PHINMA

Making Lives Better

Q2 2026
Investor Briefing

24 Aug 2026 : 4:00PM

Speakers

EJ Qua Hiansen
Chief Financial Officer

Andre Ramirez
Investment Portfolio Manager

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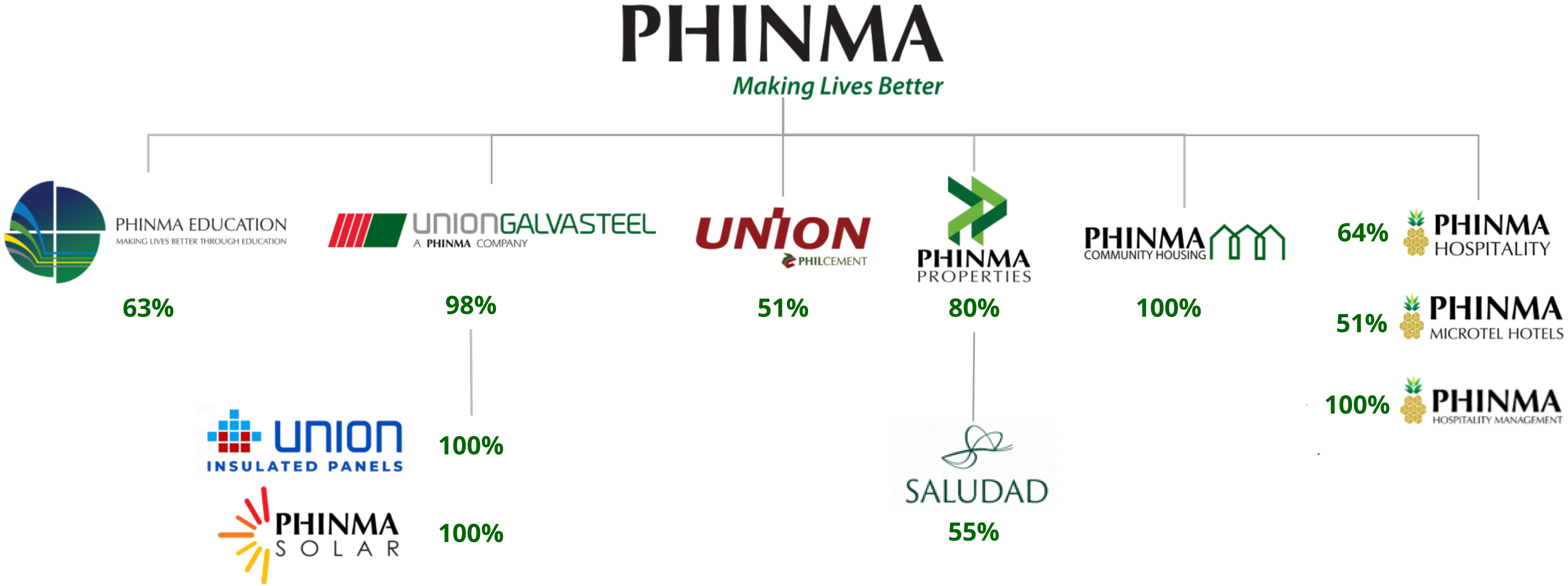
Investor Relations Officer

PHINMA CORPORATION

PHN Portfolio



- *PHN ownership in Saludad Project is via PPHC Ownership (55%) in JEPP Property Corporation*
- *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 CWCHC).*
- *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 owns 100% of PHINMA Insurance Brokers Inc.*

The first half saw a stronger operational performance, but results were also tempered by a weak external environment

PHINMA Education Holdings Inc.	6M 2026	6M 2025
SBU Revenues	3,119	2,742
EBITDA	1,358	966
SBU Net Income	820	558
Net Income Attributable to Parent	461	305

PHINMA Construction Materials	6M 2026	6M 2025
SBU Revenues	5,286	6,876
EBITDA	482	467
SBU Net Income	(15)	(87)
Net Income Attributable to Parent	(19)	(91)

PHINMA Properties and Hospitality	6M 2026	6M 2025
SBU Revenues	999	926
EBITDA	49	61
SBU Net Income	(365)	(302)
Net Income Attributable to Parent	(312)	(242)

