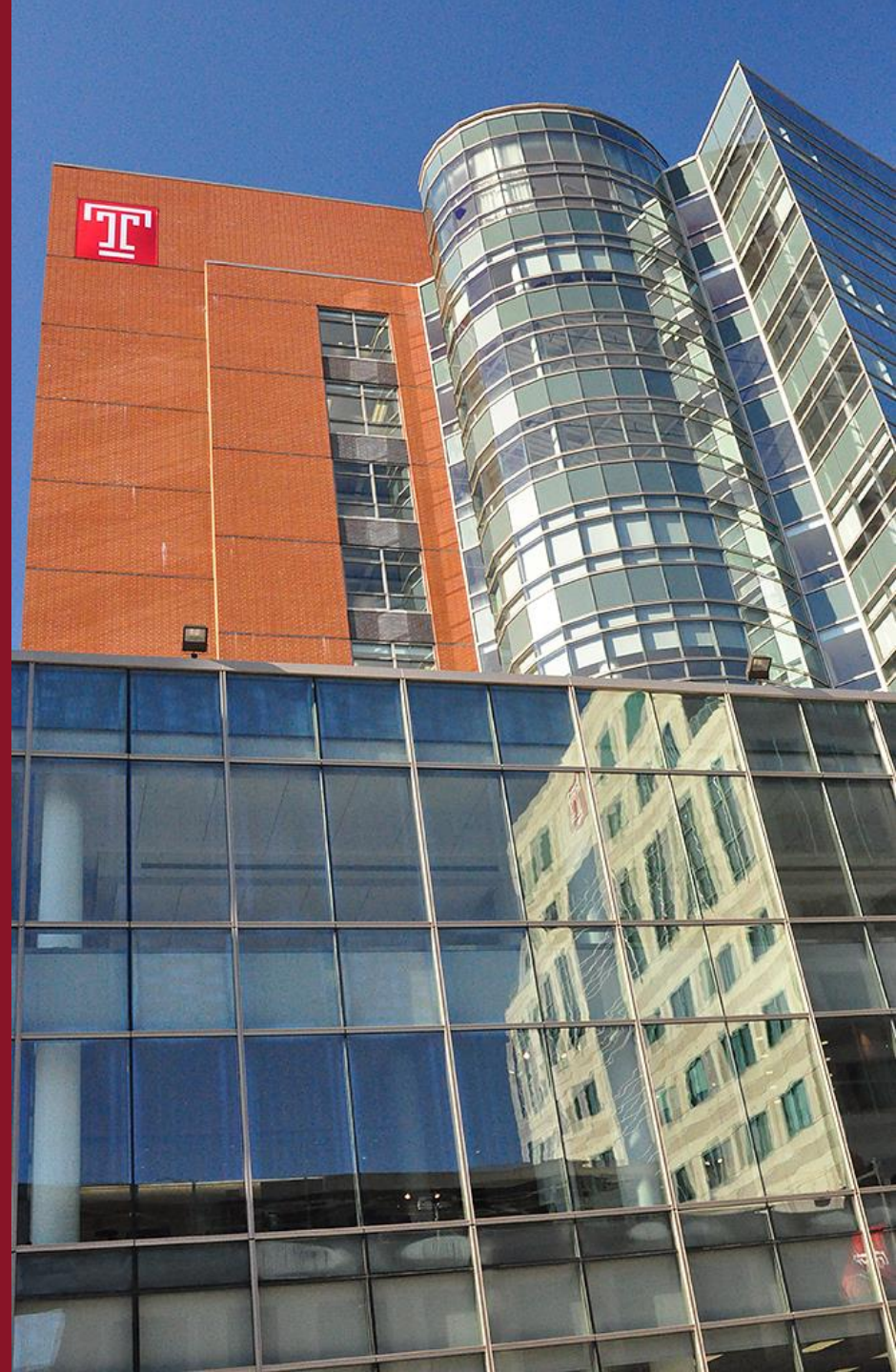

Temple University Health System
Annual Investor Conference Call
Year Ending June 30, 2025

November 19, 2025

T TEMPLE HEALTH



CAUTIONARY STATEMENT REGARDING FORWARD-LOOKING STATEMENTS

Welcome to today's TUHS investor call. As identified on the invitation published on DAC, the material being reviewed with you today can be found on our website: [TUHS Investor Relations](#) within the Public Documents folder.

Certain statements included, incorporated by reference or verbally discussed, constitute projections or estimates of future events, generally known as forward-looking statements. These statements are generally identifiable by the terminology used such as “plan,” “expect,” “estimate,” “budget” or other similar words. These forward-looking statements include, but are not limited to, the information contained within this presentation and the financial statements being referenced as part of this presentation. By providing this information, TUHS is not committing to providing some or all such information in future investor communications.

The achievement of certain results or other expectations contained in such forward-looking statements involves known and unknown risks, uncertainties and other factors which may cause actual results, performance or achievements described to be materially different from any future results, performance or achievements expressed or implied by these forward-looking statements. Temple University Health System and their affiliates do not plan to issue any updates or revisions to those forward-looking statements if or when changes in its expectation, or events, conditions or circumstances on which such statements are based occur.

Participants

Temple University Health System



Michael Young
Chief Executive Officer
TUHS, Inc.



Jerry Oetzel
Chief Financial Officer
TUHS, Inc.

