP and Treasurer



**Grace M. Purisima**  
Assistant Treasurer

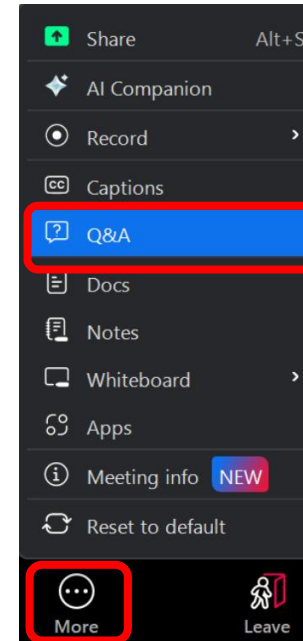
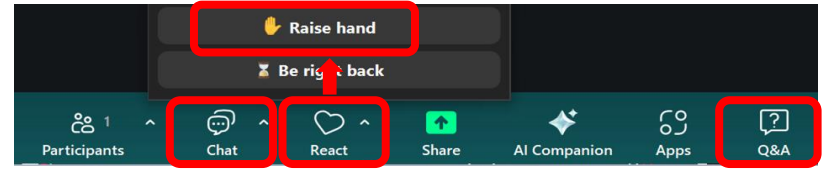


**Kara A. Albert**  
Investor Relations Officer

# Reminders

1. Please ensure that your microphone is on mute during the presentation proper.
2. The presentation will be followed by a Q&A session.
3. You may send your questions through the Q&A button, the chat box or “Raise hand” functions.

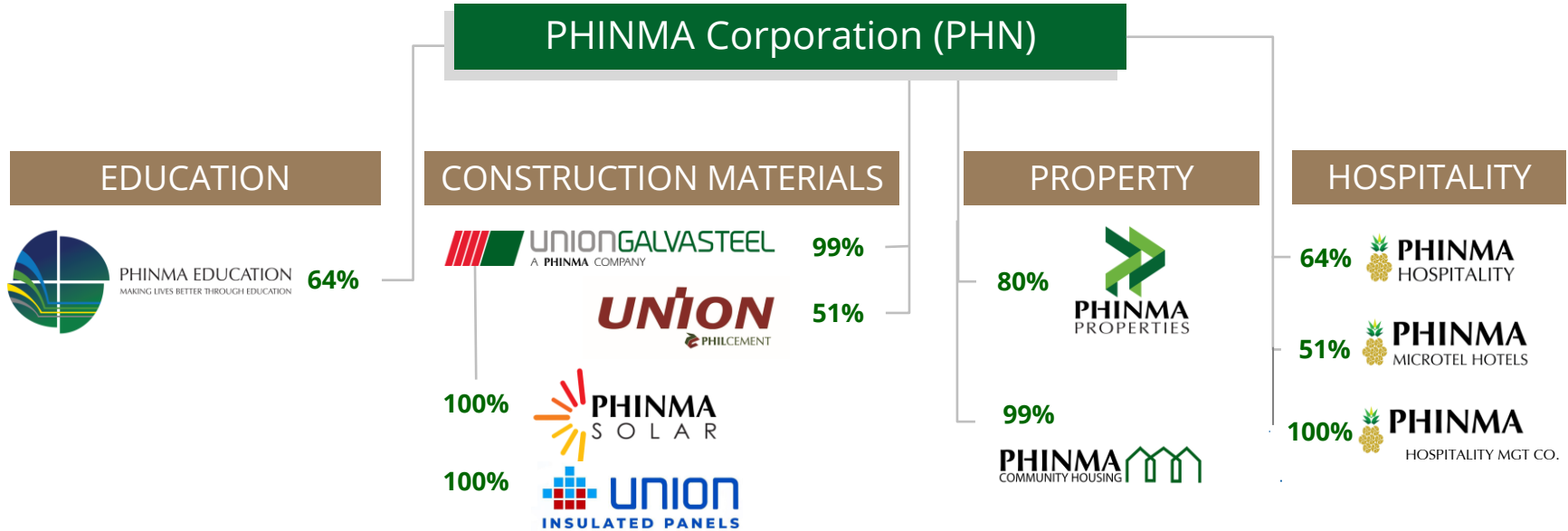
*Note: This briefing is being recorded for uploading to our website - [www.phinma.com.ph](http://www.phinma.com.ph).*





# PHINMA CORPORATION

# Organizational Tree



- Ownership in PEHI is 63.93%, reflective of new investment from KKR and Kaizenvest, as of December 31, 2025.
- Ownership in Philcement Corporation at 51%, reflective of new investment from Sumitomo Osaka Cement, as of January 16, 2026.
- PHN also own 100% of PHINMA Insurance Brokers Inc.
- PHN currently owns 24% of CWCHC as well as 36.23% of PHINMA Hospitality Inc. through its subsidiary, Asian Plaza, Inc.
- After next tranche of 1PHINMA Consolidation, PHN will own 99% of PPHC, 100% of PHINMA Hosp (latter will directly own >50% of CWHC).