**Amounts in PHP million*

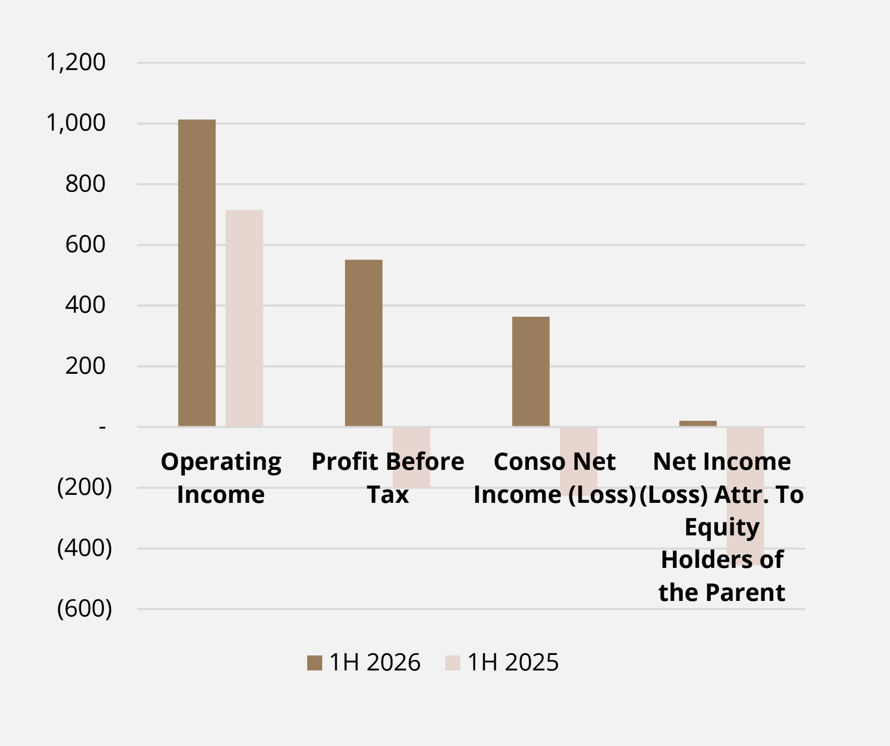
HIGHLIGHTS
Apr – Jun 2026

- **PHINMA Education**'s performance was driven by sustained enrollment growth, cost management, and student completion initiatives
- **PHINMA Construction Materials** focused on operational efficiency, margin enhancement, and strategic growth investments, while leveraging on growing solar adoption and demand for insulated panels
- **PHINMA Property Development** prioritized its regional developments led by Saludad in Bacolod while, **PHINMA CoHo's (Community Housing)** focus was on the preparation and land development works of the PHINMA Tatag socialized housing project in Davao
- **PHINMA Hospitality** delivered a stable performance, supported by domestic leisure travel and sustained demand from corporate guests

First half profitability was driven by improvements in operational efficiency and one-off gains

1H 2026 Income Statement Highlights

In PHP Mio	1H 2026	1H 2025
Total Revenues	9,548	10,821
Cost of Sales	(6,569)	(7,940)
Gross Profit	**2,979**	**2,881**
Operating Expense	(1,966)	(2,166)
EBITDA	**2,064**	**1,332**
Operating Income	**1,014**	**715**
Interest Expense	(921)	(865)
Other Gains/Losses	458	(50)
Profit Before Tax	**551**	**(200)**
Conso Net Income (Loss)	**363**	**(227)**
Net Income (Loss) Attr. To Equity Holders of the Parent	**20**	**(455)**
EPS	**0.06**	**(1.35)**



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

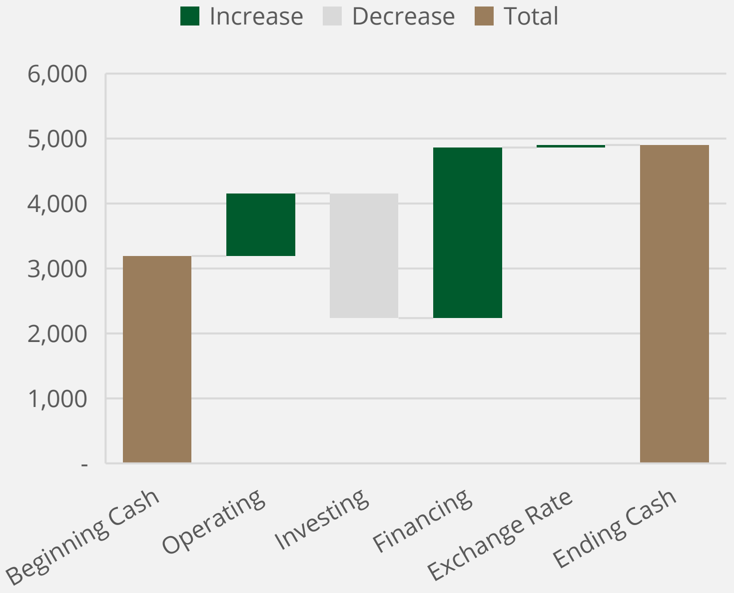
Consolidated balance sheet remains supported by operational and financing inflows

