



Bangkok Dusit Medical Services (BDMS)

10th Annual dbAccess Asia Conference

21-22 May 2019



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BDMS Overview & Updates

Overview



47 Hospitals



~ 8,000 Beds



10 Centers of Excellence



BDMS Wellness Clinic




12,000+ Doctors
8,000+ Nurses
14,000+ Staffs



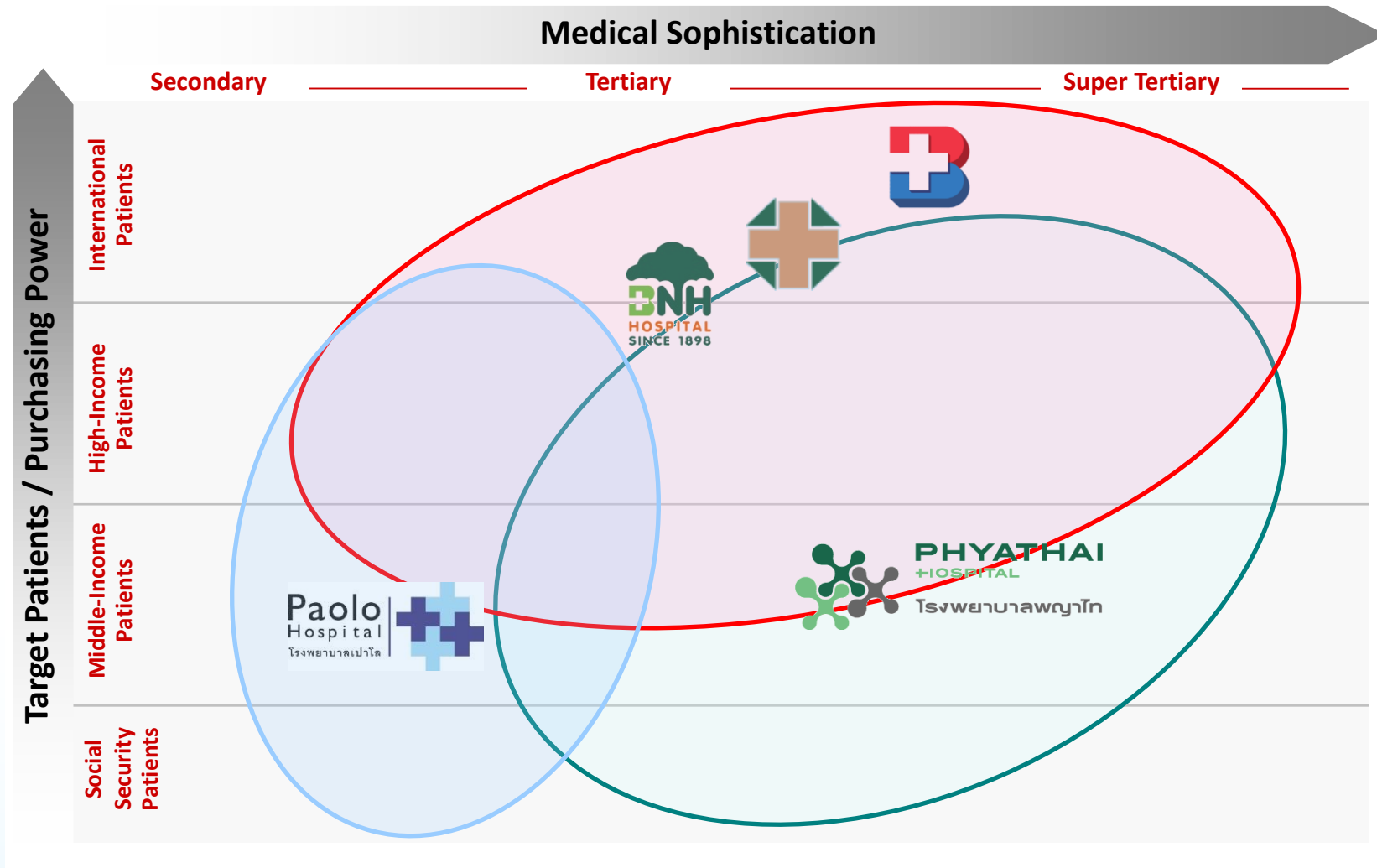
Pharmaceutical manufacturer and drug stores

- Established on February 26, 1972
- Top 5 private hospital operators in the world by market capitalization
- Hub-and-Spoke model with an established patient referral system helps create efficiency through scale

| | Brand | No. of Hospitals | No. of Beds* |
|---|--------------------|------------------|--------------|
|  | Bangkok Hospital | 22 | 3,682 |
|  | Samitivej Hospital | 6 | 1,288 |
|  | Phyathai Hospital | 5 | 1,241 |
|  | Paolo Hospital | 6 | 1,008 |
|  | BNH Hospital | 1 | 144 |
|  | Royal Hospital | 2 | 130 |
| | Local Hospital | 5 | 598 |

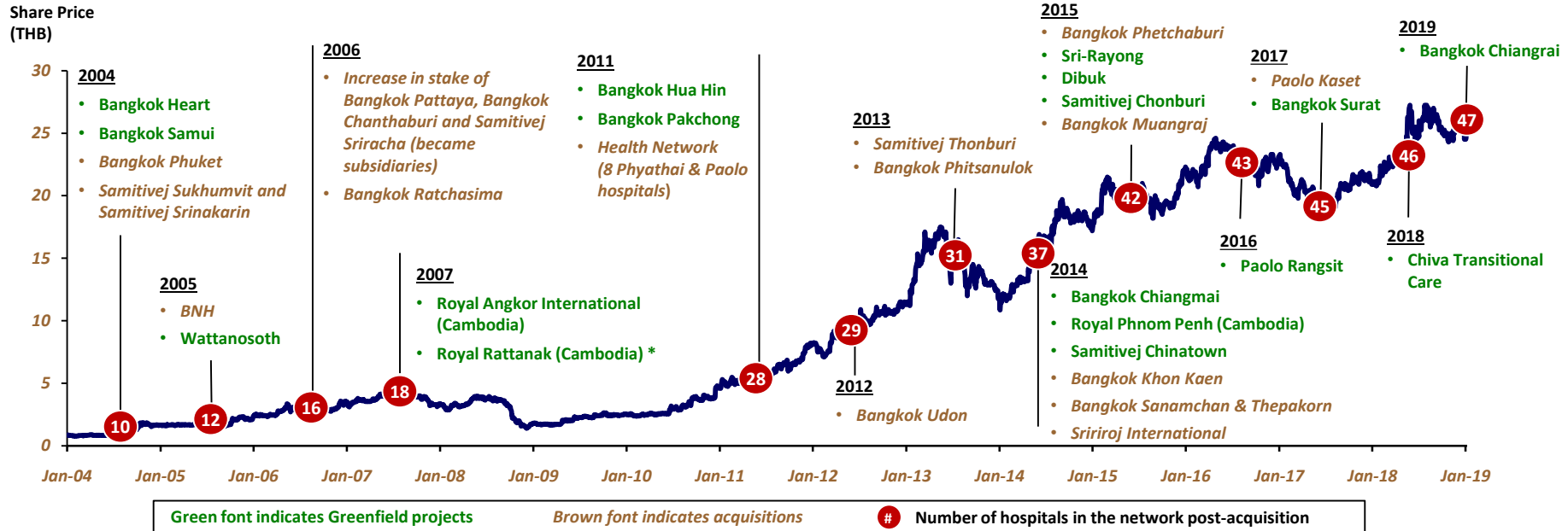
* Maximum number of beds according to structure of the hospitals

Diversification of Patient Mix



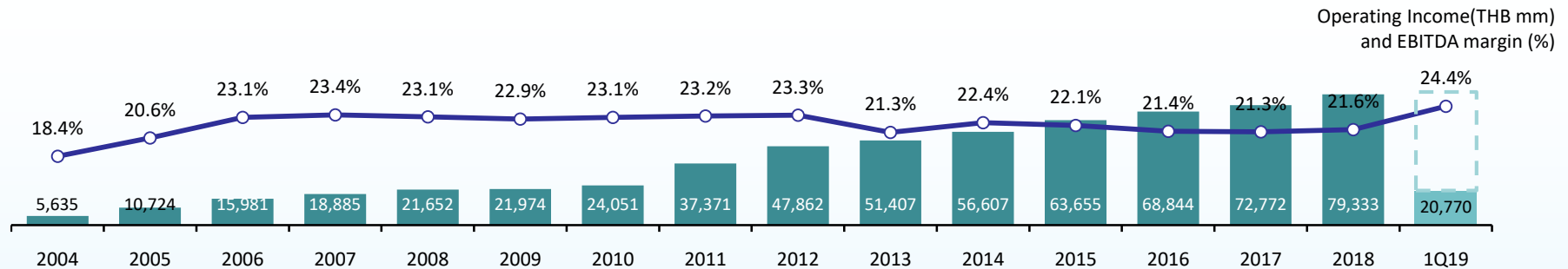
Successful Track Record of Expansion Through M&A and Greenfield Projects

