

PrukSA shows strong H1 2025 performance poised for continued investment.

Reveals second-half strategy: adjusts portfolio to target middle-to-upper market by combining forces with ViMUT to create a "LIFETIME WELL-LIVING " model.

In the first half of 2025, PrukSA Holding reported a revenue of 6,944 million baht. The company has maintained growth despite challenging market conditions by focusing on its two core businesses: real estate and healthcare. This is coupled with the expansion of related businesses. The company's financial position remains strong, with a net debt-to-equity ratio of 0.32 and an unused credit line of over 9,100 million baht.

Miss Pattama Piyamaneeporn, Deputy Group Chief Executive Office of PrukSA Holding Public Company Limited, revealed the first-half performance, stating that the company achieved a revenue of 6,944 million baht and a strong gross profit margin of 34.5%. It successfully maintained a low net debt-to-equity ratio of 0.32 and has an unused credit line of over 9,100 million baht. For the second half of the year, the company will move forward with "The Strategic Rebound" strategy to strengthen and create sustainable growth. This will be achieved by restructuring its portfolio, synergizing its business units, and extending new business models as follows:

- 1) **RESHAPING PORTFOLIO** - This involves adjusting the portfolio to target the middle-to-upper market, catering to customers with strong purchasing power who prioritize quality of life. The focus will be on projects in prime locations with designs that support sustainable living.
- 2) **WINNING THE CORE – BUSINESS SYNERGY** - PrukSA will drive its business through three main pillars: Cost Leadership: Enhancing integrated construction from start to finish and managing costs efficiently. Quality Excellence: Providing a full range of services to elevate the customer experience, Well Living at Home: Offering comprehensive health and wellness solutions. The company also aims to expand into new markets within the construction sector. For the B2C market, the "Plantnery" brand marches forward with the made-to-order construction of mid-to-high-end homes using Inno-Tech innovation offering a 20-year structural warranty. For the B2B market, the "IHC" (Inno Home Construction) brand focuses project management construction on real estate projects, hotels, apartments, dormitories, and home offices. IHC's strengths include comprehensive one-stop services, cost control, and a full network of construction partners. Additionally, its precast business will expand its product line to include precast columns and beams from "Inno Precast."

PrukSA is expanding into new sales channels both domestically and internationally through its agent network. For its healthcare business, the company is preparing marketing campaigns with affiliate partners to penetrate the international patient market with competitive pricing packages. It also aims to expand its premium customer base by collaborating with the global financial and life insurance network, MDRT, and forming partnerships with organizations as well as labor unions to reach new target audiences. Additionally, PrukSA is strengthening its organization by extending a new business model through the "PrukSA Pass" program, a flexible rent-to-own solution where a portion of the rental payments can be used as a down payment when the condominium is purchased. Furthermore, PrukSA is also increasing its recurring income through the

"iPlearn" brand, a residential rental business that caters to the modern lifestyle. It offers a rental yield of 6-8% per year and is set to launch at the end of this year.

3) STRATEGIC BRANDING MOVE - This initiative aims to elevate the branding strategy to reflect the value of "LIFETIME WELL-LIVING: Living Well... For Life." It reinforces the philosophy that PrukSA not only builds homes but also creates lifelong happiness and a high quality of life.

4) PEOPLE – STRUCTURE TRANSFORMATION - This pillar focuses on developing the organizational structure and employee potential. The "Work Life Well-Lived" program is designed to increase work efficiency, reduce redundancy, and prepare the company for long-term, sustainable competition.