	As of June 2026	As of Mar 2026
Cash & Cash Equivalents	**4,721**	4,287
Total Assets	**62,457**	61,095
Total Liabilities	**43,540**	42,489
Total Equity	**18,917**	18,606

Amounts above are in PHP Mio

Debt-to-Equity Ratio*	**1.69**	1.67
DSCR	**3.20**	7.68

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 Construction Materials Segment

PHINMA CONSTRUCTION MATERIALS SEGMENT:
UGC and UIPC take part in the government’s Learning Continuity Spaces initiative

Learning Continuity Spaces (LCS)

- Resilient facilities that allow classes to go on despite weather disruptions (e.g. typhoons)
- Backed by a P3.5 bio allocation under the Basic Education Facilities Fund

UNIONGALVASTEEL A PHINMA COMPANY

UGC won **358** out of the 790 LCS projects released to LGUs

UNION INSULATED PANELS

UIPC won **26** out of the 790 LCS projects released to LGUs

Project implementations will enable more resilient learning environments, while expanding UGC and UIPC’s participation in government infrastructure programs

Bansalan, Davao

Bogo, Cebu

Santiago, Ilocos Sur


Casiguran, Sorsogon

PHINMA CONSTRUCTION MATERIALS SEGMENT:

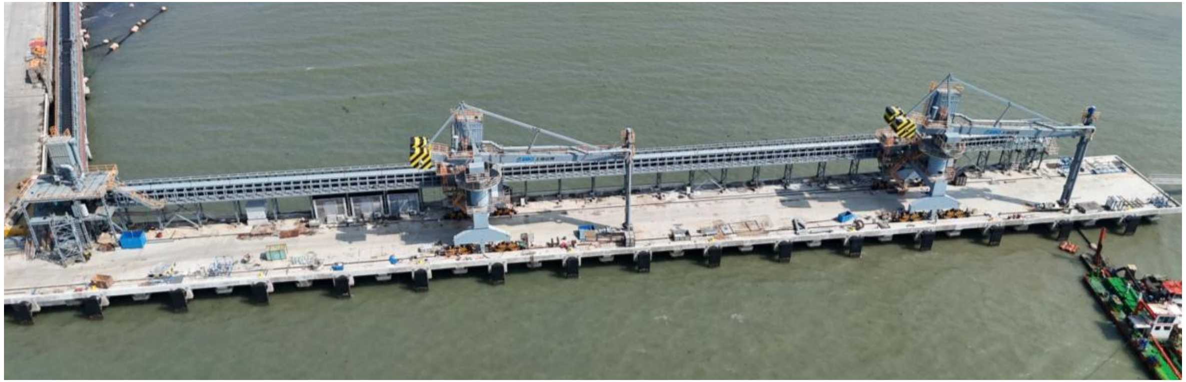
Key Projects Advancing Toward Commercial Operations

UNION PHILCEMENT

Panabo Cement Facility:

- Ongoing installation of Panabo Terminal
- Commissioning scheduled on Q4 2026

Enhances cement distribution capabilities and logistics efficiency, supporting market expansion and future volume growth



PHINMA SOLAR

Green Energy Auction Program (GEAP) Projects:

- GEOMAX – successfully energized as a load; final registrations underway
- C-TEKNIK 1 - progressing towards energization
- C-TEKNIK 2 - interconnection facilities under development