Strong Share Price Performance Backed by a Successful Expansion Track Record



* Transfer of business to our new facility, Royal Phnom Penh

Solid Revenue Growth Over the Past Decade (2004-2018 CAGR of 20.8%) with Resilient EBITDA margin *



Source: Derived from BDMS' financial statements

* Excluding non-recurring items

BDMS has developed 16 new hospitals and acquired a total of 30 hospitals to date



BDMS Complete Continuum of Healthcare



Centers of Excellence



Super Tertiary Care

Tertiary Care

Secondary Care

Promotive

Preventive

Early
Detection

Curative

Transitional

Rehabilitative



BDMS Wellness Clinic



Bangkok International



Chiva Transitional Care Hospital

Non-Hospital Strategic Investment



Sterile Drug Manufacturer & Distributor



Generic Drug Manufacturer



Drug Store

BDMS Five-Year Strategy

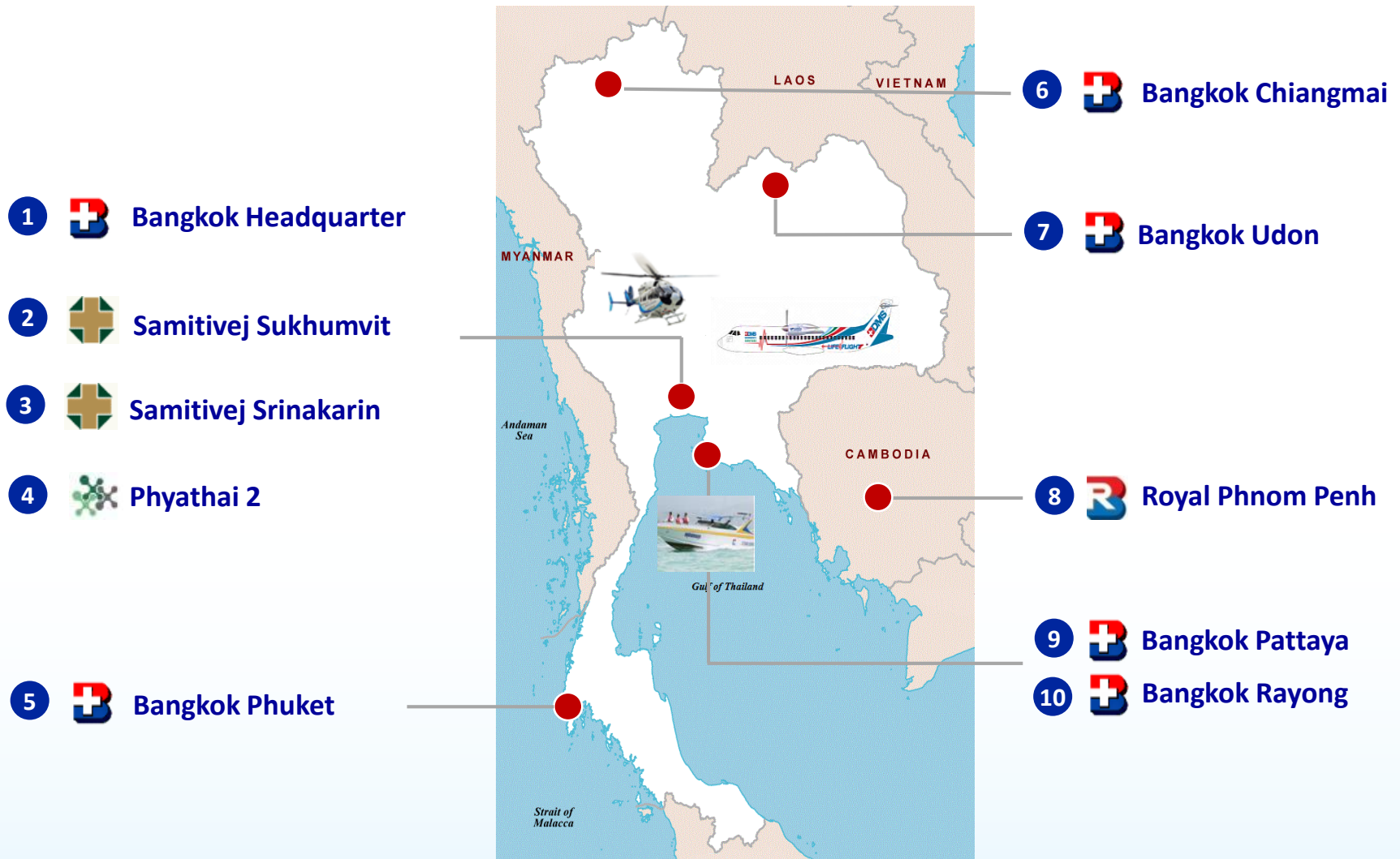
Projects in Pipeline & Strategy

| | 2019 | 2020 | 2021-2023 |
|----------------------|--|--|--|
| Projects in Pipeline | <ul style="list-style-type: none"> 47 Hospitals ~ 8,200 beds | <ul style="list-style-type: none"> ~ 50 hospitals ~ 8,500 beds | <ul style="list-style-type: none"> ~ 9,000 beds |
| | <ul style="list-style-type: none"> ✓ Bangkok Hospital Chiangrai (80 beds) ✓ Expansion of Samitivej Sukhumvit (36 beds) ○ Bangkok International (175 beds) ○ Mövenpick BDMS Wellness Resort Bangkok (290 rooms) | <ul style="list-style-type: none"> ○ Jomtien Hospital (233 beds) | <ul style="list-style-type: none"> ○ Expansion of our Network Hospitals |
| | | | |
| | | | |
| | | | |

| | Volume & Margin Driven | Innovation & Digital | Sustainability |
|----------|--|--|---|
| Strategy | <ul style="list-style-type: none"> Center of Excellence Increase occupancy rate Expand insurance patient base | <ul style="list-style-type: none"> International medical affiliation Smart Virtual Hospital Heath application | <ul style="list-style-type: none"> Quality & safety standard Good corporate governance Social responsibility |

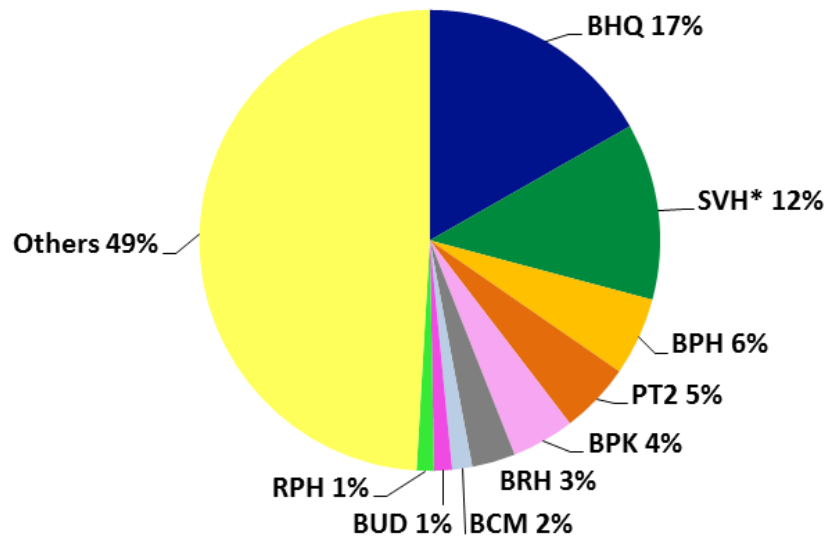
BDMS Centers of Excellence Network

Upgrading Existing 10 Hospitals to Become Centers of Excellence with the Focus on International Patients

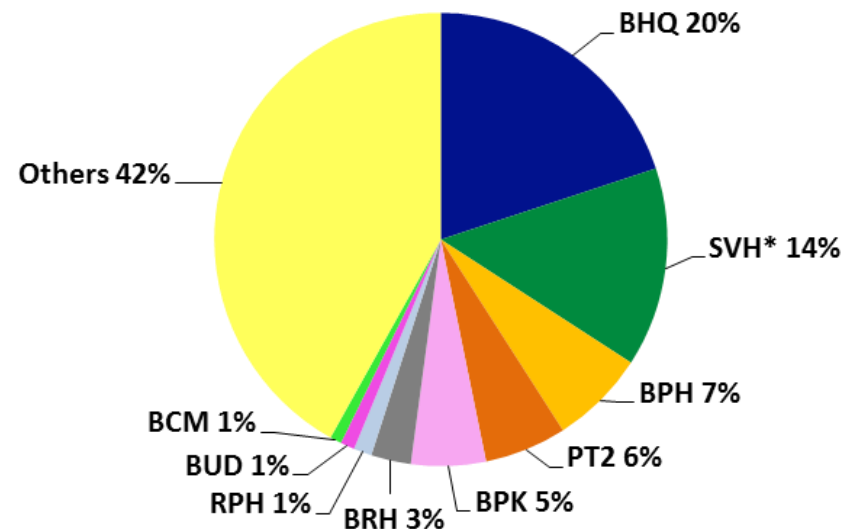


Diversified Sources of Revenues and Profitability

COE Operating Income Contribution in 1Q19



COE Total EBITDA Contribution in 1Q19



Commentary

- In 1Q19, 10 Centers of Excellence (COE) contributed
 - 51% of total revenues
 - 58% of total EBITDA