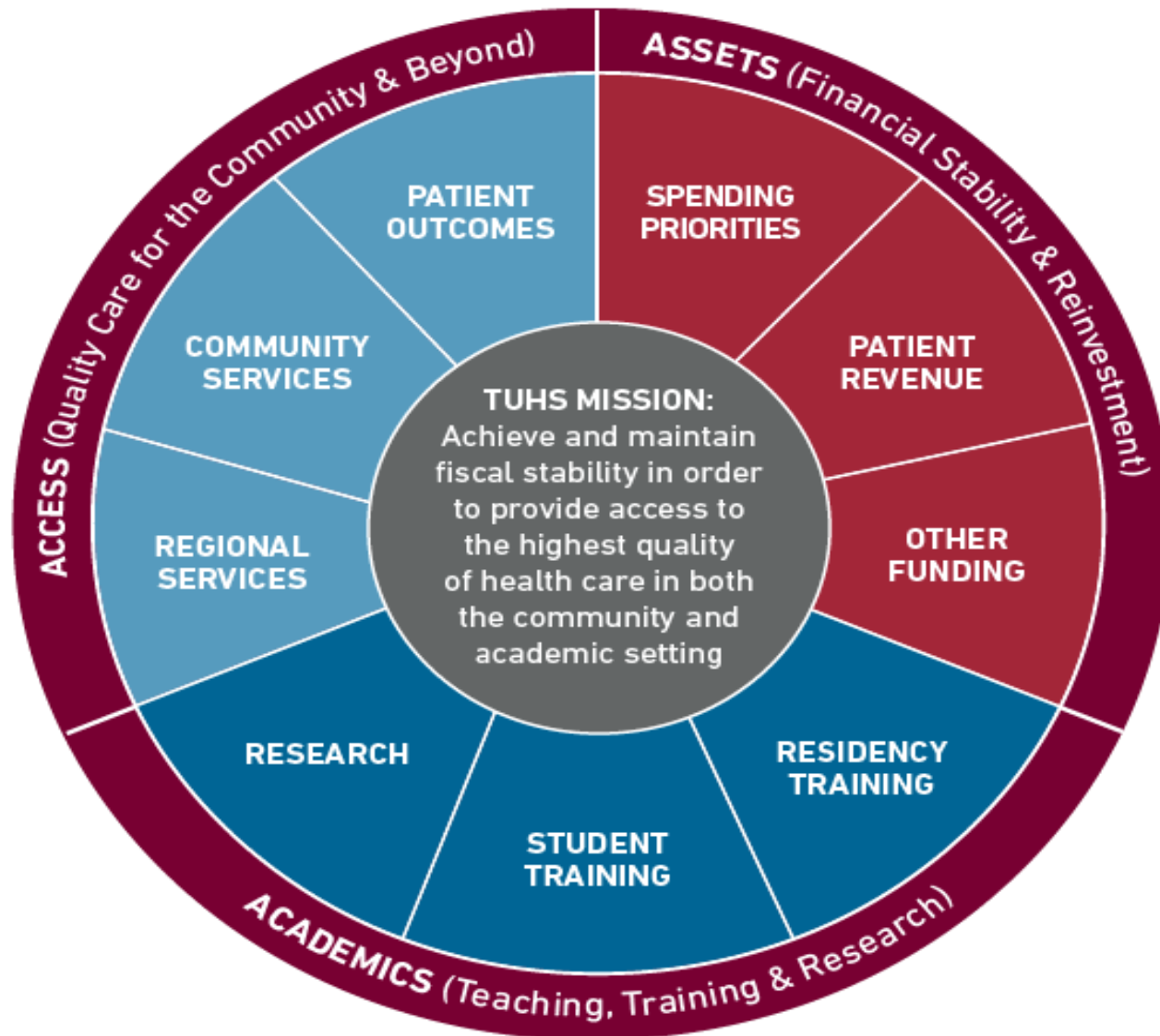


Michael DiFranco
Chief Accounting Officer
TUHS, Inc.