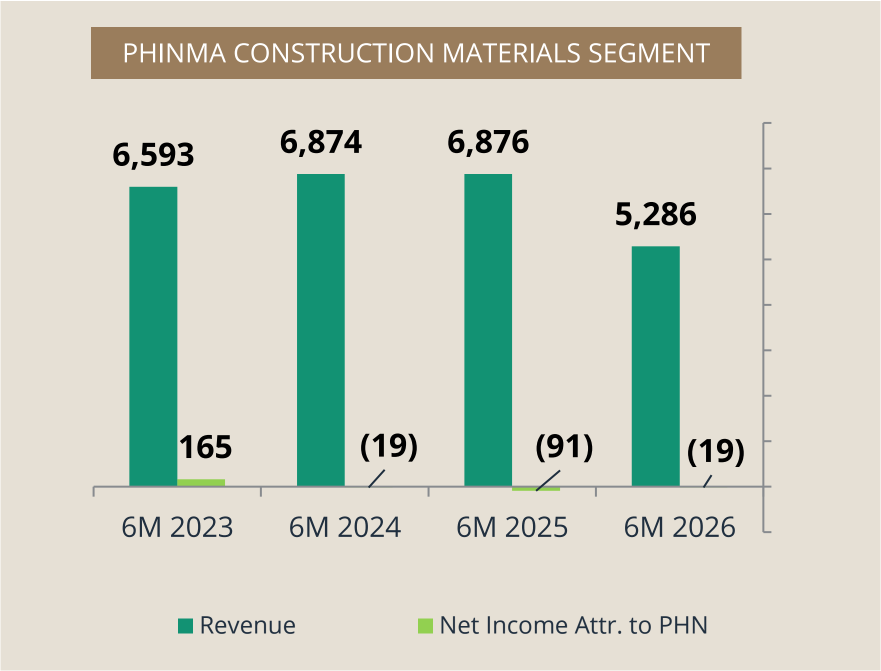
Supports the country's drive to increase renewable energy generation

UNION INSULATED PANELS

State-of-the-Art Insulated Panel Manufacturing Facility:

- 1 mio sqm capacity
- Porac, Pampanga
- Target completion : 2026

Bolsters ability to capture growing demand for energy-efficient building solutions across cold chain, agricultural, and industrial, sectors.



**Amounts in the chart are in PHP Mn*

PHINMA Construction Materials Segment prioritized operational efficiencies, margin improvement and completion of expansion projects

STRATEGIC BUSINESS UNIT

PHINMA Education

PHINMA EDUCATION:

School Year 2026-2026 Highlights

177,851 Students
(+947 with PHINMA Southeastern College)

83% Freshmen Cohort Retention

25,414 Graduates

Board Passing Rate
PH : 92%
ID : 99%

Topnotchers
PH : 43

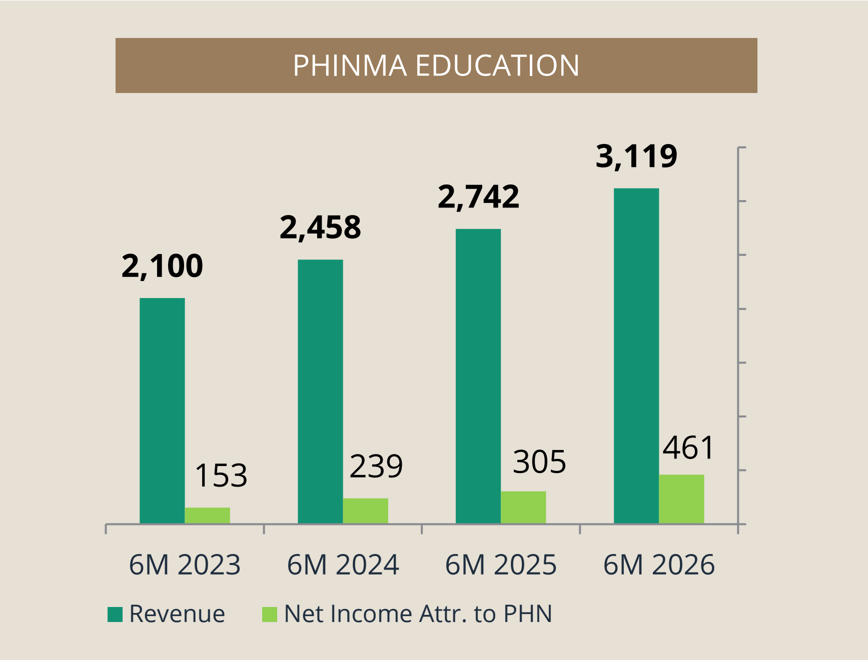
Employment Rate
PH : 77%
ID : 84%

**Graduates do not include Indonesia*

New campuses opened:
- PHINMA University of Iloilo in Roxas
- PHINMA Cagayan de Oro College in Butuan

New network addition:
- Southeastern College in Pasay

Expands PHINMA Education's footprint and student capacity, supporting continued enrollment growth



*Amounts in the chart are in PHP Mn

PHINMA Education continues to be supported by enrollment growth, stronger student retention, contributions from acquired institutions, and prudent cost management which strengthens the sustainability of its schools