* SVH also included SNH performance

Remark: - EBITDA is calculated from revenue from hospital operations + revenue from goods + other income – cost from hospital operations – SG&A
 - Hospital abbreviation shown on Appendix

Medical Cooperation

Local and International Partnership



- Collaboration for education, training and research on orthopedics



- Collaboration on occupational health, pediatrics, rehabilitation, clinical simulation and informatics



- Others international and local institutions



- Collaboration for education and research on trauma and orthopedics



- Collaboration on Gastrointestinal Medicine



- Collaboration for knowledge sharing on orthopedics



- Research collaboration on the TRFS laser device for brain tumor surgery

BDMS Network Capabilities

Alarm Center: One Number All Access For Life Care



- One number access to entire BDMS network
 **Thailand Domestic Calls 1724**
International Calls +66-2-BANGKOK, +66-2-226-4565



- Dedicated multilingual emergency team




- Complete range of emergency transportation available



New CAMTS-CAMTS EU: Dual Accreditation Awarded

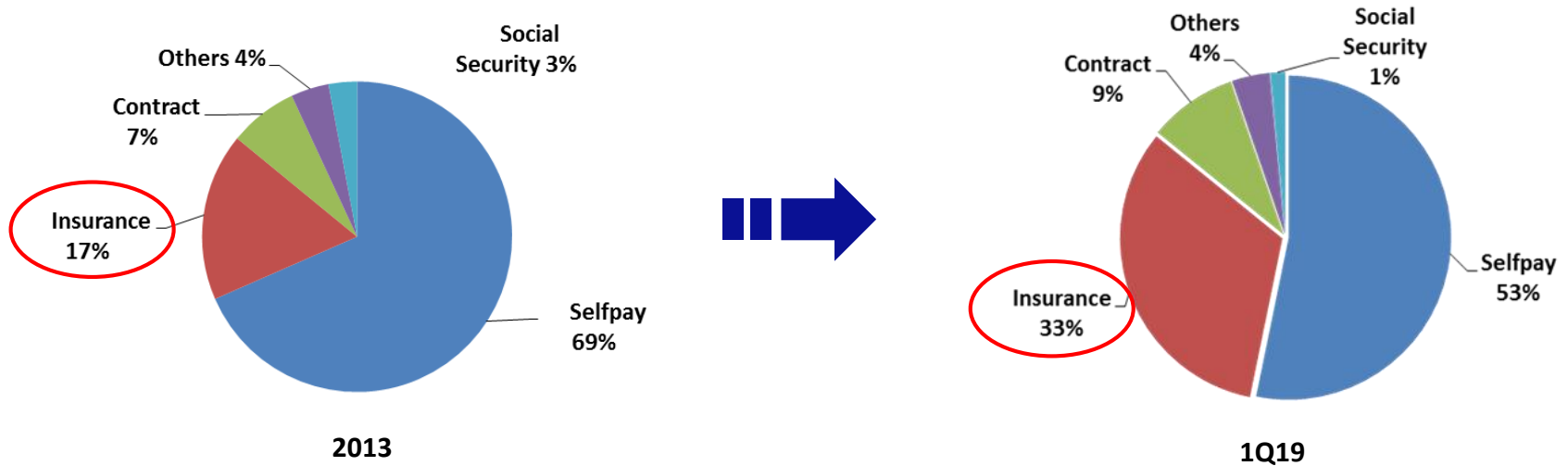


- BDMS* had received dual accreditation of The Commission on Accreditation of Medical Transport Systems (CAMTS) from USA and EU
- CAMTS is a review organization dedicated to improving quality and safety of medical transportation systems including fixed wing, sky ICU, medical escort, ambulance, motorlance and hydrolance

* 13 BDMS network hospitals

Expanding Insurance Patient Base

Patient Revenue by Payor: Increasing Insurance Portion



Strategic Focus on Health Insurance

- Launched exclusive health insurance for BDMS network
 - Increase hospital traffic in BDMS network
 - Target insurance payor to increase from 29% in 2018 to 35% in the next few years
- E-Claim & E- Billing
- Utilization management

Exclusive Health Insurance at BDMS Hospital Network

My First Class Healthcare @ BDMS by Allianz Ayudhya



- Maximum benefit per year: THB 80m to THB 100m
- Covering all medical treatments
- Target high-end market

The Viriyah Insurance Program 1 (Gold)



- Maximum benefit for injury or sickness per disability: THB 1m to THB 5m
- Target mid to high-end market

The Viriyah Insurance Program 2 (Deductible Plan)



- Maximum benefit per year: THB 400k to THB 800k
- Choice of THB 20,000/ THB 50,000 deductible per year
- Target employee who already have welfare from company

The Viriyah Insurance Program 3 (Delight)



- Maximum benefit per year: THB 450k to THB 1.5m
- Target mid market

Samitivej Japanese Hospital

Expansion of Samitivej Sukhumvit



- Soft opening since 4 April 2019 (Grand opening on 4 June 2019)
- Greenfield 36-bed hospital located opposite to Samitivej Sukhumvit
- Focusing on Liver GI, Japanese OPD, Endoscopy and high intensity cases

Samitivej Japanese Hospital

Expansion of Samitivej Sukhumvit



- Collaborate with Takatsuki Hospital, Japan in terms of strengthen management system and service in Japanese Culture

Samitivej Japanese Hospital

Expansion of Samitivej Sukhumvit



Japanese Wellness Center



Japanese Internal Medicine



GI & Endoscopy Unit



Exam Room

Samitivej Virtual Hospital

Online Hospital Providing Telemedicine Services Through Mobile Devices



Overall Services



Teleconsultation Service

- Real time video call
- Operates 24 hours, 7 days a week
- Care by Samitivej nurses and doctors
- Selected specialized care
- Consultation Summary Report