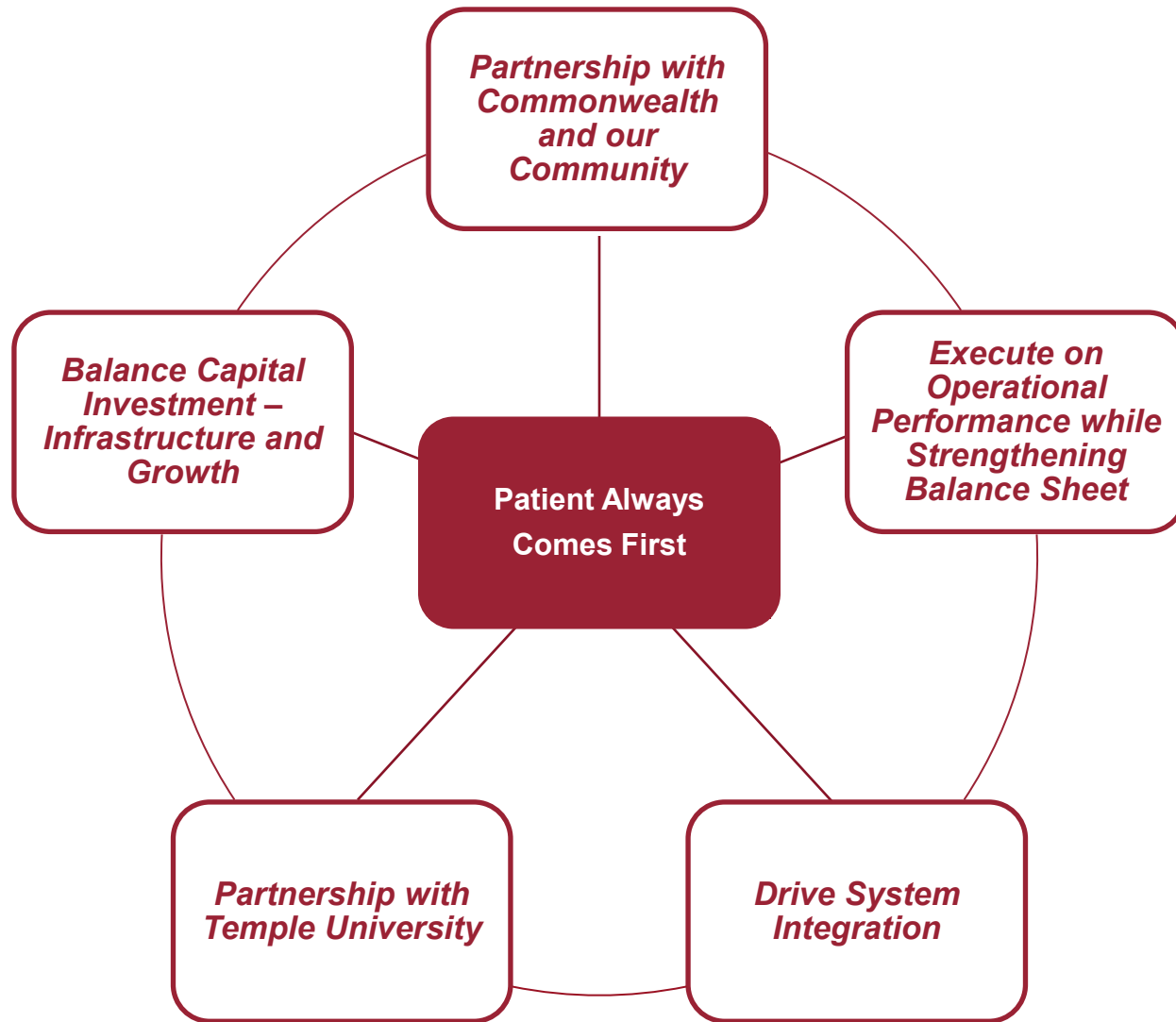


Abhi Rastogi
Chief Executive Officer
TUH, Inc.

Mission



Vision for the Future



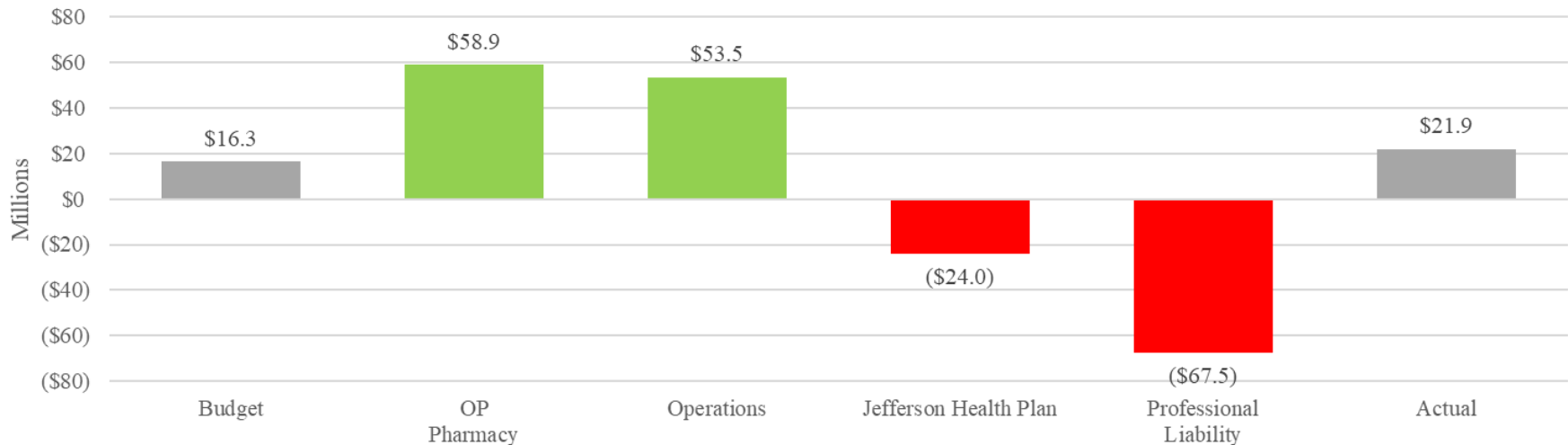
Senior Executive Transitions

- **Abhi Rastogi, MBA, MIS** named next **President and Chief Executive Officer of Temple Health.**
- **John Ryan** will now serve as **Chief Administrative Officer (CAO) of Temple Health**, in addition to EVP and General Counsel.
- **Lauren Gordon** has joined Temple Health as of October 1, 2025 as **Senior Vice President and Chief Human Resources Officer (CHRO).**
- **Jonathan Chernoff, MD, PhD** will become **Cancer Center Director, Emeritus** and we will begin a national search for a new Cancer Center Director. David Wiest, PhD will serve as Interim Cancer Center Director.
- **Joel Helmke, MSHP, FACHE**, currently the Chief Operating Officer of Fox Chase Cancer Center, will assume **COO responsibilities for both the Institute for Cancer Research and the American Oncologic Hospital.**
- **Robert Uzzo, MD, MBA's** role as **President and CEO of Fox Chase Cancer Center** will now include leadership for the Institute for Cancer Research.

Financials & Metrics

Executive Summary – FY2025

1. Operating Income (including CHH) was **\$5.6M better than budget**, primarily driven by significant patient revenue growth (**10% vs. budget and 14% vs prior year**), including 340B pharmacy performance (**60% YoY**); significantly offset by losses related to Jefferson Health Plan (JHP) and aggressive settlement of old Professional Liability cases.
2. Strong revenue cycle performance with **increased collections of \$15.0M-\$20.0M per month** compared to historical performance; aggressive collection of old claims resulting in recovering the \$23M EPIC reserve from FY23..
3. The 340B program continues to generate a **significant positive operating income variance** due to continued growth (**61% over budget and 42% increase YoY**)
4. **\$15.2M in losses incurred on JHP** due to pharmacy spend (largely GLP1 costs as well as several patients with significant spend) which was **\$26.5M less than budget and a \$16.2M decrease from prior year**.
5. Strategic and intentional settlement of old, risky professional liability cases primarily drove insurance expense **113% over budget and 49% over prior year**. Expected to result in decreased expenses in future years.
6. Significant operational turn-around at Chestnut Hill with **operating income at budget and a 75% improvement YoY**

