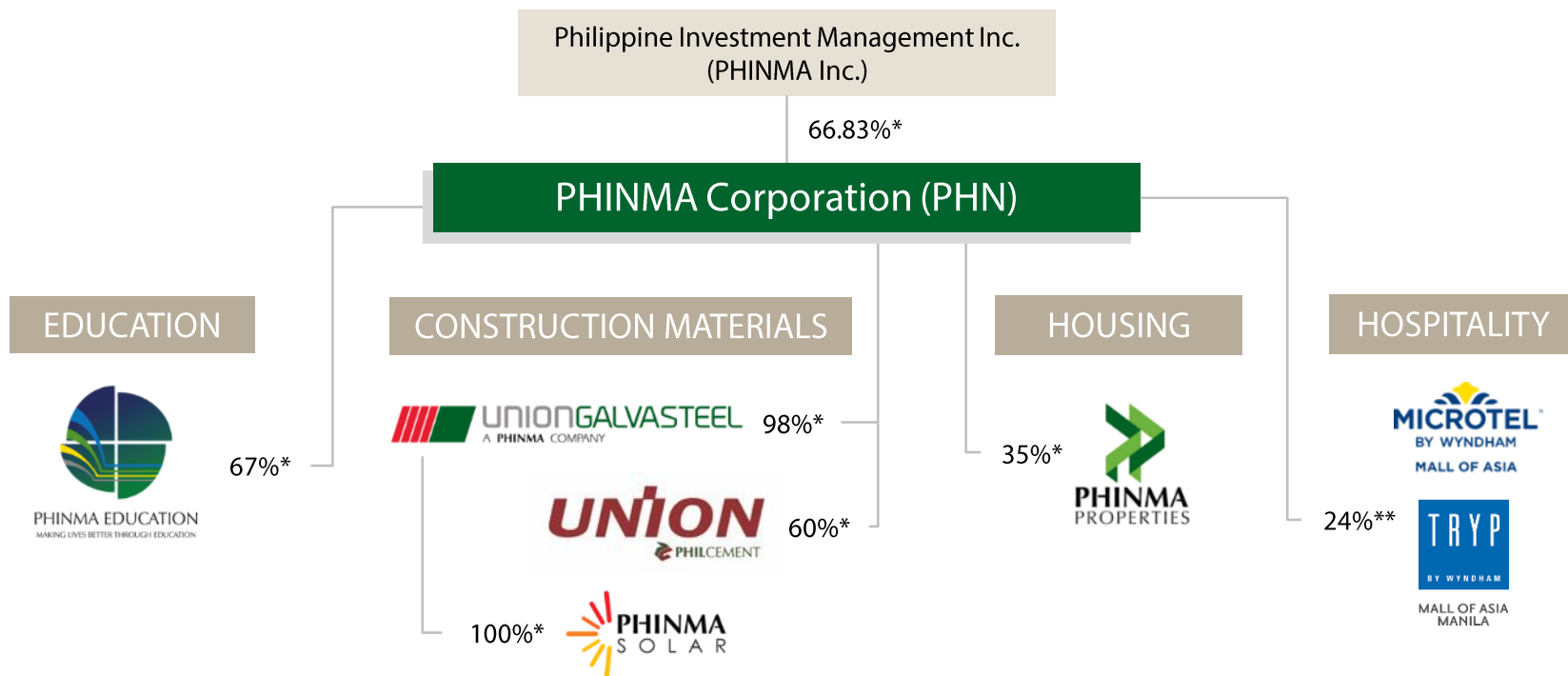




PHINMA Corporation

1H 2022 Earnings Call

12 August 2022



* Ownership as of 31 July 2022

** PHN owns 24% of Coral Way City Hotel Corporation (CWCHC). CWCHC owns Microtel Mall of Asia and Krypton Esplanade Hotel Corporation, owner of TRYP Mall of Asia. PHN also owns 36.23% of PHINMA Hospitality Inc., the PHINMA Group's hospitality arm, through Asian Plaza, Inc.