STRATEGIC BUSINESS UNIT

PHINMA Property Development

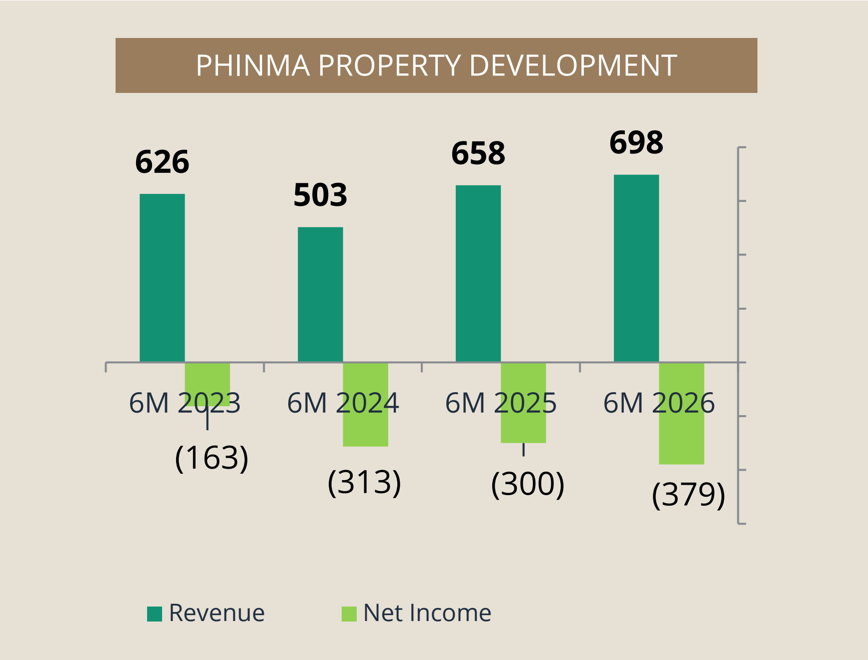
PHINMA PROPERTIES:

Saludad Township in focus

The Saludad Township capitalizes on Bacolod's growth, driving future residential sales, commercial activity, and long-term value creation

Land development percentage of completion at **54%**

Maayo Terraces: Ongoing excavation, rebar fabrication, foundation concrete pouring



*Amounts in the chart are in PHP Mn
*Net income is total net income for the SBU for comparability with previous years

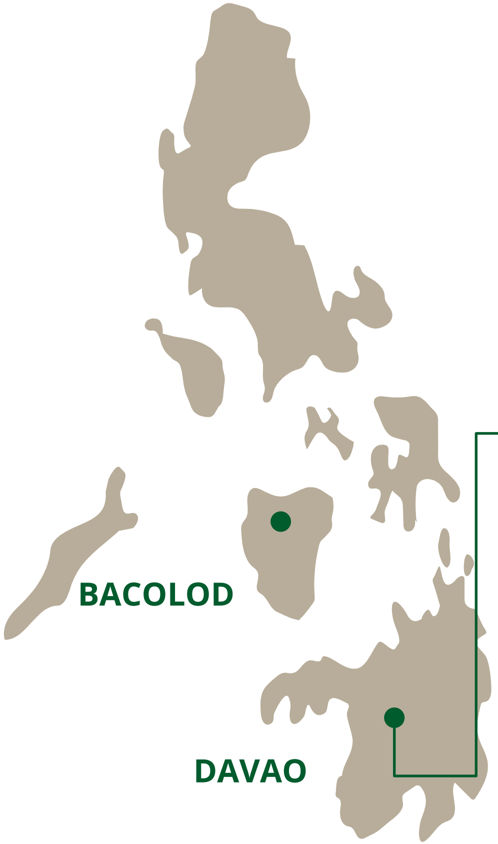
PHINMA PROPERTY DEVELOPMENT continued to adapt to challenging market conditions pivoting towards long-term opportunities in regional projects that contribute to addressing the country's housing backlog

STRATEGIC BUSINESS UNIT

PHINMA Community Housing

PHINMA COMMUNITY HOUSING:

Ongoing land development works in Davao project site



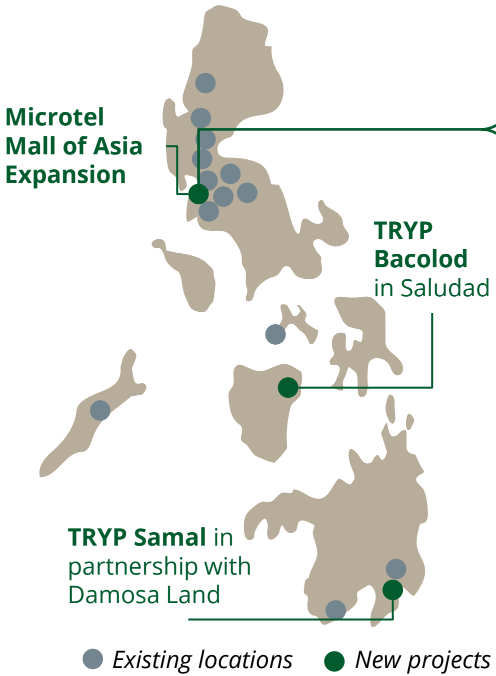
Delivers affordable housing for minimum-wage earners in Davao while creating meaningful social impact in underserved communities.

STRATEGIC BUSINESS UNIT

PHINMA Hospitality

PHINMA HOSPITALITY:

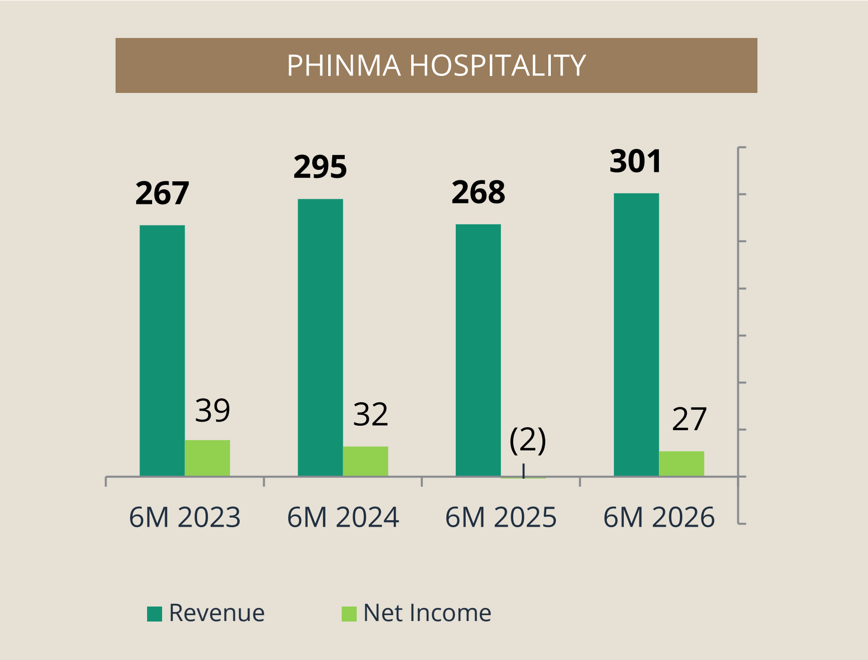
Microtel MOA Expansion expected to be complete by next year



Building A

Building B

Adds 100 rooms to capitalize on strong demand in the Mall of Asia area, supporting higher occupancy and increased revenues



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PHINMA HOSPITALITY saw better results amid demand from the domestic travel and MICE (meetings, incentives, conventions, events) space which led to higher occupancy and room rates

PHINMA EDUCATION
MAKING LIVES BETTER THROUGH EDUCATION

- Expand access through selective acquisitions and campus expansions across the Philippines and Southeast Asia
- Drive sustainable growth through improved student retention and completion outcomes

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UNION PHILCEMENT
PHINMA SOLAR
union INSULATED PANELS

- Target underserved Mindanao market though the Panabo facility
- Leverage on increased demand for solar and insulated panel solutions

PHINMA PROPERTIES
PHINMA COMMUNITY HOUSING

- Prioritize the expansion of Saludad and other regional developments while evolving the business to adapt to changing market conditions
- Capture underserved housing demand through scalable and mission-aligned community housing solutions

PHINMA HOSPITALITY
PHINMA MICROTEL HOTELS
PHINMA HOSPITALITY MANAGEMENT

- Capture tourism and MICE demand by increasing franchises and expanding capacity in Microtel MOA

PHINMA
Making Lives Better

- Drive portfolio value creation by leveraging shared capabilities and accelerating the growth of socially impactful businesses.
- Strengthen the balance sheet through a more resilient capital structure and disciplined cash generation

For further information:

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Thank you!