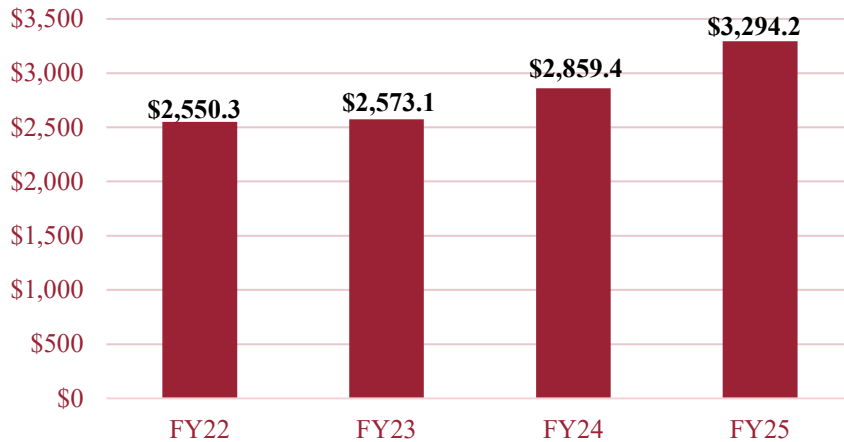


YTD June-25 – Income Statement

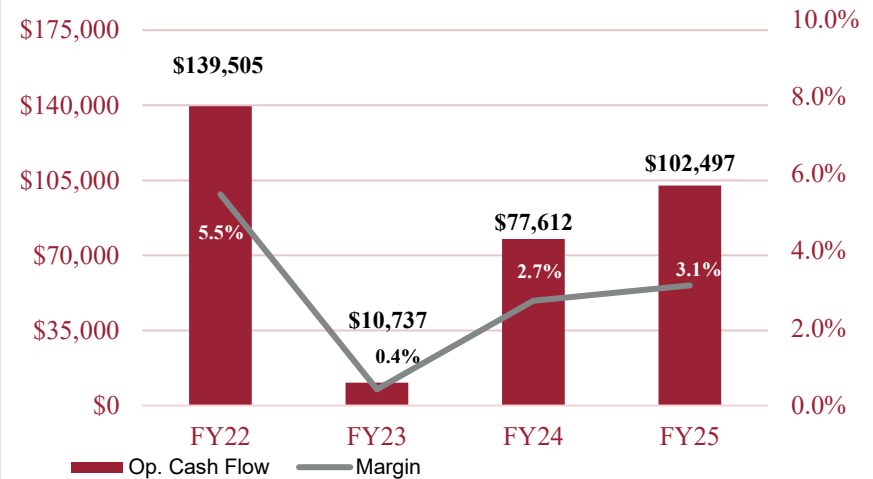
<i>TUHS Consolidated</i>	Year-to-Date			Prior Year	
	Actual	Budget	V%	Actual	V%
1 Net Patient Service Revenue	3,355,705	3,049,484	10.0%	2,905,554	15.5%
2 Research Revenue	48,796	48,945	-0.3%	45,590	7.0%
3 Other Revenue	44,155	77,861	-43.3%	56,100	-21.3%
4 Total Operating Revenue	3,448,656	3,176,290	8.6%	3,007,244	14.7%
5 Salaries & Benefits	1,749,627	1,730,802	1.1%	1,629,694	7.4%
6 Professional Fees	110,159	96,798	13.8%	93,197	18.2%
7 Supplies and Pharmaceuticals	862,492	725,048	19.0%	698,616	23.5%
8 Purchased Services & Other	321,566	283,958	13.2%	280,080	14.8%
9 Other Expenses	301,967	239,560	26.1%	236,910	27.5%
10 Total Operating Expenses	3,345,811	3,076,166	8.8%	2,938,497	13.9%
11 EBIDA	102,845	100,124	2.7%	68,747	49.6%
12 EBIDA Margin %	3.0%	3.2%		2.3%	
13 Depreciation	65,981	69,193	-4.6%	60,912	8.3%
14 Interest	17,679	14,566	21.4%	18,081	-2.2%
15 Operating Income	19,185	16,365	17.2%	(10,246)	-287.2%
16 Other Investment Income	111,855	30,655	264.9%	75,190	48.8%
17 Non-operating Income	(41,341)	(41,165)	-0.4%	3,071	-1446.2%
18 Net Income	89,699	5,855	1432.0%	68,015	31.9%

TUHS Operating Performance

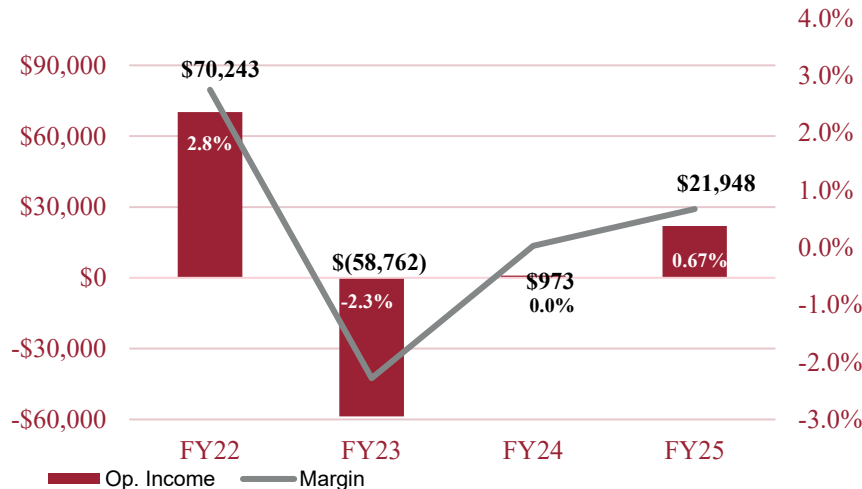
Total Revenue (In Millions)