Consolidated Revenue

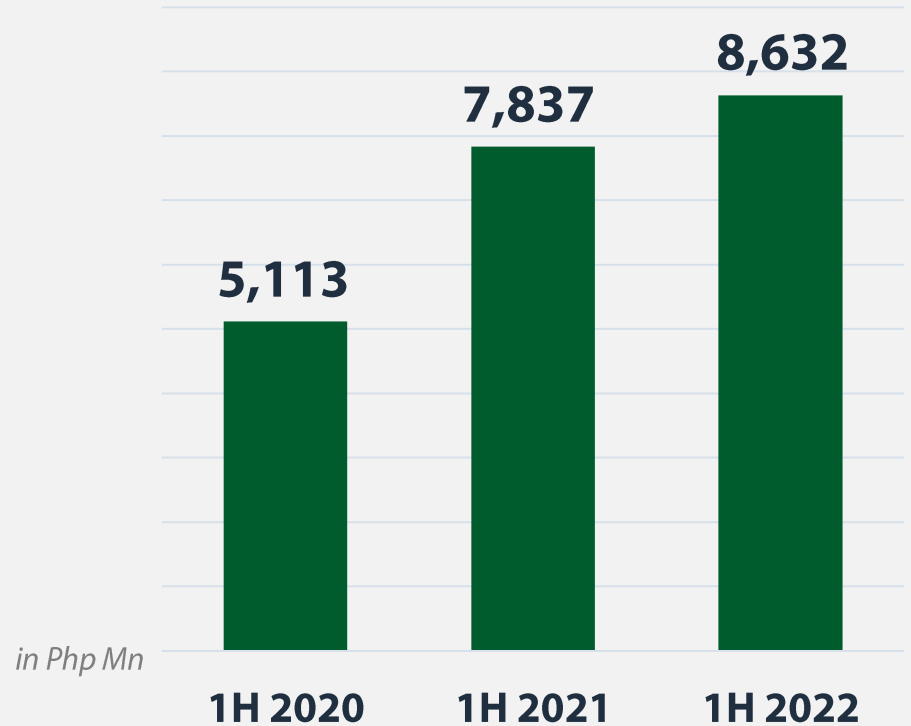
CONSOLIDATED

10%

YoY growth

11%

3Y* CSAGR



*1H2020 – 1H2022

Consolidated Revenue

EDUCATION

-7%

YoY decline

9%

3Y* CSAGR

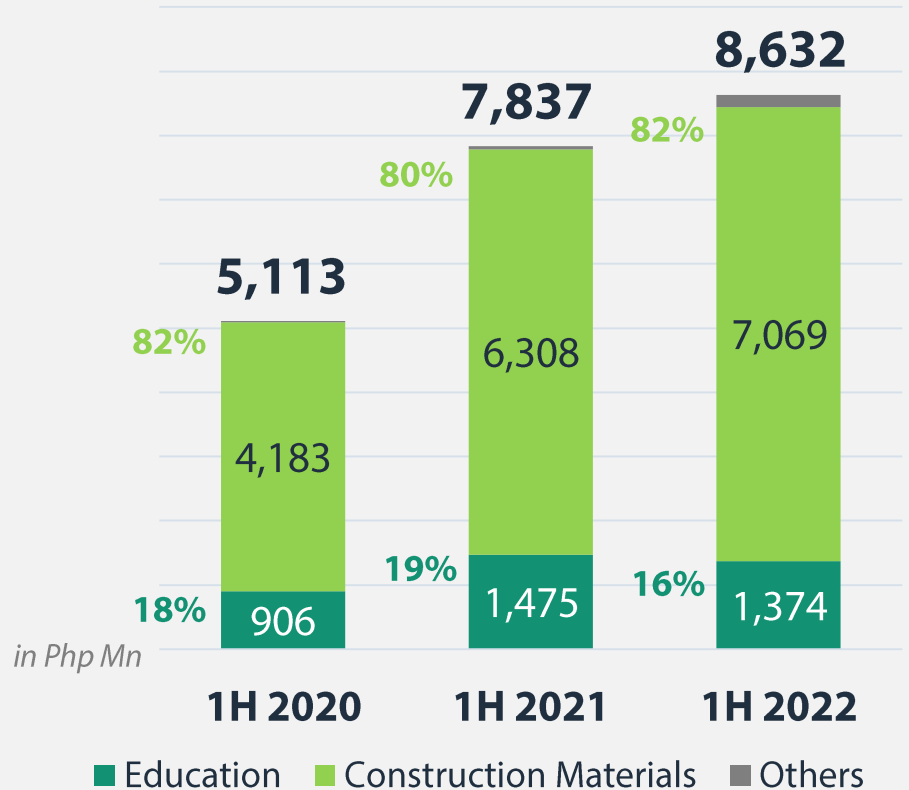
CONSTRUCTION MATERIALS

12%

YoY growth

11%

3Y* CSAGR



*1H2020 – 1H2022

Consolidated Net Income

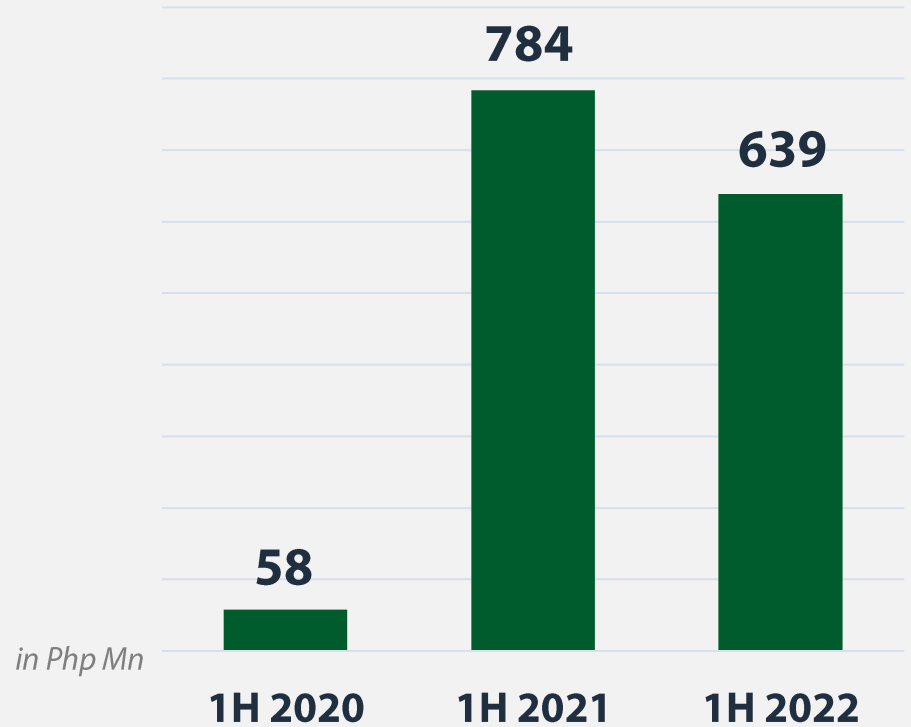
CONSOLIDATED

-18%

YoY decline

62%

3Y* CSAGR



*1H2020 – 1H2022

Consolidated Net Income

EDUCATION

-73%

YoY decline

71%

3Y* CSAGR

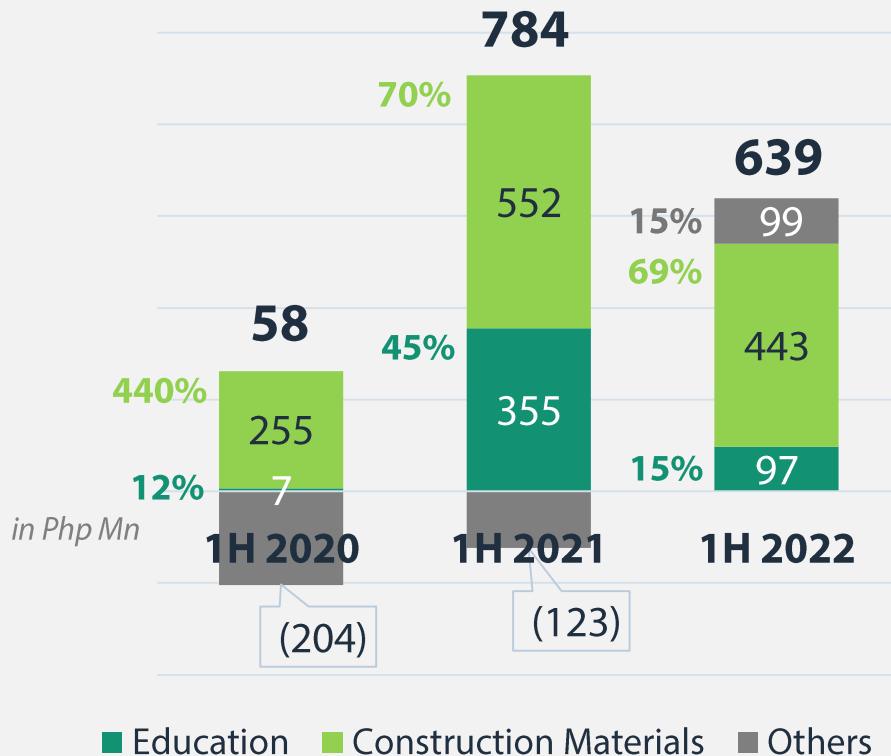
CONSTRUCTION MATERIALS

-20%

YoY decline

12%

3Y* CSAGR



*1H2020 – 1H2022

Consolidated Financial Position

DEBT PROFILE (PHN PARENT)

3.19 yrs.

Wtd. avg.
debt maturity

4.51%

Wtd. avg.
cost of debt

DEBT PROFILE (PHINMA GROUP)

3.97 yrs.

Avg. debt maturity

5.78%

Avg. cost of debt

	CY2021	1H 2022
Total Assets	30.1	30.5
Investments held for trading	1.3	1.8
PPE	10.5	10.9
Total Liabilities	20.1	20.4