# OUR STRATEGIC PRIORITIES

Focus on underserved markets

Provide essentials of a dignified life

Develop mission-driven professionals committed to long-term stewardship and impact

Maximize impact by leveraging synergies among our businesses, working with partners in serving the marginalized and supporting policies benefiting them



## EDUCATION

Broaden access to quality education by acquiring schools in the Philippines and Southeast Asia, while focusing on student completion in existing schools



## CONSTRUCTION MATERIALS

Support inclusive development by expanding construction materials for underserved markets and essential food infrastructure



## PROPERTY DEVELOPMENT

Advance regional growth by prioritizing property development projects in emerging cities such as Bacolod



## COMMUNITY HOUSING

Scale solutions for the socialized housing segment to address the country's massive backlog



## HOSPITALITY

Strengthen the availability of quality accommodations by growing the TRYP by Wyndham brand in the Philippines

## OUR STRENGTHS

**DEEP CUSTOMER INSIGHT:**  
Clear understanding of evolving customer needs and behaviors

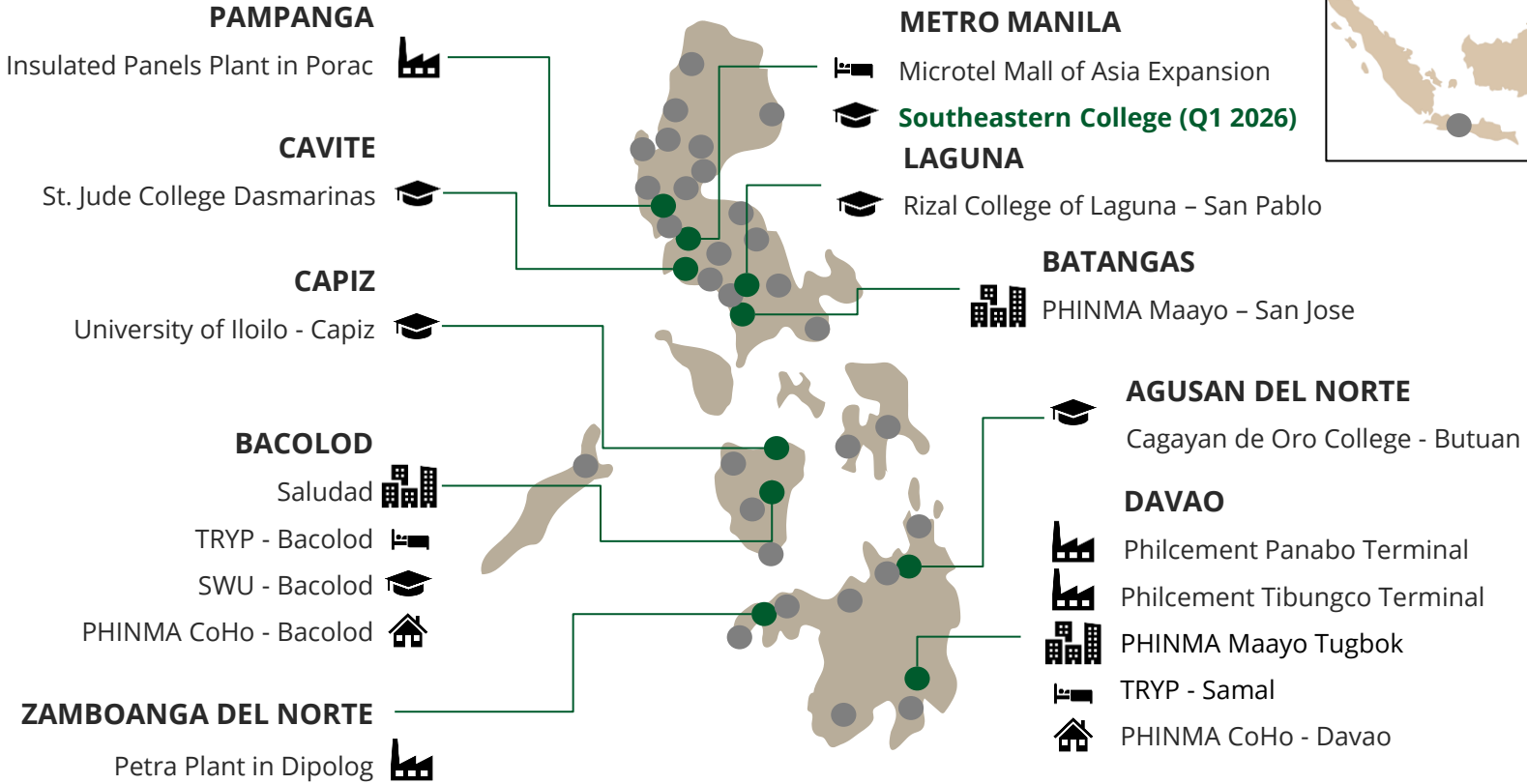
**EXPERIENCED EXPERTS WITH EXTENSIVE INDUSTRY KNOWLEDGE:**  
Proven leaders with deep expertise and a strong execution mindset