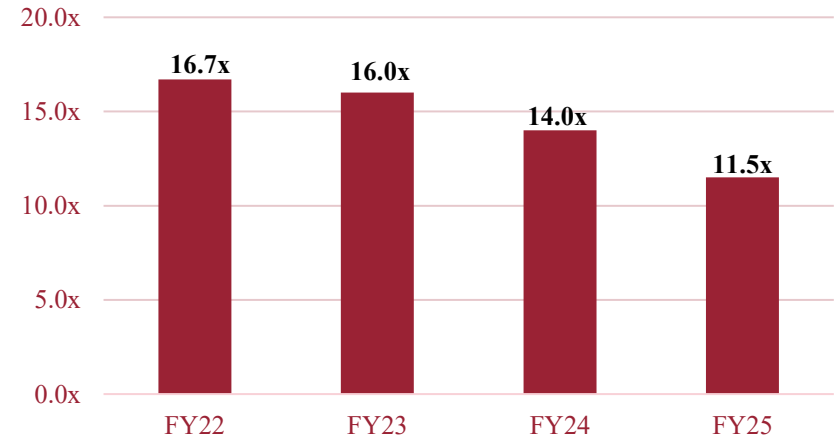
Operating EBIDA



Operating Income

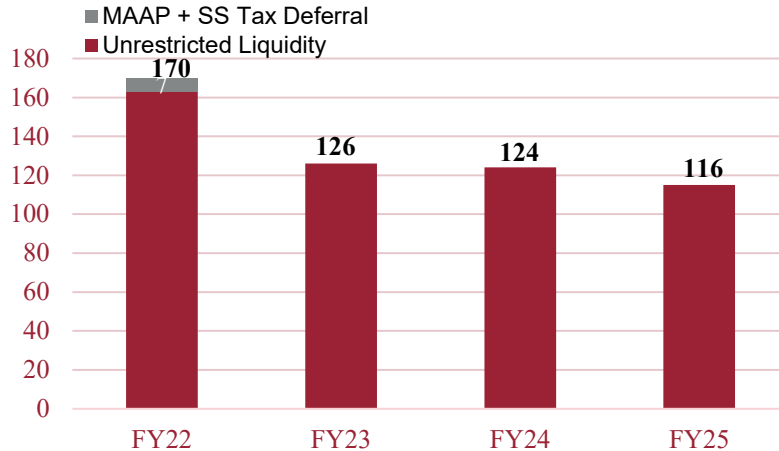


Debt-to-Revenue

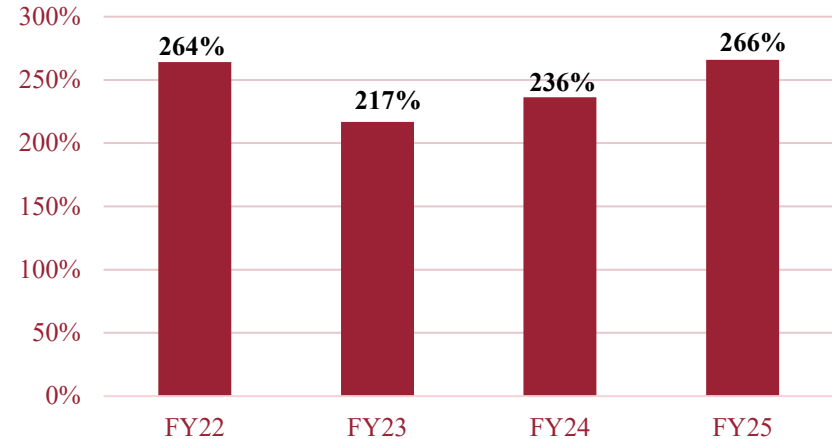


TUHS Balance Sheet Metrics

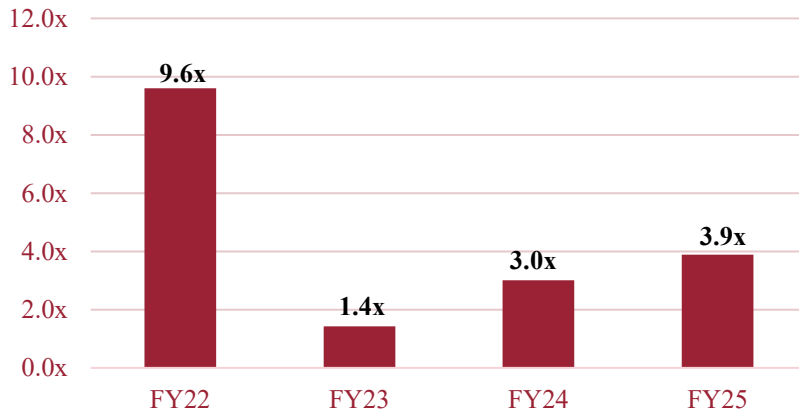
Days Cash on Hand



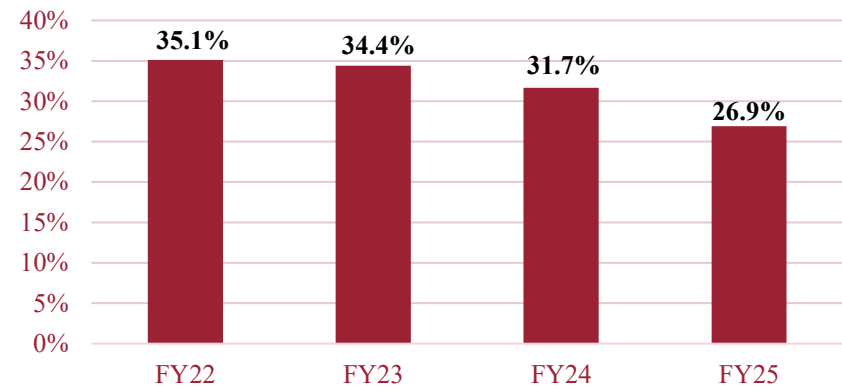
Cash-to-Debt



MADS Coverage



Debt-to-Capitalization



Covenant Compliance Calculations

**Temple University Health System, Inc.
Obligated Group Financial Summary
For the Period Ended June 30, 2025
(In thousands)**