Total Equity	9.9	10.1
Total Equity attr. to Parent	7.5	7.6
Current Ratio	1.71	1.74
Debt Equity Ratio	2.03	2.01
Book Value per Share	27.46	27.91

in Php Bn

Operational Highlights



INVESTMENT IN PHINMA PROPERTIES

- Additional investment of up to **P420 M**
- **Township division** with a first project in the **Visayas** region
- Increases PHN's ownership in PPHC to up to **52%** (from 35%)

Near city centers
Medium rise buildings



Next wave cities
Residential



Emerging cities
Townships



For further information:



Investor Relations

investorrelations@phinma.com.ph



www.phinma.com.ph



[PSE: PHN](#)

This presentation contains certain forward-looking statements with respect to the financial condition, results of operations and businesses of PHINMA Corporation (“PHINMA” or “PHN”). Such forward looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results or performance of PHINMA to be materially different from any future results or performance expressed or implied by such forward looking statements. Such forward looking statements were based on numerous assumptions regarding PHINMA’s present and future business strategies and the political and economic environment in which PHINMA will operate in the future.

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Annex

Making lives better by educating underserved youth



PHINMA EDUCATION
MAKING LIVES BETTER THROUGH EDUCATION

LARGE TARGET MARKET

Socioeconomic classes
C (lower C), D, and E
90% of PH population

UNIQUE ACADEMIC MODEL

Accessible

Non-selective and affordable

Focus on Employability

Takes into account the
challenges of low-income families

Short Payback Period

Avg. of 7-12 months
(better than the gold standard in
Southeast Asia of 18-36 mos.)

HIGH QUALITY

73%

Avg. 2021 board passing rate
(80% in prior years)

112

Board topnotchers
from 2004 to 2021

71%

Avg. 2021 employability rate
(5-year avg. as of 2019: 82%)