Real Estate Business Focuses on Cost Management and the Right Market: Launches 8 New Projects Valued at 8,500 Million baht in the First Half of the Year

Mr. Dhira Thongwilai, Chief Executive Officer of PrukSA Real Estate, reported on the company's performance for the first half of 2025. The real estate group achieved 5,400 million baht in sales and 5,172 million baht in revenue. PrukSA launched eight new projects with a total value of over 8,500 million baht, including detached houses, townhomes, and condominiums. The company has focused on elevating its portfolio to the mid-to-upper market, highlighting the quality of its materials, designs for well-being, and prime locations. A major success was the launch of "Chapter Charoenkrung-Riverside," a rare low-rise condominium on one of the last remaining freehold plots along the Chao Phraya River. The project generated 733 million baht in sales, representing a Take-Up Rate of 51.3%. Additionally, the company is accelerating the closure of older projects and implementing a Zoning Strategy to boost sales efficiency.

For the second half of the year, PrukSA plans to launch twelve new projects. This includes eleven horizontal developments valued at 10,400 million baht and one condominium worth 1,130 million baht. The focus is on projects that align with current market demands. New offerings include two exclusive detached house projects, the Reserve Villa Sukhumvit 89/1 and the Palm Courtyard Bangna Km. 8. The Reserve Villa Sukhumvit is located on a prime stretch of Sukhumvit Road, this project features world-class design by A49. It consists of a limited collection of only 26 pool villas, offering strong potential for long-term value appreciation. The Palm Courtyard Bangna features 70 units with a unique courtyard layout and energy-saving materials. Designed for all ages, its Universal Design supports well-being in every aspect.

PrukSA is also preparing for the year's biggest event, the first and only time, the "PrukSA D Day Sale." This event will feature the best offers of the year on all of the company's brands and segments—from luxury detached houses to condominiums near the BTS Skytrain and townhomes in urban locations. Potential buyers can reserve a unit for a starting price of just 499 baht, and get free transfer fees, mortgage registration fees, electricity and water meter insurance, and up to five years of free common area fees. There are also over 50 free giveaways to choose from, and special units at the event will have discounts of up to 35%, with total discounts exceeding 431 million baht. Additionally, buyers can get special interest rates and receive one iPhone 16 128 GB per booking (for the first 100 homes). There's also a chance to win a house, a condo, and gold gift vouchers ranging from 50,000 to 200,000 baht. The event will be held from August 29–31, 2025 at the Pearl Bangkok Building.

Healthcare Business Continues to Grow with emphasis on Specialized Centers, Comprehensive Health Advisory Services, and Ongoing Investment in New Hospitals

Dr. Nipat Kulabkaw, M.D., CEO of ViMUT Hospital Holding Company Limited, reported on the group's performance for the first half of the year. ViMUT achieved a first-half revenue of 1,044 million baht, a significant increase from the previous year. EBITDA surged to 88 million baht, up from 23 million baht in the first half of 2024. This growth was driven by an increase in both outpatients and inpatients. The new ViMUT Lung Health Center was a major factor, with its use of EBUS (Endobronchial Ultrasound) technology. This innovation allows for accurate and rapid diagnosis of lung diseases, reducing the need for surgery and leading to a 15-fold increase in patients in June. Meanwhile, ViMUT-Theptarin Hospital saw improved performance after adjusting its intake of accident patients and expanding its Health-to-Home services in collaboration with PrukSA's real estate business. ViMUT is also continuing to invest in two new hospitals: ViMUT Orthopedic Thonglor and ViMUT Sukhumvit, which are expected to open in 2027 and 2028, respectively. These new facilities are being developed to meet the health-focused lifestyles of urban residents.

For the second half of the year, ViMUT Group plans to enhance the efficiency of its Cardiology center and Orthopedics center. The company will also expand into the international market, particularly in Oceania, through a partnership with CosMediTour, a medical tourism facilitator. To attract premium patients, ViMUT will collaborate with insurance partners and brokers and leverage its team of "Magnet Doctors"—highly skilled specialists who attract a wide patient base. ViMUT also aims to increase patient growth by developing Centers of Excellence (COE) to target corporate clients, insured individuals, and foreign patients. Finally, ViMUT Group will continue its collaboration with PrukSA's real estate business to develop projects that seamlessly integrate health and living.