Debt Service Coverage Ratio

Days Cash on Hand


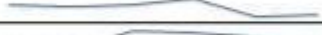























Net Income	\$ 106,617
Depreciation Expense	62,870
Interest Expense	16,962
Pension Settlement Charge	21,385
Asset Disposals	187
Less: Unrealized Gain	(69,707)
Income Available For Debt Service	\$ 138,314
 Annual Debt Service	 \$ 35,526
 Annual Debt Service Ratio	 3.89

Total Expenses	3,054,394
Depreciation	62,870
Asset Disposals	187
Adjusted Expenses	\$ 2,991,337
 Expense Per Day	 \$ 8,195
Liquidity	\$ 936,383
 Days Cash on Hand	 114

- TUHS operated under provisions of Loan and Trust Agreement until July 2025.
- More favorable Master Trust Indenture took effect in July 2025.

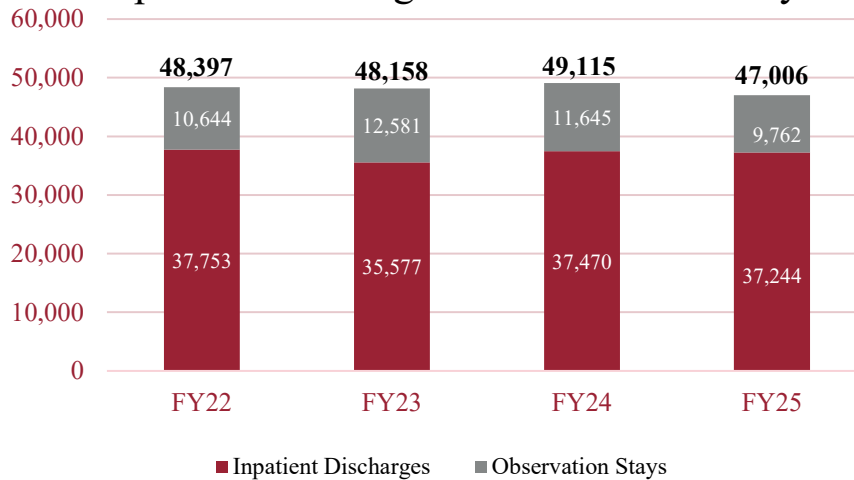
Operational Performance

June FY25 – Key Statistics

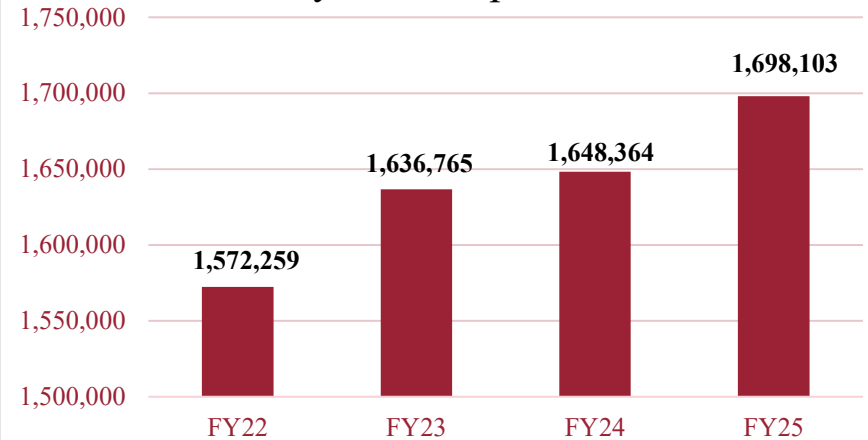
June FY2025		<\$0 unfavorable to budget	<\$0 unfavorable to budget	Favorable to budget					
Key Operating Indicators		YTD					Rolling 6 Month Trend		
		Actual	Budget	Var		PY		Var	
1	Inpatient Acute Discharges	35,250	36,167	(917)	●	35,518	(268)	●	
2	Observation Discharges	9,762	11,605	(1,843)	✖	11,645	(1,883)	✖	
3	Total Discharges	45,326	48,156	(2,830)	✖	47,512	(2,186)	●	
4	Births	1,870	2,194	(324)	✖	2,052	(182)	✖	
5	OR - Inpatient	8,441	9,154	(713)	✖	9,172	(731)	✖	
6	OR - Outpatient	14,088	14,202	(114)	●	14,222	(134)	●	
7	Total Surgeries	22,529	23,356	(827)	●	23,394	(865)	●	
8	Transplants	422	368	54	●	342	80	●	
9	CMI	2.00	1.97	0.03	●	1.99	0.00	●	
10	Total Census Days including BH	297,095	291,966	5,129	●	290,382	6,713	●	
11	% of Observation Days to Total Census	6.5%	7.8%	-1.3%	✖	7.7%	-1.2%	✖	
12	Total Inpatient Acute LOS (incl IICN)	6.58	6.04	0.54	✖	6.23	0.35	✖	
13	Behavioral Health LOS	23.63	25.40	(1.77)	●	28.36	(4.74)	●	
14	Observation LOS	1.98	1.96	0.01	●	1.91	0.06	●	
15	Avg Daily Census incl Observations	814	800	14	●	793	21	●	
16	% Occupancy on Staffed Beds (including Observations)	87.6%	85.9%	1.7%	●	85.2%	2.4%	●	
17	Avg Daily Discharges	102	105	(3)	●	102	(0)	●	
18	ED Visits	150,791	160,679	(9,888)	✖	159,866	(9,075)	✖	
19	ED Inpatient Discharges	25,562	25,926	(364)	●	25,545	17	●	
20	% of Acute Inpatient Discharges (admitted from ED)	71.9%	70.9%	0.9%	●	71.2%	0.7%	●	
21	Total OP Registrations	769,799	787,406	(17,607)	●	753,145	16,654	●	
22	Infusion Treatment Visits	50,906	51,874	(968)	●	48,583	2,323	●	
23	Physician Visits	928,304	944,863	(16,559)	●	895,219	33,085	●	
24	FTEs - paid hours	10,925	11,029	(103)	●	10,482	443	●	
25	FTEs per adj occupied bed	3.92	4.10	(0.19)	●	4.14	(0.23)	●	