**STRATEGIC PARTNERSHIPS:**  
Partners who bring local know-how, global expertise and industry best practices

**DIVERSIFIED GEOGRAPHIC REACH:**  
Broad nationwide footprint across Strategic Business Units

# Expansion Initiatives

● Expansion Projects    ● Existing Locations



Results were primarily shaped by the strong performance of PHINMA Education, with PHINMA Solar Energy Corp., and PHINMA's Hospitality segment also contributing to earnings

<b>PHINMA Education Holdings Inc.</b>	3M 2026	3M 2025
<b>SBU Revenues</b>	2,340	2,098
<b>SBU Net Income</b>	1,125	907
<b>Net Income Attributable to Parent</b>	633	516
<b>PHINMA Construction Materials</b>	3M 2026	3M 2025
<b>SBU Revenues</b>	2,557	3,874
<b>SBU Net Income</b>	(24)	(69)
<b>Net Income Attributable to Parent</b>	(21)	(61)
<b>PHINMA Properties and Hospitality</b>	3M 2026	3M 2025
<b>SBU Revenues</b>	482	548
<b>SBU Net Income</b>	(223)	(95)
<b>Net Income Attributable to Parent</b>	(184)	(77)

\*Amounts in PHP million

## HIGHLIGHTS

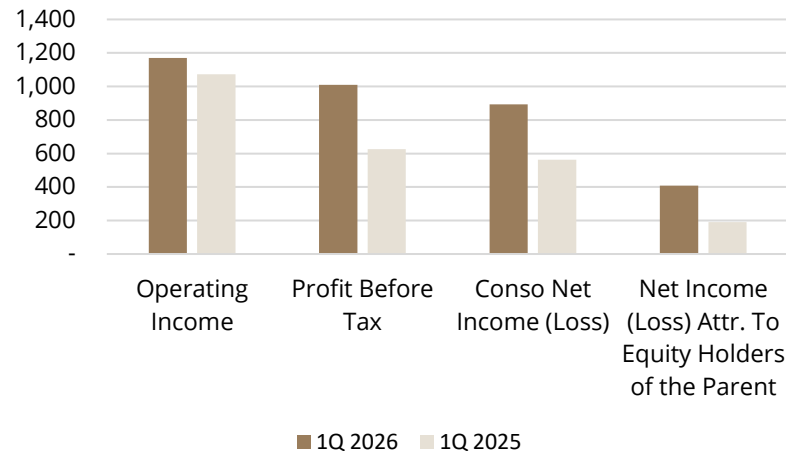
Jan – Mar 2026

- **PHINMA Education's** performance was driven by the 12% enrollment growth for SY25-26 and student retention efforts
- **PHINMA Construction Materials** welcomed an equity investment from Sumitomo Osaka Cement Corporation, reflecting confidence in the industry's long-term fundamentals despite continued near-term weakness
- **PHINMA Property Development** remained focused on its regional developments. Meanwhile, **PHINMA CoHo** is preparing to start construction of its first affordable housing project in Davao.
- **PHINMA Hospitality** benefited from increased demand from business and leisure activities which resulted to higher occupancy and room rates across multiple properties.