STRONG TRACK RECORD

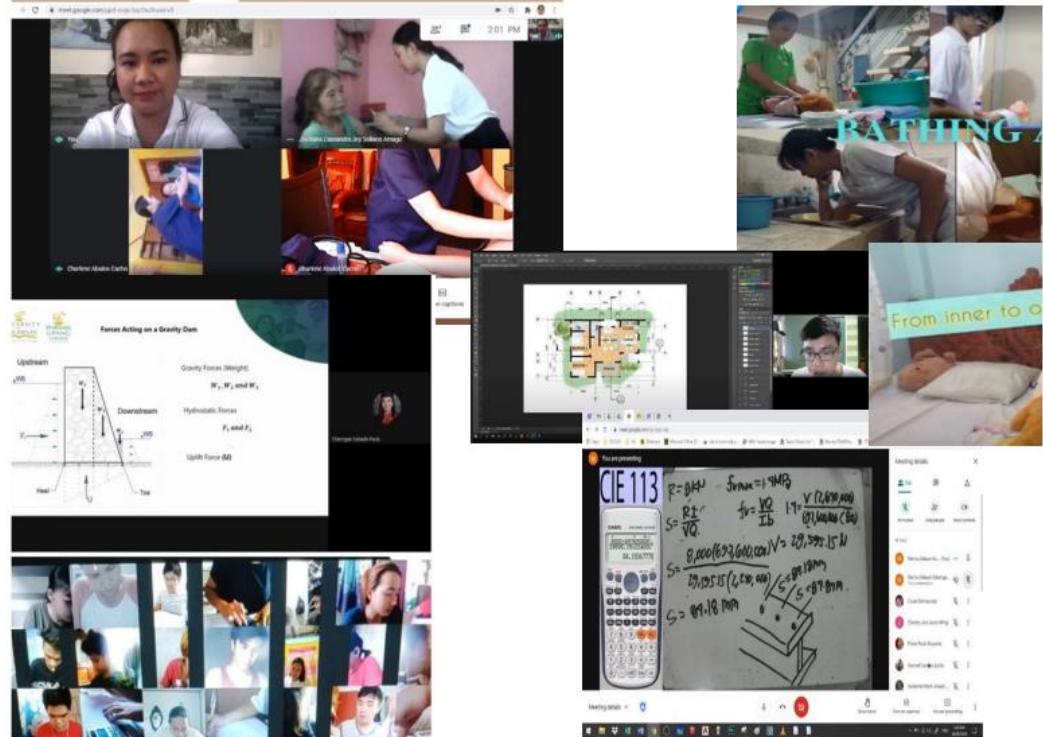


Distance Learning

Flex Learning
@PHINMAEd

RAD Learning
@PHINMAED

IN PARTNERSHIP WITH



PHINMA Araullo University



BEFORE



AFTER



PHINMA University of Iloilo

BEFORE



AFTER



PHINMA University of Pangasinan

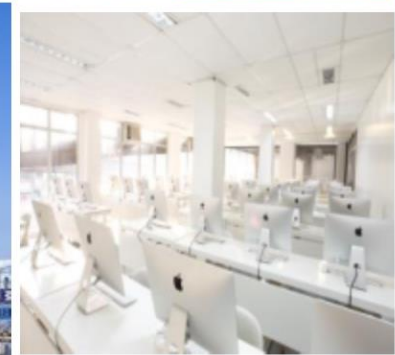


PHINMA EDUCATION
MAKING LIVES BETTER THROUGH EDUCATION

BEFORE

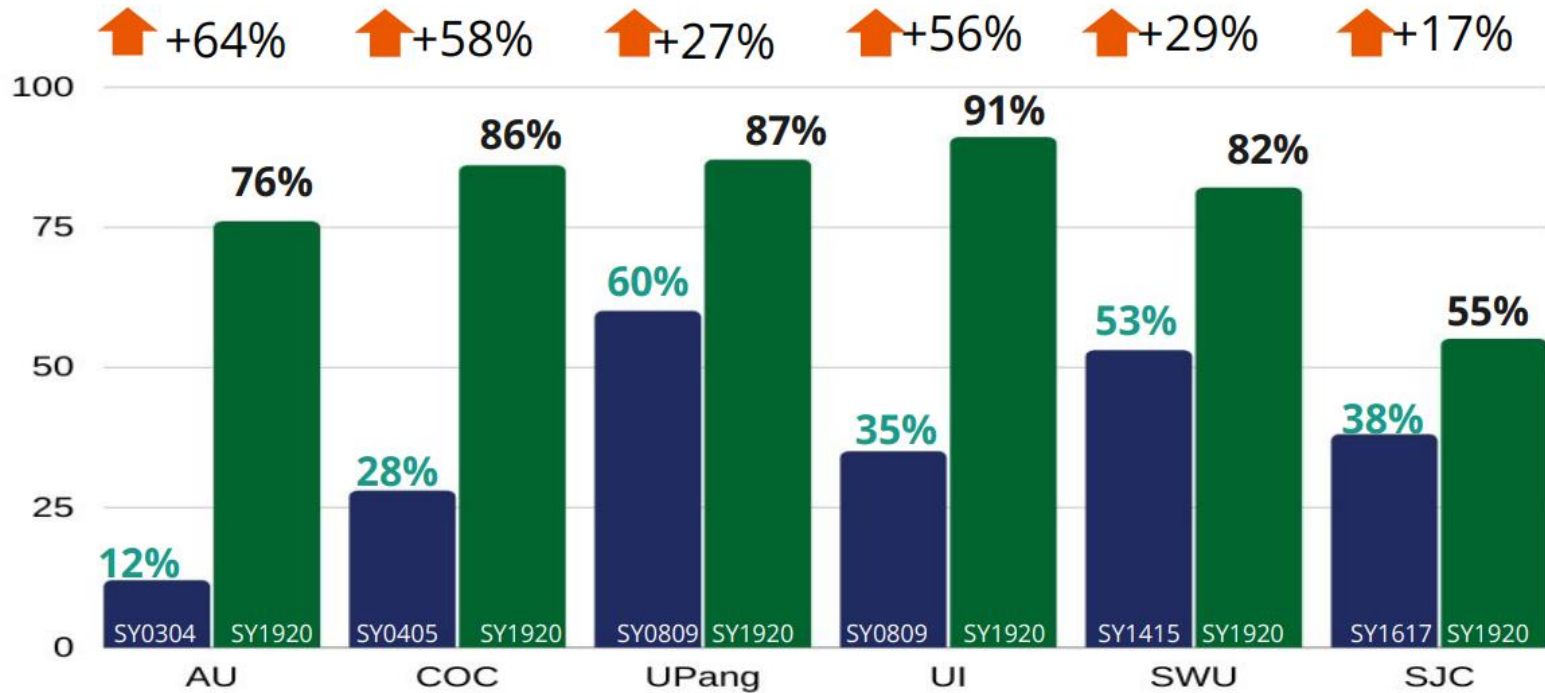


AFTER



Ave First Time Passing Rate

Pre-Acquisition vs SY1920



PHINMA ED AVERAGE First Time Passing Rate: 80%

SM, Univ. Pangasinan ink agreement for academic, recruitment, job placement

Published August 11, 2022, 9:38 PM
by [Liezle Basa Inigo](#)

DAGUPAN CITY-- The SM malls in Pangasinan inked a memorandum of agreement (MOA) with Philippine Investment Management (PHINMA)-University of Pangasinan (UPANG) on Monday, August 8, for academic partnership in terms of recruitment and job placement, internship program and learning session.



Making lives better by boosting construction and infrastructure development



'ONE-STOP SHOP'
FROM FOUNDATION TO ROOF



Galvanized iron roofing and steel building products



Cement (Type I & Type IP)



Solar rooftop generation solutions

THE CMG ADVANTAGE



High **product quality and service** standards



Large and diversified **distribution network** with access via sea and land



Philcement's **strong partnerships** with suppliers and shipping partners



Operational excellence with best-in-class technology and automated facilities



Highly experienced and competent **people**





**MAKE YOUR VISION
STAND THE
TEST OF TIME**

**DON'T JUST BUILD.
BUILD WITH **UNION GALVASTEEL**.**

Learn more about Union Galvasteel at www.ugc.ph

#TriviaTuesday

**WHICH IS BETTER?
WOOD OR STEEL?**



**LIGHT STEEL FRAMES ARE BETTER ABLE TO WITHSTAND
SEISMIC ACTIVITY, FIRE, AND AREN'T SUSCEPTIBLE TO
INSECT DAMAGE COMPARED TO WOOD.**

Learn more about Union Galvasteel at www.ugc.ph

UNION
PHILCEMENT
CEMENTODO
SA TIBAY AT SERBISYO,
UNION!