Care at Home

- Blood testing at home
- Vaccine at home
- Care by professional nurses



Medicine Delivery

- Same day delivery inside Bangkok
- Next day delivery outside Bangkok

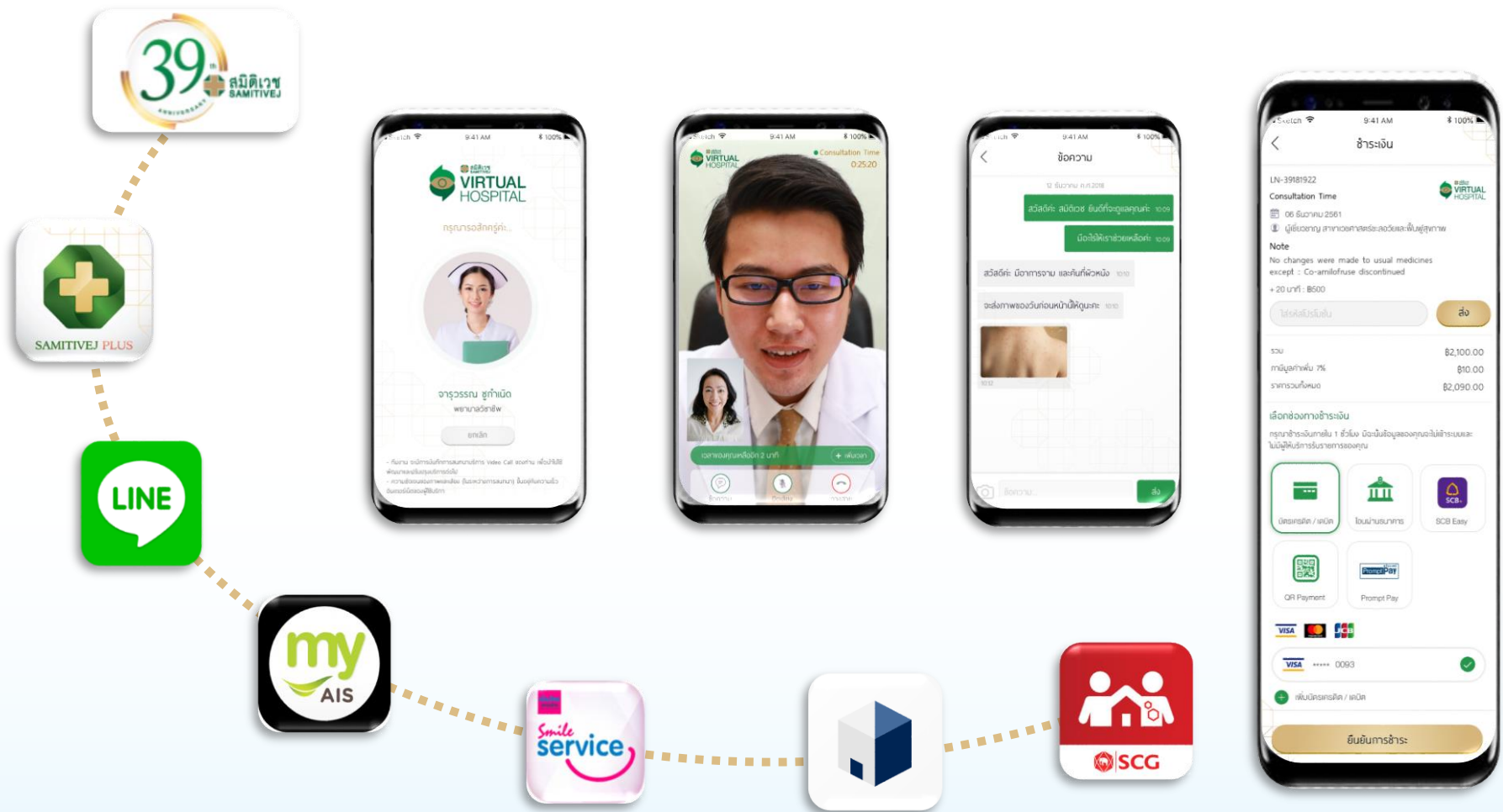


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www.samitivejhospitals.com

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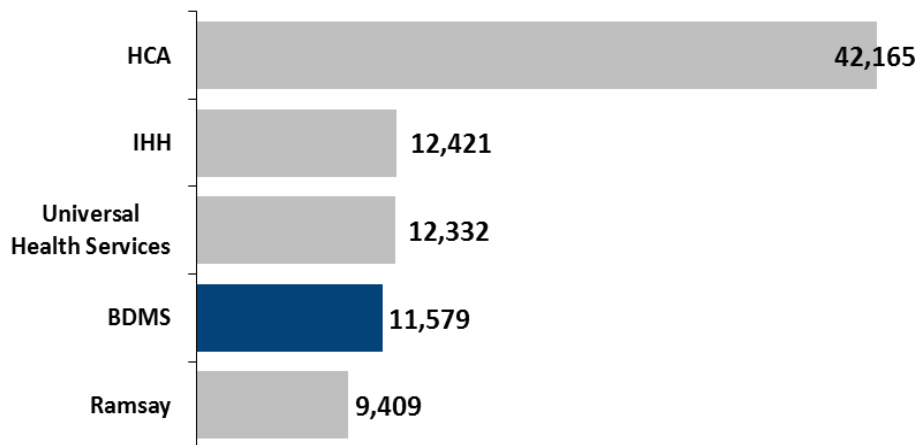
Samitivej Virtual Hospital

Access Channels

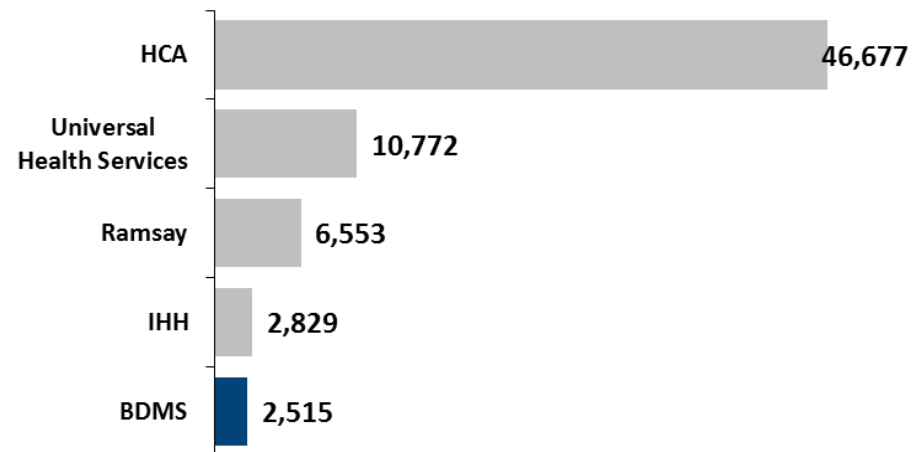


Global Hospital Rankings

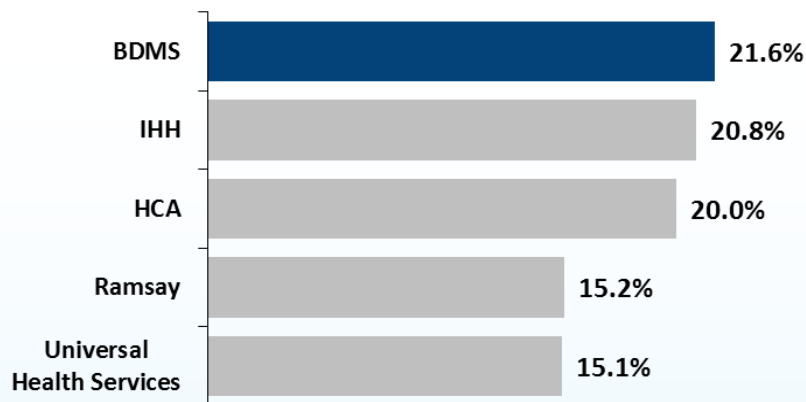
Market Capitalization (USD mm)



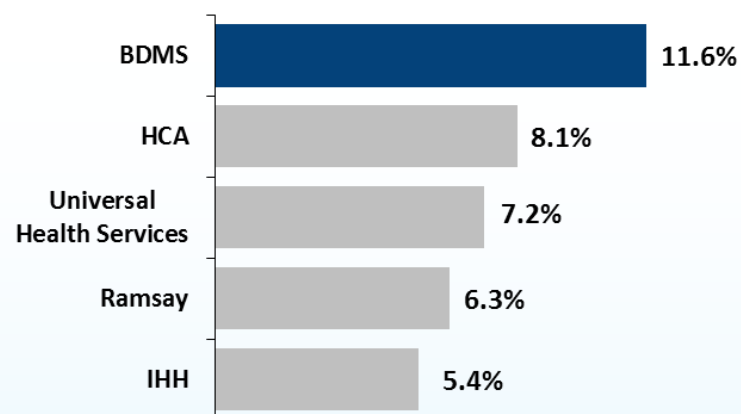
Revenue (USD mm)



EBITDA Margin



Net Profit Margin



Remark: - Market capitalization as of 17 May 2019

- Financial performance for year ended December 2018 except Ramsay for the year ended June 2018

1Q19 in Review

Consolidated Financial Summary

1Q19 Results

| | 1Q19 | |
|-------------------------------|------------------------|--------------|
| | Chg (yoy) | % to Revenue |
| Operating income | +5% (THB 20,770 mm) | |
| Patient revenue | +5% (THB 19,793 mm) | |
| Breakdown by location | | |
| ▪ Bangkok & Vicinity | +4% | 57% |
| ▪ Outside Bangkok | +6% | 43% |
| Breakdown by nationality | | |
| ▪ Thai | +4% | 67% |
| ▪ International | +8% | 33% |
| Breakdown by type of patients | | |
| ▪ Outpatients | +7% | 45% |
| ▪ Inpatients | +4% | 55% |

Consolidated Financial Summary

1Q19 Profitability Ratio

| (THB mm) | 1Q19 | 1Q18 | Chg (yoy) |
|--------------------|-------|-------|-----------|
| EBITDA * | 5,070 | 4,933 | 3% |
| EBITDA margin * | 24.4% | 24.9% | |
| Core profit | 2,926 | 2,919 | Flat |
| Core profit margin | 14.1% | 14.8% | |
| Net profit | 8,439 | 2,919 | 189% |
| Net profit | 40.6% | 14.8% | |