# PHINMA Corp. started the year stronger with improved profitability compared to the prior year

## 1Q 2026 Income Statement Highlights

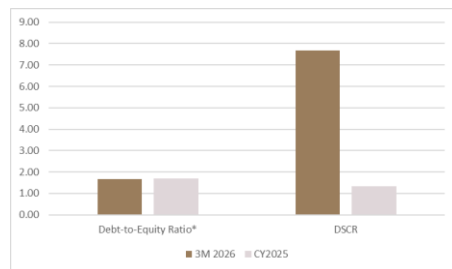
In PHP Mio	1Q 2026	1Q 2025	Movement (%)
Total Revenues	5,452	6,600	-17%
Cost of Sales	(3,392)	(4,503)	-25%
<b>Gross Profit</b>	<b>2,060</b>	<b>2,097</b>	<b>-2%</b>
Operating Expense	(890)	(1,024)	-13%
<b>Operating Income</b>	<b>1,170</b>	<b>1,073</b>	<b>9%</b>
Interest Expense	(503)	(447)	13%
Other Gains/Losses	342	(0)	
<b>Profit Before Tax</b>	<b>1,009</b>	<b>626</b>	<b>61%</b>
<b>Conso Net Income (Loss)</b>	<b>892</b>	<b>563</b>	<b>59%</b>
<b>Net Income (Loss) Attr. To Equity Holders of the Parent</b>	<b>407</b>	<b>191</b>	<b>113%</b>
<b>EPS</b>	<b>1.21</b>	<b>0.57</b>	



\*Amounts in the chart are in PHP Mn unless otherwise stated

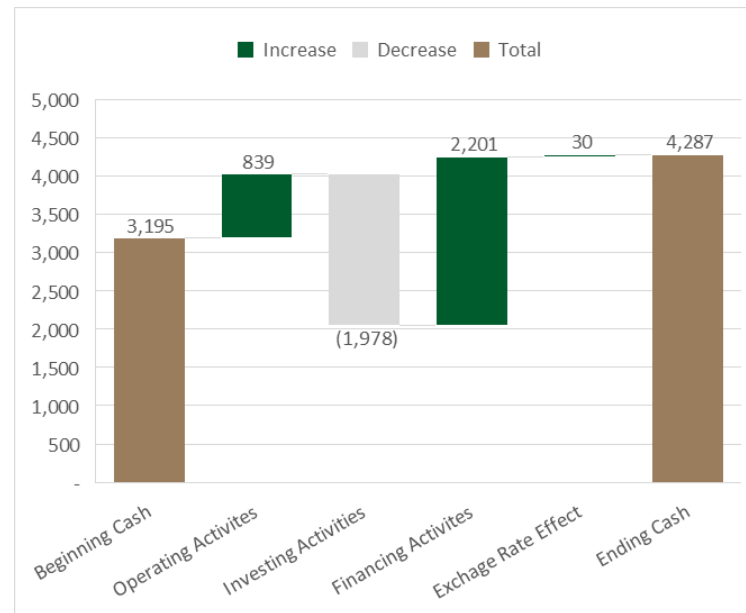
# Balance Sheet improved with higher cash and better debt coverage

	1Q 2026	CY 2025
<b>Cash &amp; Cash Equivalents</b>	<b>4,287</b>	3,195
<b>Total Assets</b>	<b>61,095</b>	59,393
<b>Total Liabilities</b>	<b>42,489</b>	42,685
<b>Total Equity</b>	<b>18,606</b>	16,708
<i>Amounts above are in PHP Mio</i>		
<b>Debt-to-Equity Ratio*</b>	<b>1.67</b>	1.70
<b>DSCR</b>	<b>7.68</b>	1.33



## Consolidated Cash Flows

(amounts in PHP mio)