UNION ULTRA STRENGTH 50 (OPC)

- High strength cement, greatly suited for concrete applications
- Able to achieve compressive strength of up to 50 MPa after 28 days
- High workability, early compressive strength, and consistency that exceeds both Philippine and international standards

UNION SUPER STRENGTH 40 (TYPE 1P)

- General-purpose cement ; Blended with mineral additives
- Able to achieve compressive strength of up to 40 Mpa after 28 days
- Designed for higher levels of workability and improved yield that exceeds both Philippine and international standards.

UNION EXTRA STRENGTH ES

- High strength cement, greatly suited for concrete applications
- Able to achieve compressive strength of up to 50 Mpa after 28 days
- High workability, early compressive strength, and consistency that exceeds both Philippine and international standards

Commercial & Industrial



Megacem



Megacem



Dynamic Castings

Residential



Fortune Homes



Solari Homes



Richwood

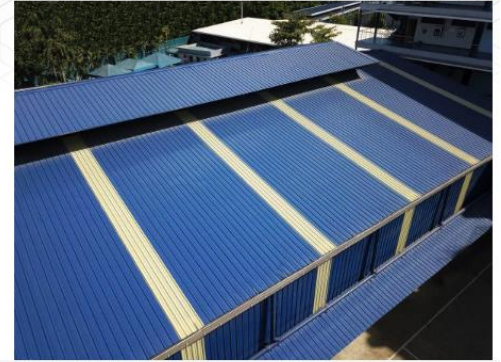
Institutional



SWU GYM



SWU Admin



Cebu University

Agricultural



RM Foods



RM Foods



RM Foods

Pure Foods Hormel Company, Inc.
101,212 SQM PIR WALL & CEILING PANELS
41,000 SQM PIR ROOF



San Miguel Logistics Cold Storage

24 cold rooms – 13.5 m. panel



PPHC commits to making lives better by delivering well-built, safe, comfortable, and affordable Filipino homes and developing sustainable communities that cultivate the Bayanihan spirit to promote the well-being of its residents.



OUR SUSTAINABLE BUSINESS STRATEGIES

Sustainable communities and green architecture
Ergonomically designed homes
High touch customer service



OUR VISION

To be the preferred property developer in providing the finest of Filipino living.



OUR PRIMARY MARKET

Middle-Income
Secondary Market:
Upscale to High end

Near city centers
Medium rise buildings



Next wave cities
Residential



Emerging cities
Townships



MICROTEL[®]
BY WYNDHAM

TRYP
BY WYNDHAM

All Microtel & TRYP by Wyndham hotels in
the Philippines are managed by

PHINMA
HOSPITALITY



Strong presence in
key Philippine
business & leisure
destinations



Metro Manila

Mall of Asia
Acropolis, QC
UP Technohub, QC

North Luzon

Baguio
Luisita, Tarlac
Cabanatuan
San Fernando, Pampanga

South Luzon

Sto. Tomas, Batangas
Eagle Ridge, Cavite
South Forbes (near Nuvali)