* Excluding non-recurring items

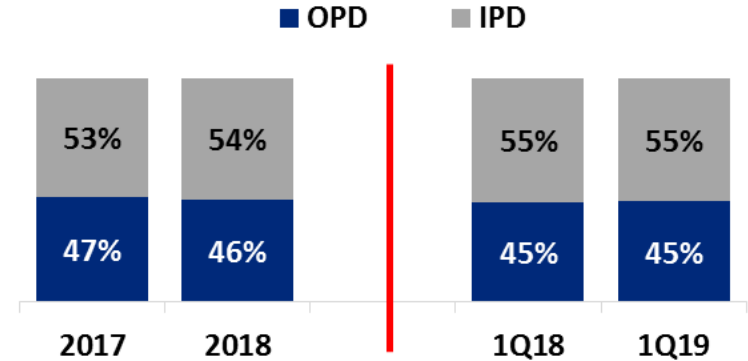
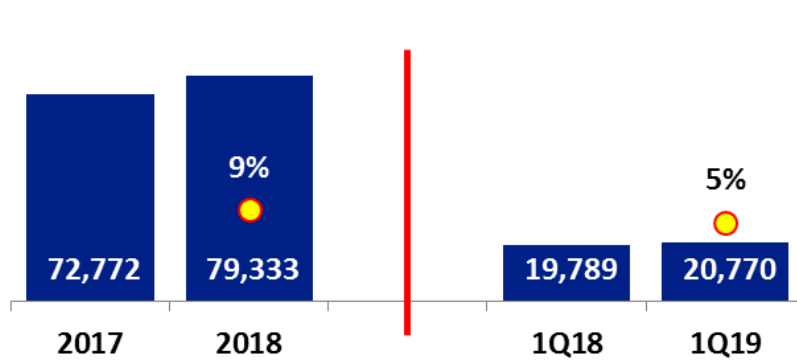
| Non recurring items (net of income tax) | THB mm |
|---|--------------|
| 1. Gain on divestment in Ramkhamhaeng Hospital | 6,094 |
| 2. Additional provisions for employee benefits | (493) |
| 3. One-time expenses in finding the land to locate electricity sub-station to accommodate the electricity usage at Bangkok International Hospital | (88) |
| Total | 5,513 |

Operational Statistics & Financial Highlights

Operating Income Growth

Operating Income (THB mm)

Revenue Breakdown by Patient Types



Commentary

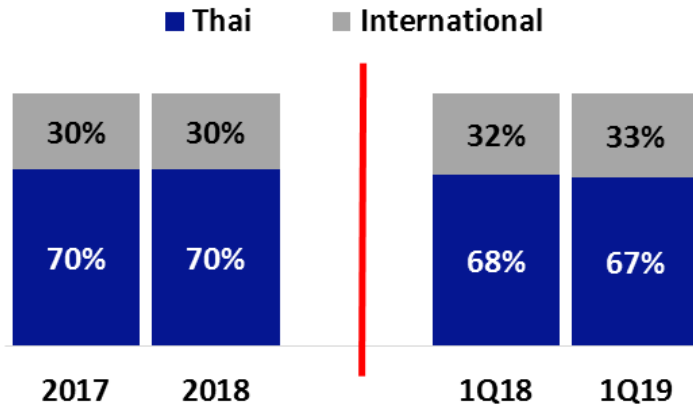
- 1Q19 Operating income increased by 5% yoy mainly from
 - Patient revenue increased 5% yoy, attributed to
 - Higher price intensity from Center of Excellence
 - Strong growth from international patients of 8% yoy
 - Increase insurance patient base from 29% of patient revenue in 1Q18 to 33% in 1Q19

Remark:- Operating income is calculated from hospital revenue + revenue from sales of goods + other income

Thai and International Patients

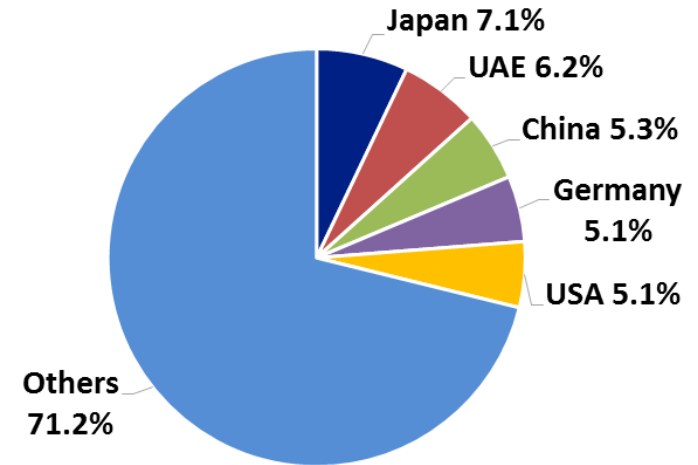
Revenue Contribution by Nationality

% to patient revenue



Top 5 Nationality contribution

% to international patients' revenue

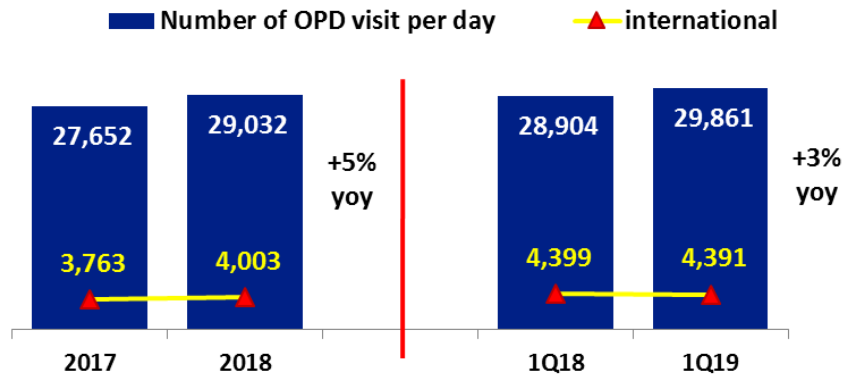


Commentary

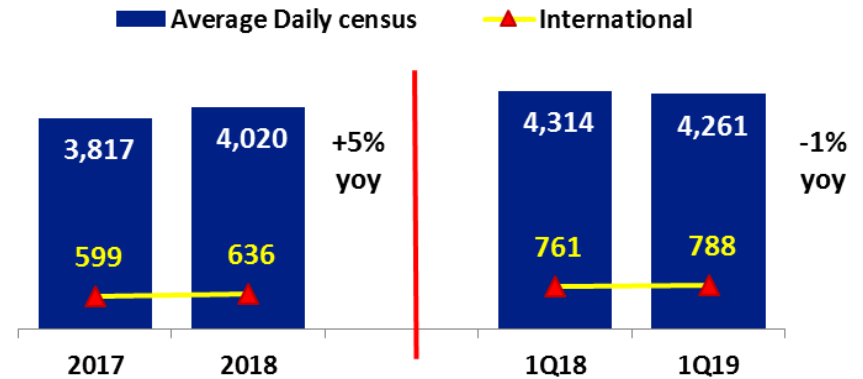
- In 1Q19, strong growth from international patients of 8% yoy
 - Key growth for International patient revenues are UAE (+75%), Oman (+75%) and Cambodia (+22% yoy)
- Thai patients grew 4% yoy due to high base of 1Q18 from high influenza and outbreak

Operational Statistics

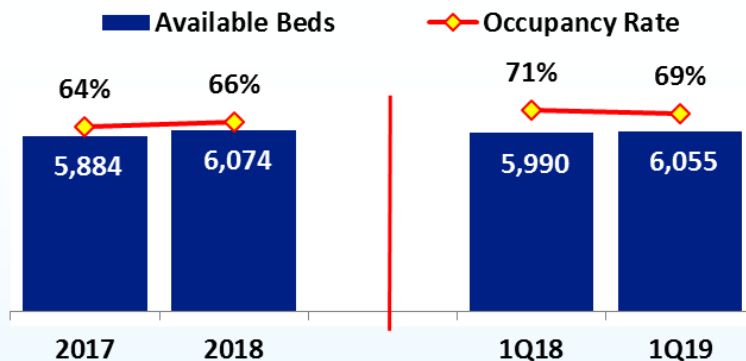
Number of OPD Visits per Day



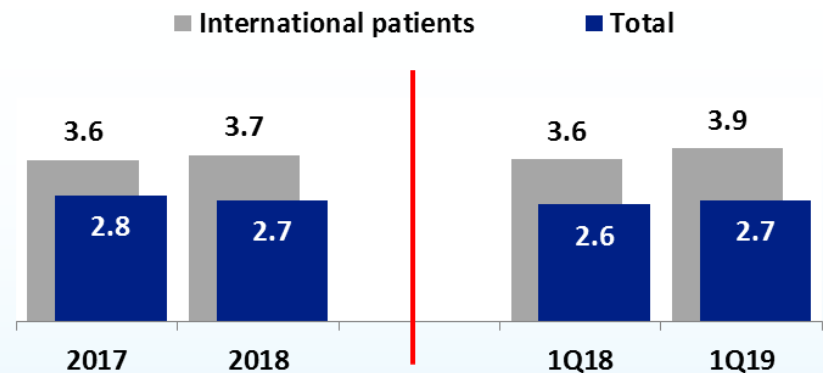
Average Daily Census (ADC)