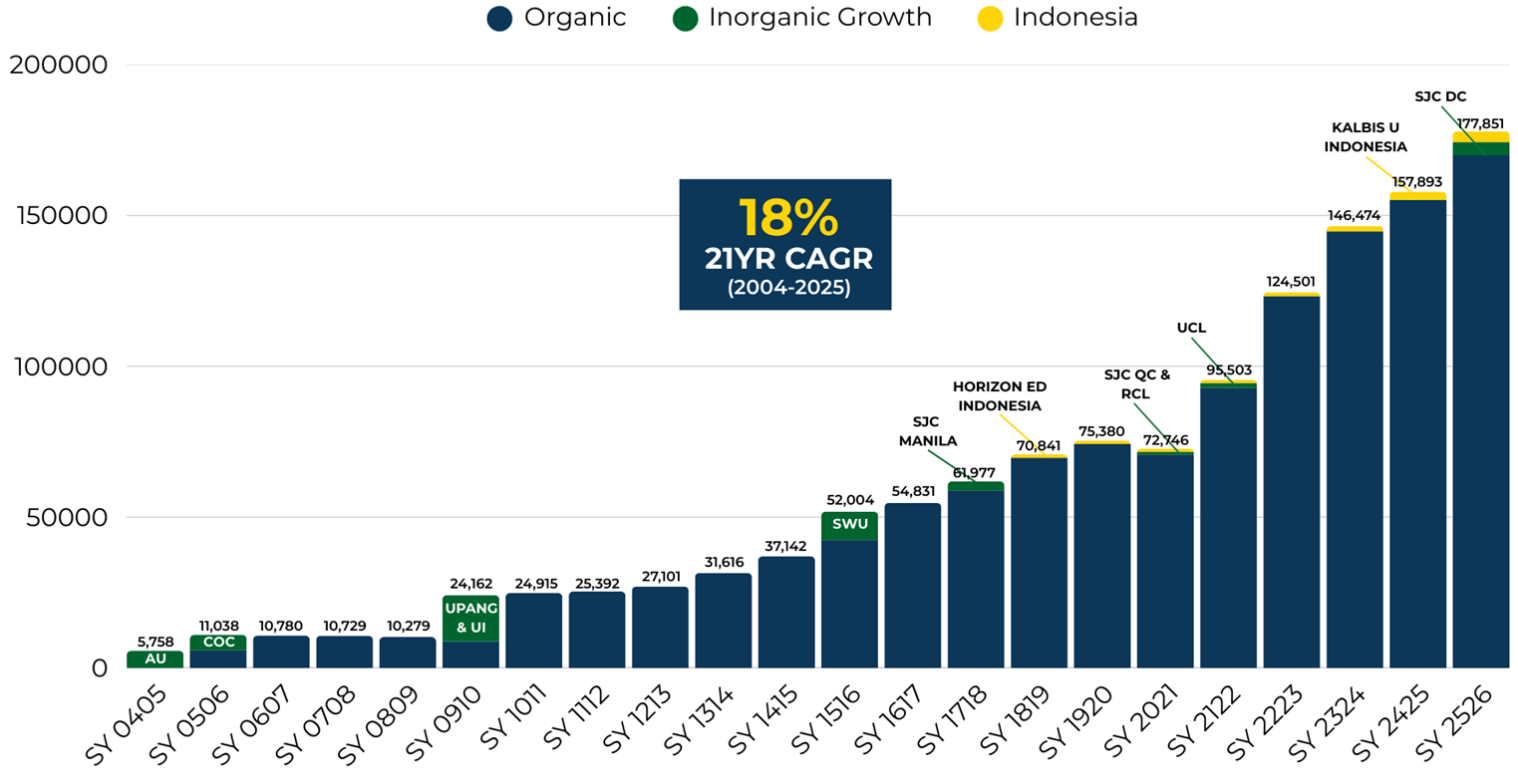


\*Debt-to-Equity ratio computed as Consolidated Total Interest-Bearing Debt/Consolidated Total Equity

*STRATEGIC BUSINESS UNIT*  
**PHINMA Education**



PHINMA EDUCATION:  
**21 years of consistent enrollment growth**



PHINMA EDUCATION:

## Continuing the journey with the acquisition of Southeastern College

**SOUTHEASTERN COLLEGE IS NOW PART OF**  
**PHINMA EDUCATION!**  
PASAY CITY CAMPUS

**NCR**  
PHINMA Saint Jude College  
Manila Campus  
Quezon City Campus: 18th Ave. & Aurora Blvd.

**LAGUNA**  
PHINMA Rizal College of Laguna  
Calamba  
PHINMA Union College of Laguna  
Sta. Cruz

**DASMARIÑAS**  
PHINMA Saint Jude College  
Dasmariñas

**NUOVA ECIJA**  
PHINMA Araullo University  
Cabanatuan Campus  
San Jose Campus  
South Campus

**PANGASINAN**  
PHINMA University of Pangasinan  
Dagupan Campus  
Urdaneta Campus

**ILOILO**  
PHINMA University of Iloilo  
Iloilo City

**CEBU**  
Southwestern University PHINMA  
Cebu City

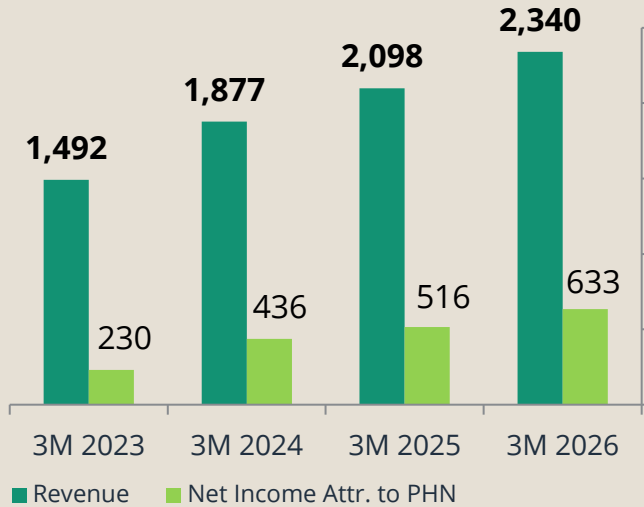
**INDONESIA**  
Horizon University Indonesia  
Karawang  
Kalbis University  
Jakarta

**CAGAYAN DE ORO**  
PHINMA Cagayan De Oro College  
Carmen Campus  
Puerto Campus  
Iligan Campus

**PHINMA EDUCATION**  
www.phinma.edu.ph

- 12<sup>th</sup> institution in the Philippines and 14<sup>th</sup> across the global network
- Will form part of the PHINMA Saint Jude College network in the National Capital Region, joining campuses in Manila and Quezon City
- Strengthens PHINMA Education's ability to serve about 80,000 students in southern Metro Manila and parts of Laguna and Cavite

## PHINMA EDUCATION



*\*Amounts in the chart are in PHP Mn*

**PHINMA Education's** consistent financial performance has been driven by student retention efforts and new acquisitions which have been bolstered by the entry of KKR and Kaizenvest

*STRATEGIC BUSINESS UNIT*

# **PHINMA Construction Materials Segment**



## Managing medium-term pressures, positioning for long-term growth

### HEADWINDS

- Continued impact of the flood control controversy on industry activity
- Heightened competition as players vie for market share due to reduced government infrastructure demand

### BRIGHT SPOTS

- Private sector construction remains resilient
- Rising demand for cold storage solutions across areas such as data centers, logistics, healthcare, and agriculture
- Elevated electricity costs reinforcing the value proposition of solar energy solutions



### STRATEGIC RESPONSE

- Expanding presence in Mindanao market
- Shifting focus toward higher-margin product segments
- Implementing disciplined cost optimization measures
- Maximizing advantages of wide distribution network and port access
- Refining commercial and industrial sales strategy to drive targeted growth

## PHINMA CONSTRUCTION MATERIALS SEGMENT:

# Strengthening its platforms through partnerships and focus on execution

### Philcement Corp. (PCC)

- Secured equity investment from Sumitomo Osaka Cement Corporation, reinforcing confidence in the industry's long-term fundamentals despite near-term headwinds
- Construction of Davao manufacturing and terminal facility is progressing

### Union Galvasteel Corporation (UGC)

- Sales recovered in March following softer demand in January–February
- Sharpened focus on project-driven demand, prioritizing higher-margin prime products

### Union Insulated Panel Corp. (UIPC)

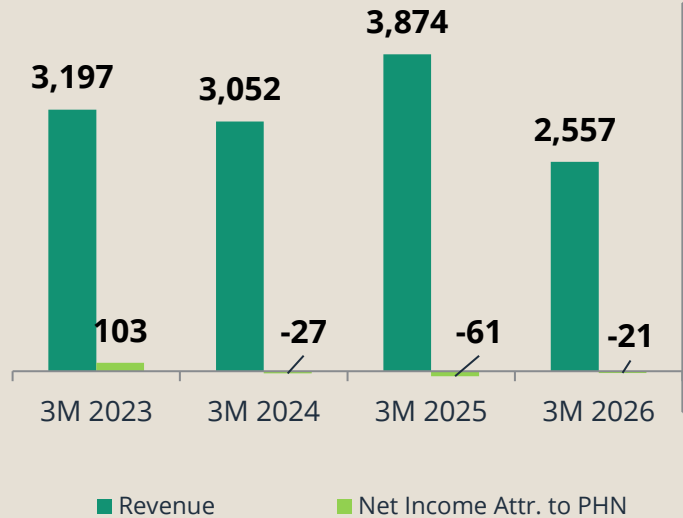
- Secured large-scale projects
- Construction of the insulated panel plant in Porac, Pampanga ongoing. Target completion in 2026.