TUHS Key Utilization Statistics

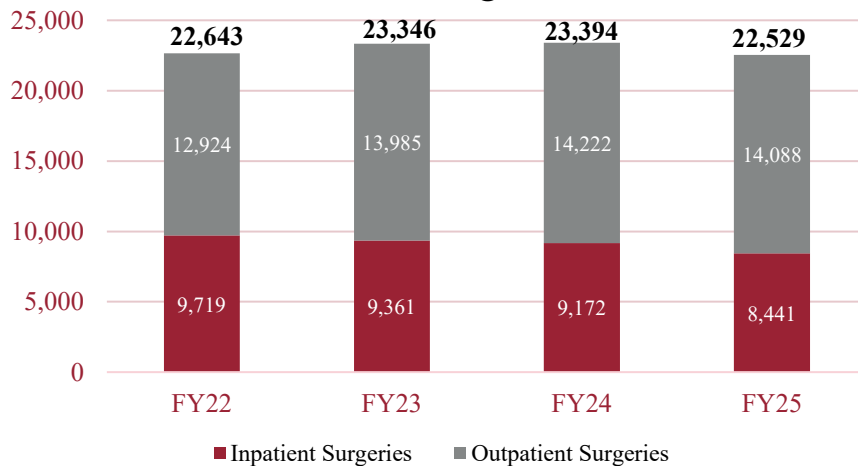
Inpatient Discharges & Observation Stays