Occupancy Rate Based on Available Beds



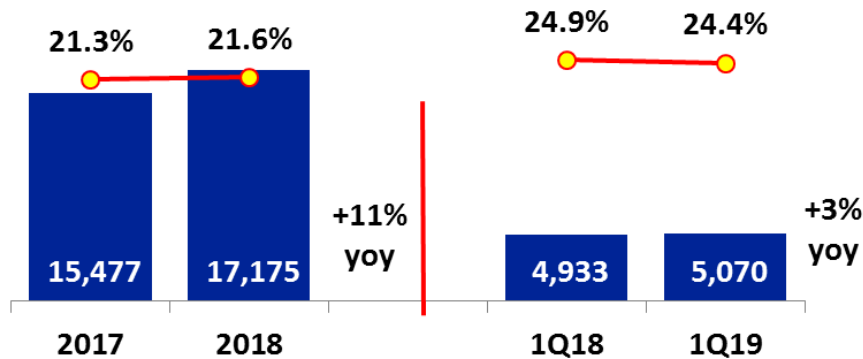
Average Length of Stay (days)



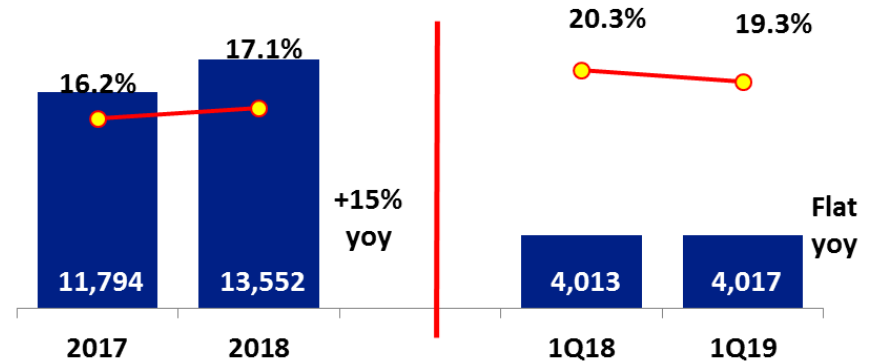
Remarks: - Including social security

Profitability Trend

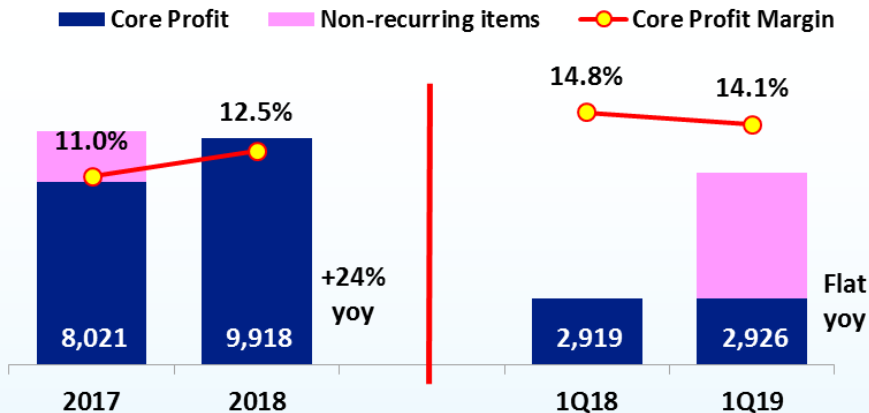
EBITDA & EBITDA Margin * (THB mm)



EBIT & EBIT Margin * (THB mm)



Core Profit & Core Profit Margin * (THB mm)



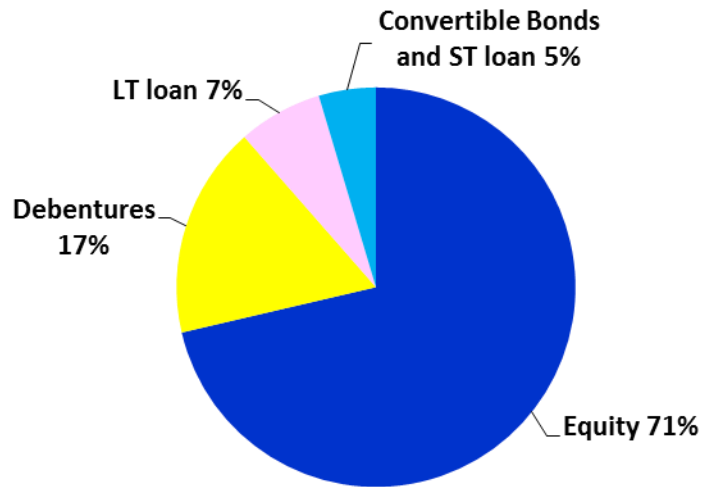
Commentary

- In 1Q19, core profit were THB 2,926 million with net profit margin of 14.1%
- If included non-recurring items totaling of THB 5,513 million, net profit was 8,439 with net profit margin of 40.6%

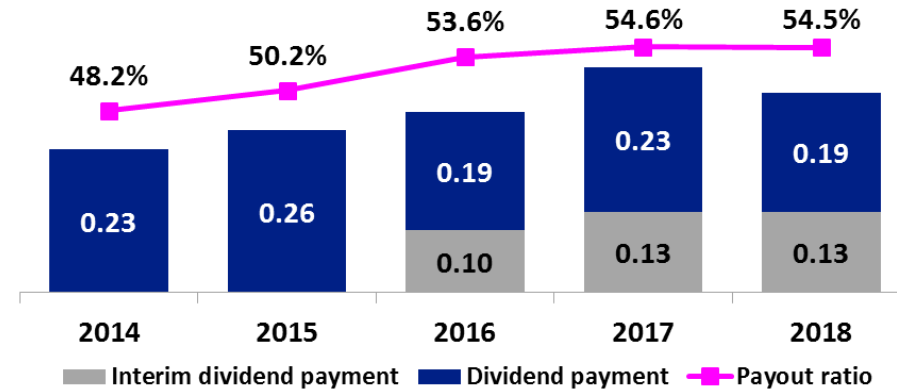
* Excluding non-recurring items

Capital Management

Capital Structure as of March 2019

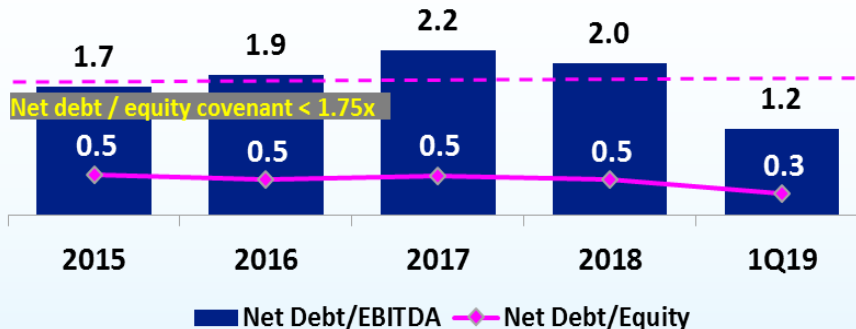


Dividend Payment & Payout Ratio

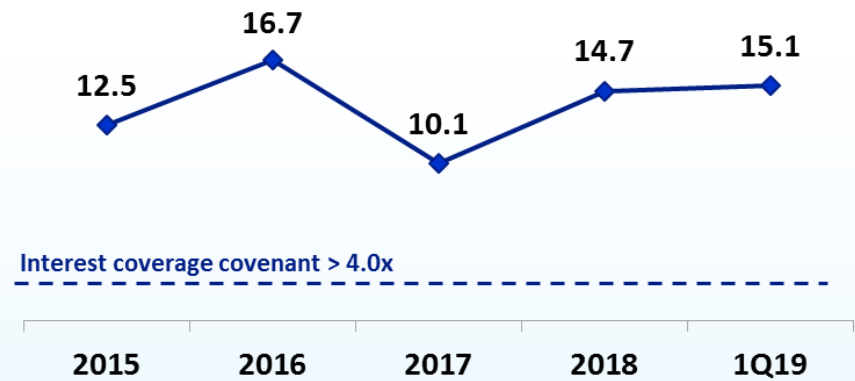


Gearing Ratios: Well Within Covenants

Net debt / EBITDA covenant < 3.25x



Interest Coverage



Healthcare Industry

Key Trend for Thai Healthcare Industry

Supportive Demographic and Economic Trends

- Aging demographics and rising income support growth of Thai healthcare
- Thailand as top tourist destination, capable medical personnel, convenient infrastructure & facilities and value for money attract medical tourism

Healthy Trend

- Increase health conscious lifestyle driven demand on preventive care
- Shifting from traditionally treatment-based approach to preventive care which focuses on individual genetic, wellness, early detection, vaccination, diet and exercise including mental health awareness

Health Insurance

- Insurance companies increase co-operation with local hospitals to increase Thailand's private health insurance penetration
- Thai Government approved tax break on premiums paid for health insurance supporting an increase in healthcare demand