### PHINMA Solar Energy Corp. (PSEC)

- Benefiting from growing demand for solar solutions as energy costs rise



## PHINMA CONSTRUCTION MATERIALS SEGMENT



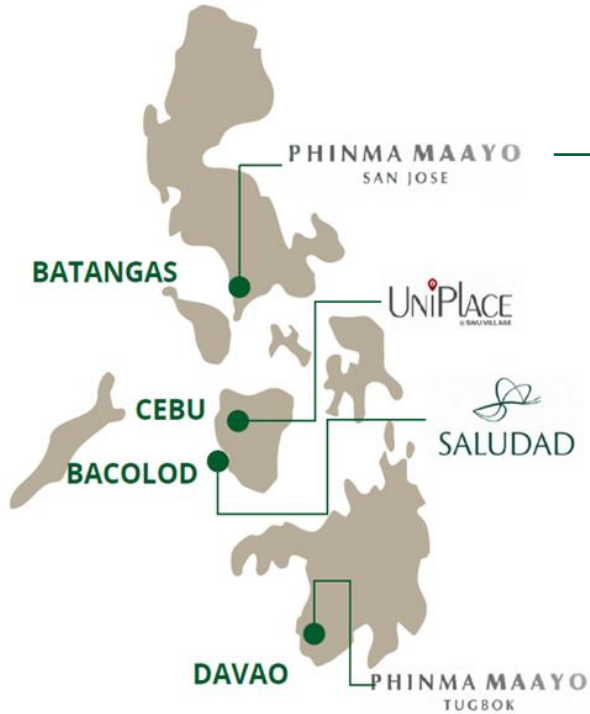
*\*Amounts in the chart are in PHP Mn*

**PHINMA Construction Materials Segment** is advancing its expansion strategy, backed by Sumitomo Osaka Cement's investment and rising demand for insulated panels and solar solutions even amid competitive and macro-economic headwinds.

*STRATEGIC BUSINESS UNIT*  
**PHINMA Property  
Development**



PHINMA PROPERTIES:  
**Making headway in key regional projects**

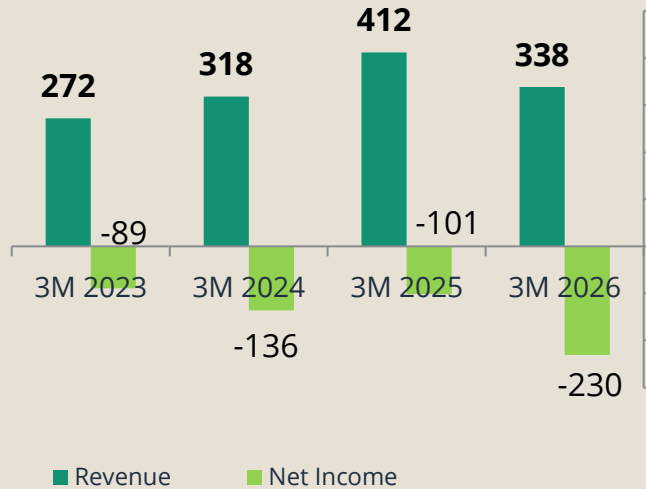


**PHINMA Maayo San Jose** held its groundbreaking for the Eliseo Clubhouse



PHINMA Properties, in partnership with JEPP Real Estate Co., broke ground on **Maayo Terraces**, a mid-rise residential condominium project in the Saludad Township

## PHINMA PROPERTY DEVELOPMENT



**PHINMA PROPERTY DEVELOPMENT** adopted a cash-focused strategy, leading to adjustments in construction pacing and unit booking timing to better weather the sectoral challenges and allocate resources to regional developments.

*\*Amounts in the chart are in PHP Mn*

*\*Net income is total net income for the SBU for comparability with previous years*

*STRATEGIC BUSINESS UNIT*  
**PHINMA Community  
Housing**



## PHINMA COMMUNITY HOUSING:

# Transitioning minimum wage earners from rental housing to home ownership



### Milestones

- Broke ground in PHINMA Tatag Davao Project last November 2025
- Targeting to start construction works by 2H 2026

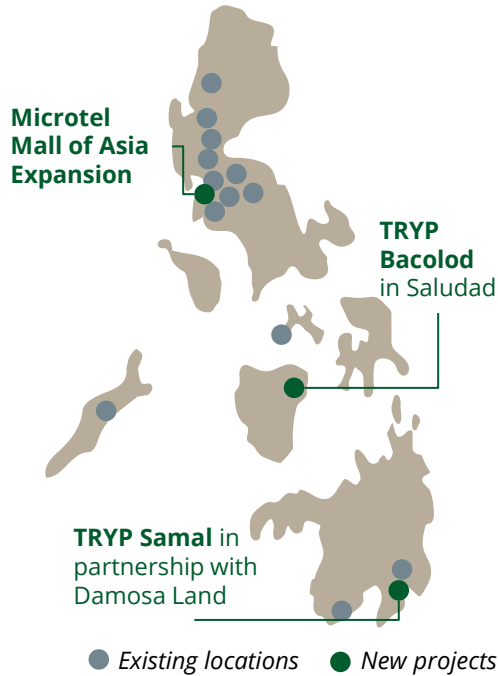
- **Innovation** : Creating a community:
  - Decent & Affordable Housing
  - Cohesive & Resilient Community
  - Skills Upgrading
  - Literacy and Nutrition
  - Community-based enterprise
- **Investment** : PHINMA Corp. is investing P250 mio in PHINMA CoHo