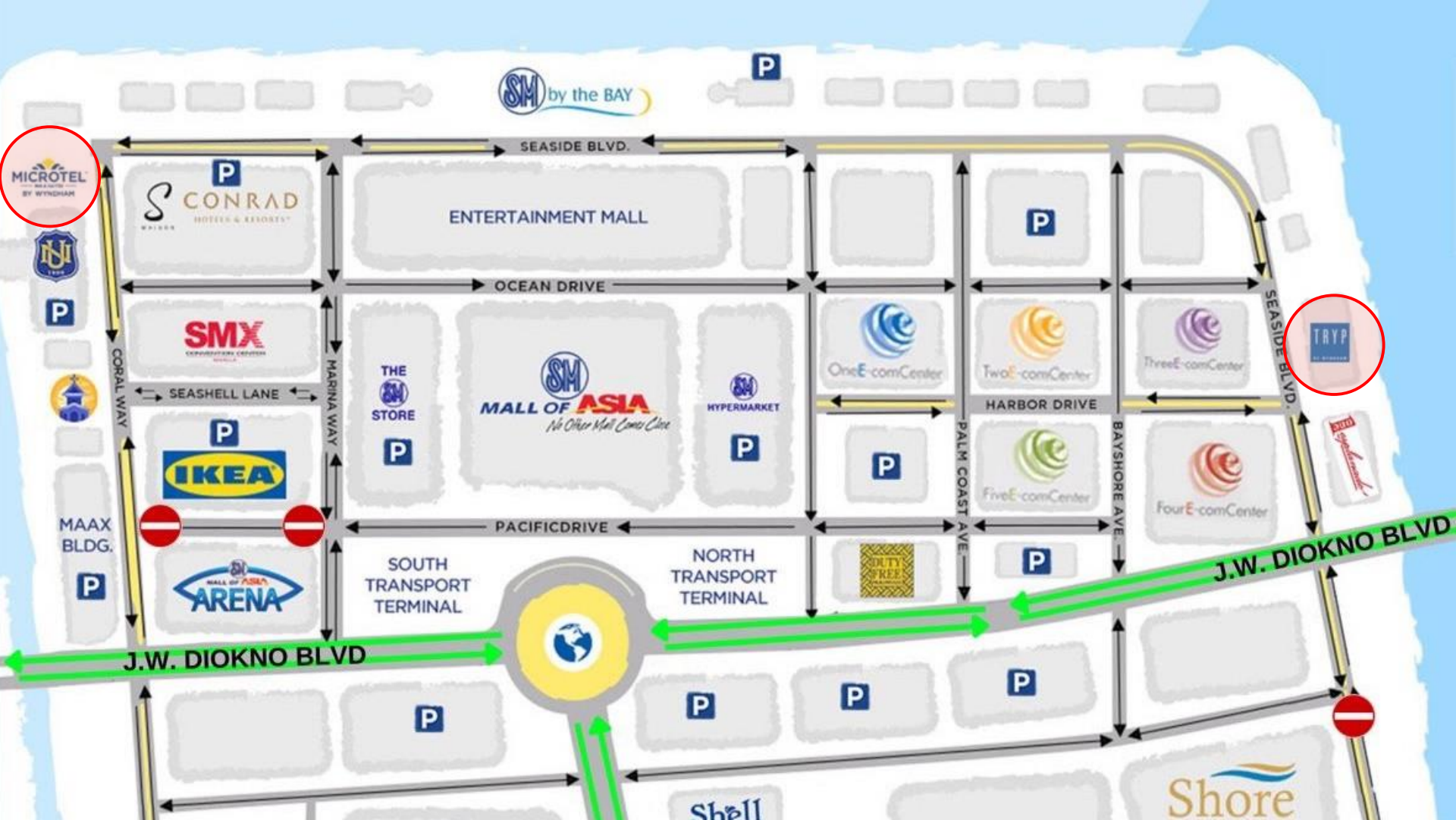
Resorts

Boracay
Puerto Princesa

Mindanao

Davao
Gensan





SM by the BAY

P

SEASIDE BLVD.

MICROTEL
BY WYNDHAM

CONRAD
HOTELS & RESORTS

ENTERTAINMENT MALL

P

OCEAN DRIVE

SMX
DEPARTMENT STORE

THE
SM
STORE

SM
MALL OF ASIA
No Other Mall Comes Close

SM
HYPERMARKET

OneE-comCenter

TwoE-comCenter

ThreeE-comCenter

SEASHELL LANE

MARINA WAY

HARBOR DRIVE

IKEA

P

P

P

FiveE-comCenter

FourE-comCenter

MAAX
BLDG.

PACIFIC DRIVE

SOUTH
TRANSPORT
TERMINAL

NORTH
TRANSPORT
TERMINAL

DUTY FREE

P

J.W. DIOKNO BLVD.

J.W. DIOKNO BLVD.

P

P

P

P

Shell

Shore

TRYP

P