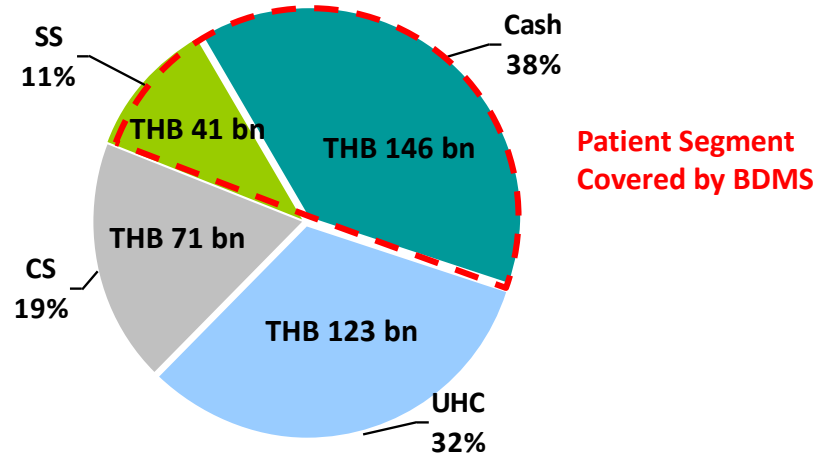
Health Tech

- Mobile health apps would increase health conscious and preventive care
- Support existing healthcare service rather than replacement
- Mostly in searching for doctor and personal health information

Thailand Healthcare Coverage

Healthcare Segments in Thailand

Total Expenditure for 2016: THB 381 bn



Source: National Health Security Office (NHSO), The Office of the National Economic and Social Development Board (NESDB) and Social Security Office (SSO)

| | |
|--|---|
| Universal Healthcare Coverage (UHC) | A welfare program for Thai people to receive medical coverage for IPD and OPD care at registered facilities |
| Civil Servant (CS) | A welfare program provided to employees of governments and state-owned enterprises |
| Social Security Scheme (SS) | Minimum requirement of healthcare provided to employees of private companies |
| Private Healthcare (Cash) | Proportion of Thai population not covered or choose not to use public healthcare schemes (UHC, CS and SS), though may have private insurance coverage |

Thailand Healthcare Demand and Supply

Healthcare Supply in Thailand (2016)

| | # of Hospitals | # of Beds |
|--------------|----------------|----------------|
| Private | 347 | 40,720 |
| Public | 864 | 100,782 |
| Total | 1,211 | 141,502 |

| (Number per 10,000 population) | Thailand | Global* |
|--------------------------------|----------|---------|
| Doctor | 5 | 14 |
| Nurse | 24 | 30 |
| Bed | 22 | 26 |

* Data as of 2014

Source: WHO, NESDB and NSO

BDMS Market Coverage (2016)

| | Total Private Beds | BDMS Registered Beds * | Market Share |
|--------------|--------------------|------------------------|--------------|
| Bangkok | 17,404 | 2,869 | 16% |
| Central | 11,614 | 2,004 | 17% |
| South | 3,111 | 662 | 21% |
| Northeast | 3,332 | 337 | 10% |
| North | 5,259 | 194 | 4% |
| Total | 40,720 | 6,066 | 15% |

* Company data as of October 2018

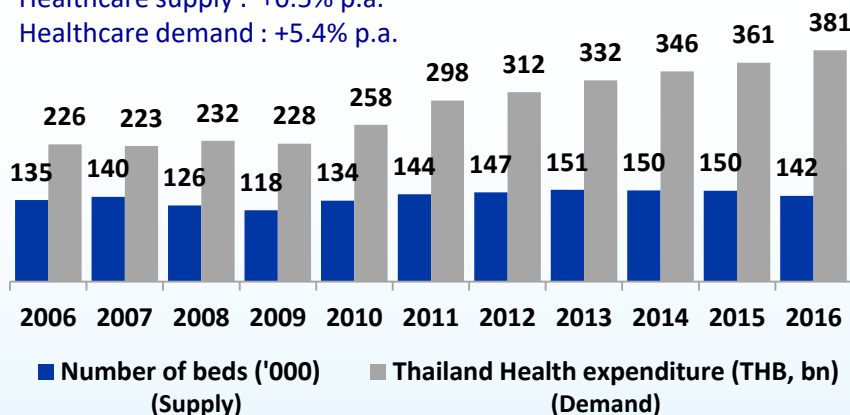
Source: NESDB and NSO

Healthcare Demand Growing Faster than Supply

10 Years CAGR (2006-2016)

Healthcare supply : +0.5% p.a.

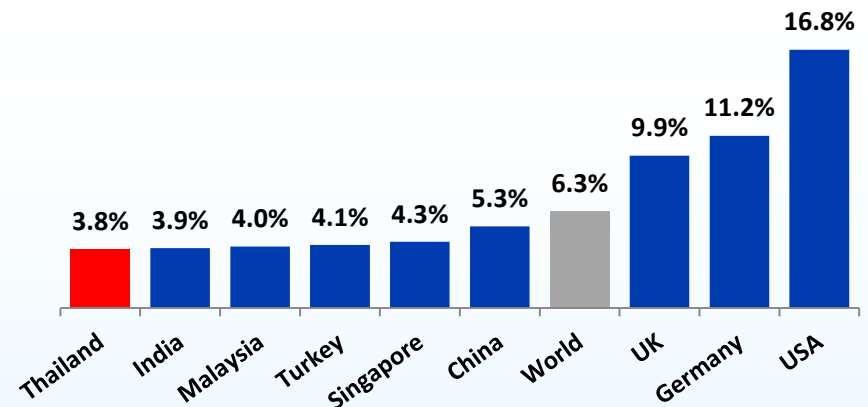
Healthcare demand : +5.4% p.a.



Source : NESDB and NSO

Low Healthcare Penetration

% of Healthcare expenditure to GDP

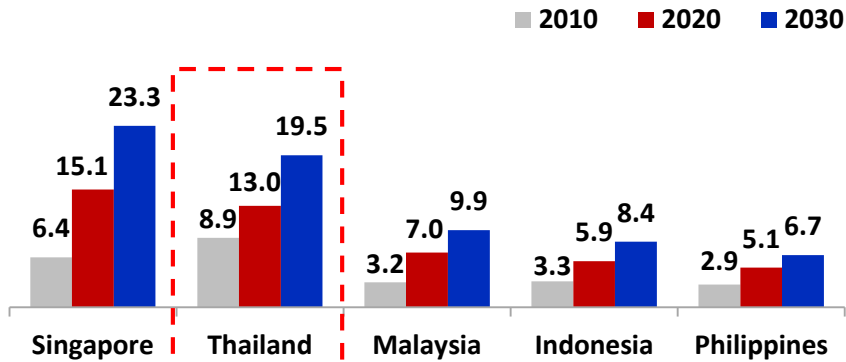


Source: WHO (2015)

Increasing Thailand Healthcare Demand

Population Growth and Aging Profile

Percentage of population above 65 years (%)



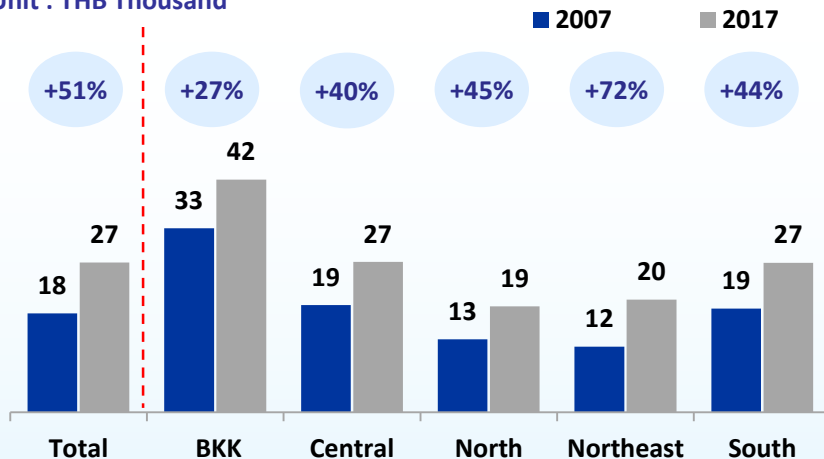
Source: UN Population Database: 2015

Commentary

- Aging population generates greater demand for healthcare expenditure
- Monthly income per household in Thailand increased by 51% during 2007-17. This would support growing demand for healthcare
- Health insurance reduces financial burden of out-of-pocket expense. Increasing trend for health insurance will benefit private hospitals