*STRATEGIC BUSINESS UNIT*

# **PHINMA Hospitality**



PHINMA HOSPITALITY:  
**Strengthening nationwide presence**



**TRYP by Wyndham**  
**BACOLOD**

Mar 04, 2026  
Groundbreaking

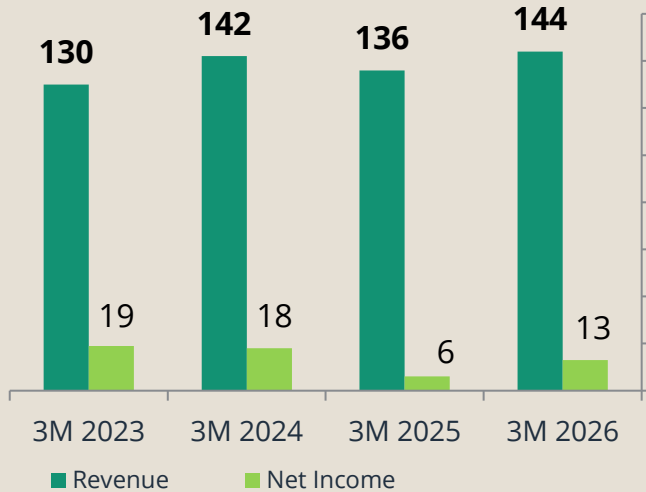


**TRYP by Wyndham**  
**SAMAL**

Jan 29, 2026  
Groundbreaking



## PHINMA HOSPITALITY



**PHINMA HOSPITALITY** improvement compared to the prior year was driven by increasing online bookings and event-related demand. Occupancy rates edged higher even with an increase in the average daily rates.

*\*Amounts in the chart are in PHP Mn*

*\*Net income is total net income for the SBU for comparability with previous years*



- Expand network through building capacity in existing schools and acquiring new schools in the country or within the region
- Improve enrollment rate and retention rate through various programs



- Continue to expand market presence in Mindanao by leveraging on the new facilities and partnerships
- Enhance the product mix and reduce operating costs to improve margins



- Focus on the key projects outside Metro Manila
- Venture into townships outside Metro Manila (Bacolod), synergy of PPHC with Education and Hospitality Group



- Launch community housing projects through PHINMA CoHo, with pilot projects in Davao and Bacolod



- Leverage on events in the Mall of Asia area and to attract domestic tourist while international market is recovering
- Expand TRYP Hotels, with first expansion in Bacolod Township

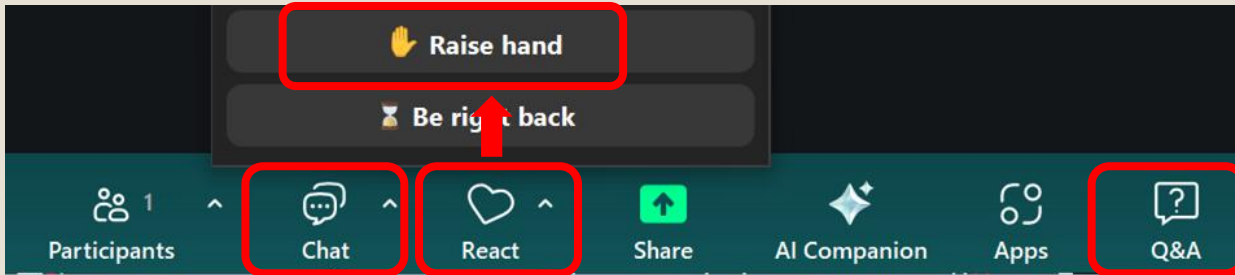


#### Strategic Focus:

- Leverage on the inherent synergies among the business units
- Invest in businesses or projects aligned with serving the underserved market

# Q&A

*You may send your questions through the Q&A button, chat box or raise your hand.*



For further information:



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PSE: PHN

# Thank you!

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