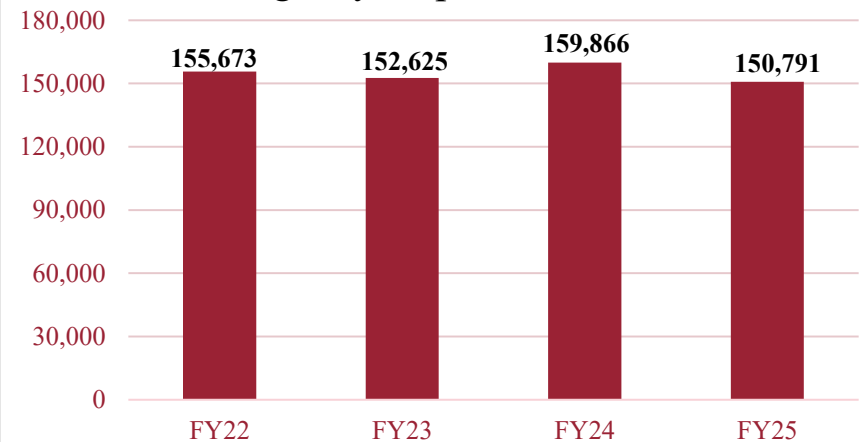
Health System Outpatient Visits



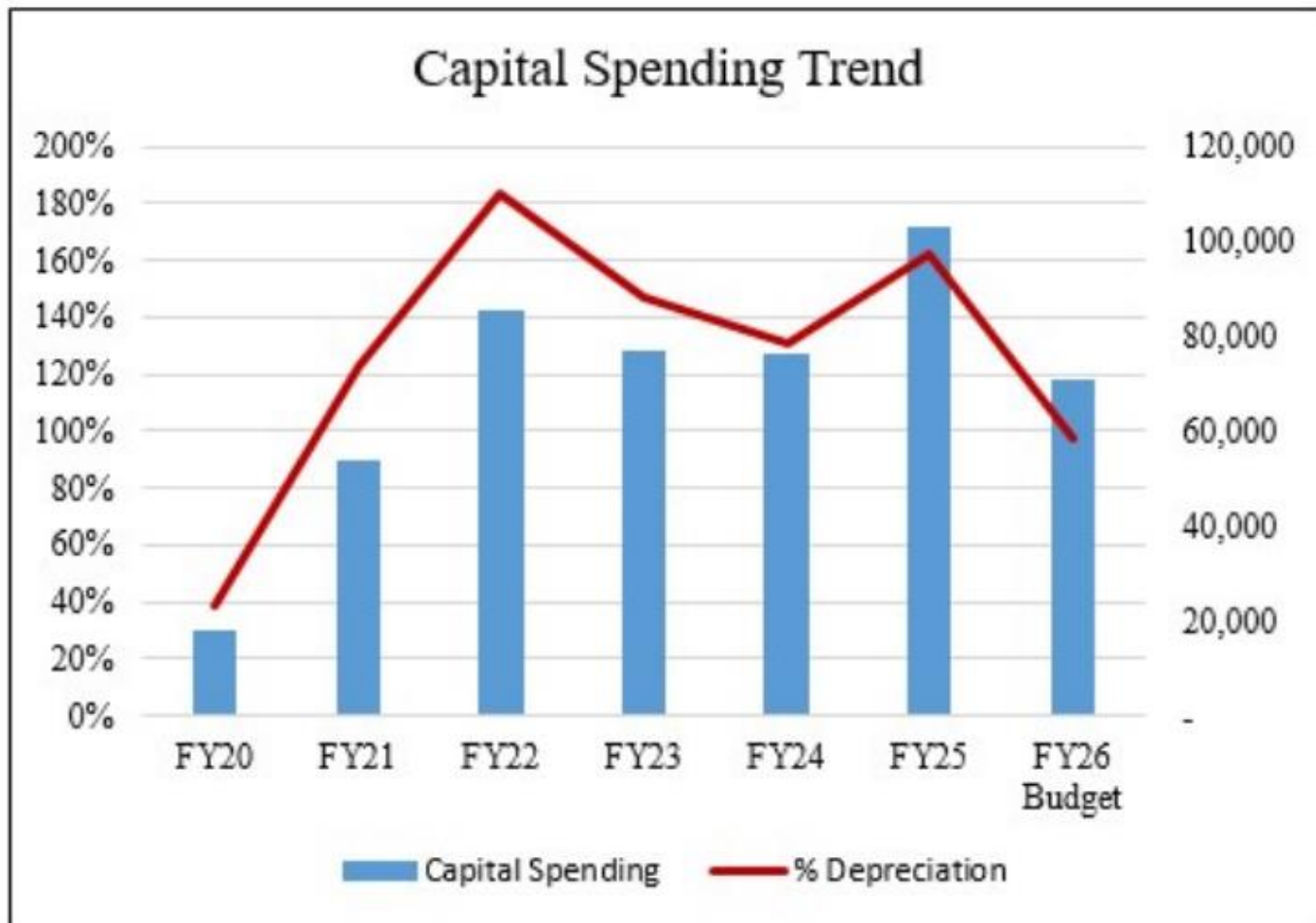
Total Surgeries



Emergency Department Visits



Capital Spending



Strategic Initiatives Update

- Successful opening of **Temple Women & Families Hospital** in September 2025.
- FY 2025 annual revenue for **Fox Chase Cancer Center** at \$1 billion, including \$130M+ in EBIDA vs. \$350M in annual revenue in FY 2011.
- **Intermediate Care Unit** opened at TUH-Main in September 2025.
- **TUH-Episcopal Campus Crisis Response Center** opened in September 2025.
- **Transplant Program Volume and Expansion** – led by Lung, Liver, and Kidney.
- **Automate scheduling processes** to achieve labor savings, increased patient satisfaction, and improved access options.
- **ACO Reach Performance Year 2024** – Temple Care ACO achieved total savings of \$2.6 million, with Temple's portion amounting to \$1.3 million.
- Optimize EPIC revenue cycle technology **to achieve nine EPIC stars** for revenue cycle functions

Accolades & Takeaways

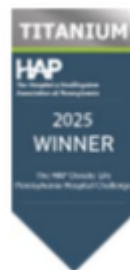
Key Takeaways

- An essential service provider in the Philadelphia market.
- Strong partnership with Temple University and Lewis Katz School of Medicine.
- Medical staff housed within TUHS, allowing for coordination of the full continuum of care.
- High acuity and high-quality brand in the market.
- Continued strong transplant performance in FY2025.
- Improving financial position at the main campus and CHH.
- Management team successfully implementing strategic plan resulting in strong financial performance in FY 2025.

Awards/Recognition (ctd...)

- TUH-Main Campus was recognized for **Excellence in Patient Safety** by the **Hospital and Health System Association of Pennsylvania**.
- Temple Health was named to **Forbes' America's Best-In-State Employers** list for the 6th Time.
- Temple Health was honored on **Forbes' inaugural list of America's Best Employers for Healthcare Professionals**.
- Temple Health earned multiple **Good Food, Healthy Hospital Awards**: TUH-Main and Episcopal campuses received the **highest-level Platinum designation for achievement in all five standards**.
- TUH-Main and Jeanes **Campuses received top-level Titanium designation in 2025 Hospital and Health System of Pennsylvania Donate Life Challenge** for 3rd Consecutive year. Temple Health earned 2nd place in Health System Category.

**Modern
Healthcare**



Awards/Recognition

- TUH earned its **9th grade of 'A' from Leapfrog since 2020** in the Spring 2025 Leapfrog Hospital Safety Grade Report. Jeanes Campus also earned its 3rd consecutive 'A' Grade from Leapfrog in the Spring 2025 Report.
- 311 Temple Health physicians, representing 45 medical specialties, have been named to ***Philadelphia* magazine's "Top Doctors" List for 2025.**
- TUH Campuses earned **Healthgrades' 2025 Patient Safety Excellence Award**—the 2nd year in a row. Top 5% of Hospitals Nationwide. Includes Main, Jeanes, Episcopal, and Northeastern.
- TUH Campuses named to **Healthgrades 2025 Best Hospitals List**. Top 5% of Hospitals Nationwide.
- Don A. Baldwin, PhD was recognized on ***Modern Healthcare's* Innovator's Award list for 2025.**



Awards/Recognition (ctd...)

- TUH Earns its **8th grade of 'A' from Leapfrog since 2020** in the Fall 2024 Leapfrog Hospital Safety Grade Report. Jeanes Campus also Earned an 'A' Grade in Leapfrog's Fall and Spring 2024 Reports
- TUH Named **to Healthgrades 2025 Best Hospitals List**. Includes Main, Jeanes, Episcopal, and Northeastern Campuses
- TUH Campuses Earn **Patient Safety Excellence Award from Healthgrades**. Top 10% of Hospitals Nationwide
- Temple Health Main, Jeanes, and Chestnut Hill Campuses Earn **AHA National Quality Awards for Stroke Care**
- TUH Earns **2024 Gift of Life Award for Outstanding Support of Organ Donation**
- Abhi Rastogi Recognized on **Philadelphia Business Journal's Most Admired CEO List for 2024**
- **Becker's Hospital Review Recognitions** for Highly Successful CEO-CFO Duos (Michael Young and Gerald Oetzel); Chief Medical Officers to Know (Carl Sirio, Daniel del Portal, and James Helstrom); and Women in Health IT to Know (Deborah Cancilla)



TEMPLE HEALTH

Temple Health refers to the health, education and research activities carried out by the affiliates of Temple University Health System (TUHS) and by the Lewis Katz School of Medicine at Temple University. TUHS neither provides nor controls the provision of health care. All health care is provided by its member organizations or independent health care providers affiliated with TUHS member organizations. Each TUHS member organization is owned and operated pursuant to its governing documents.