Thailand Monthly Income per Household

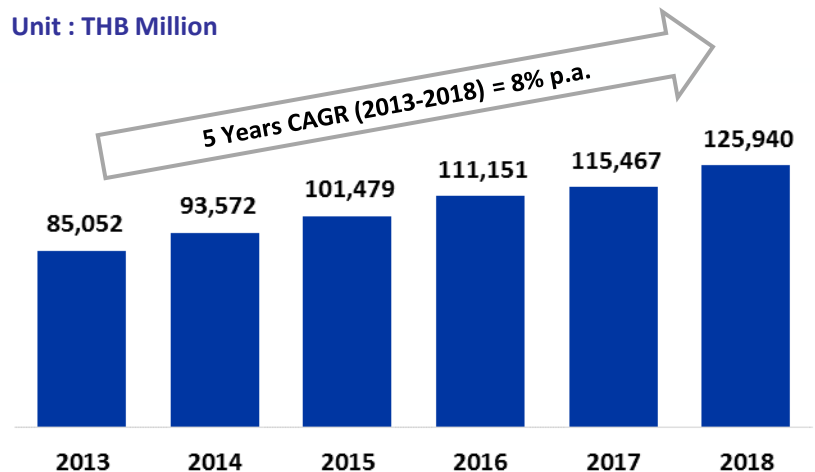
Unit : THB Thousand



Source : NESDB

Health & Personal Accident Insurance Premium

Unit : THB Million

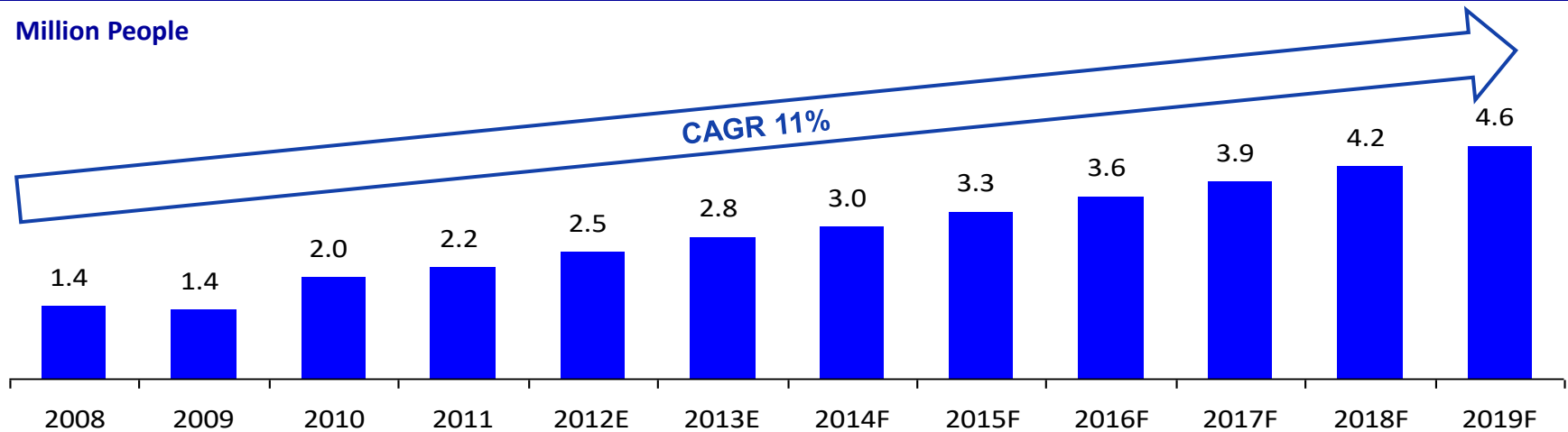


Source: OIC

Medical Tourism

Increasing Trend of Medical Tourists to Thailand

Million People



Source: EIC, SCB and Ministry of Commerce

Medical Tourism as a Rising Phenomenon

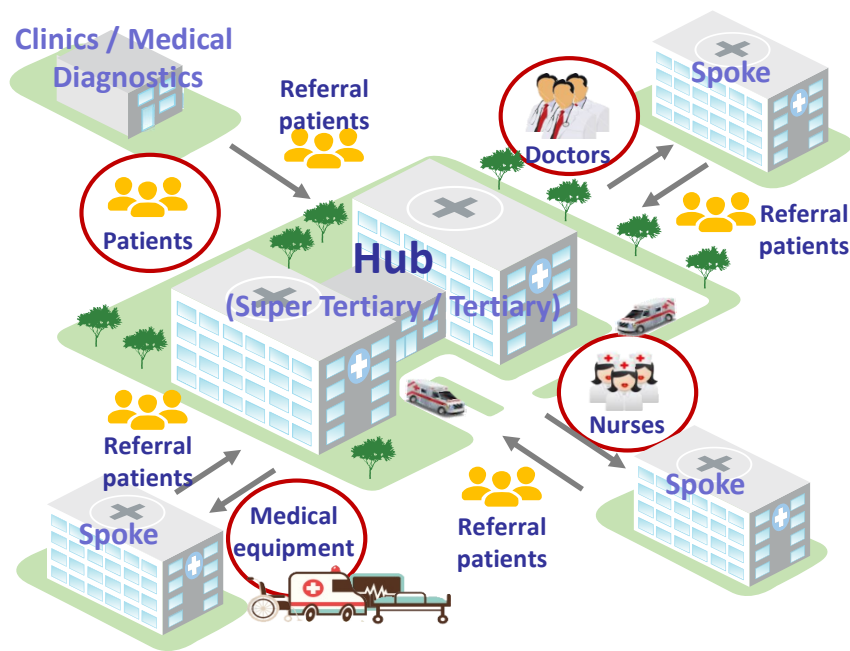
| Procedures (In USD) | USA | Singapore | Thailand | Malaysia | India |
|-------------------------|---------|-----------|----------|----------|--------|
| Heart Bypass | 123,000 | 17,200 | 15,000 | 12,100 | 7,900 |
| Heart Valve Replacement | 170,000 | 16,900 | 17,200 | 13,500 | 9,500 |
| Knee Replacement | 35,000 | 16,000 | 14,000 | 7,700 | 6,600 |
| Spinal Fusion | 110,000 | 12,800 | 9,500 | 6,000 | 10,300 |
| IVF Treatment | 12,400 | 14,900 | 4,100 | 6,900 | 2,500 |

Source: Medicahtourism.com (2018)

Company Background

'Hub-and-Spoke' Model

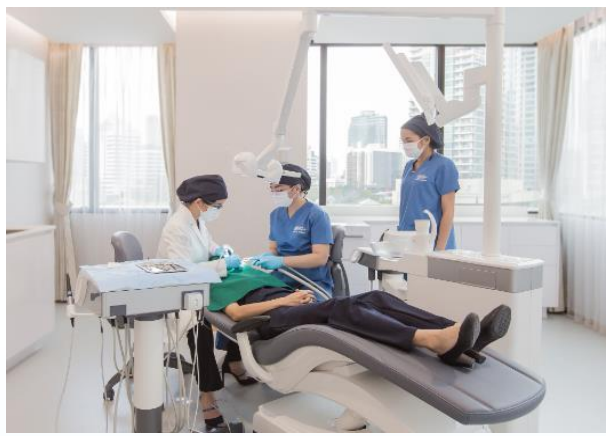
Providing a Proven Patient Referral System and Creating Efficiency Through Scale



- 1 Strong patient referral system within and across each hub and spoke
- 2 Enhances synergies and benefits of scale among hospitals within the group
- 3 Shared supporting services among multiple hubs which enhance efficiency and competitiveness
- 4 Established system provides a platform for future expansion

BDMS Wellness Clinic

A Brand New Wellness Clinic Delivering World-Class Services



7 Centers of Preventive Excellence

1

Regenerative Clinic

2

Musculoskeletal and Sports Clinic

3

Cardioscience Clinic

4

Neuroscience Clinic

5

Digestive Wellness Clinic

6

Fertility Clinic

7

Dental Clinic

- BDMS Wellness Clinic signed hotel management contract with Mövenpick Hotels & Resorts in managing “Mövenpick BDMS Wellness Resort Bangkok” which is expected to be opened in 2019
- An international wellness resort with around 290 guest rooms located in the heart of Bangkok in coordination with BDMS Wellness Clinic which is located nearby to provide in-house personalized wellness program and promote prevention and lifestyle improvement

Shareholding Structure

(As of 15 March 2019)

| | % of Shareholding |
|--|-------------------|
| 1 Mr. Prasert Prasarttong-Osoth, M.D. and family | 22.1% |
| 2 Mr. Wichai Thongtang and family | 7.3% |
| 3 Bangkok Airways* | 7.2% |
| 4 Thai NVDR Co., Ltd. | 6.7% |
| 5 The Viriyah Insurance Co., Ltd. | 6.1% |
| 6 Social Security Office | 4.1% |
| 7 Mr. Chirothana Suchato, M.D. and family | 2.6% |
| 8 Ladpli family** | 2.4% |
| 9 South East Asia UK (Type C) Nominess Limited | 2.3% |
| 10 Mr. Chuladej Yossundharakul, M.D. and family | 1.9% |
| Total | 62.5% |

Source: Summary of the information from Thailand Securities Depository Company Limited (TSD)

* Consisted of Bangkok Airways PCL and Bangkok Airways Holding Co., Ltd

** Consisted of Miss Napamas Ladpli, Mrs. Atinuch Malakul Na Ayudhaya and Mr. Parameth Ladpli, M.D.

Investments

Investments in Other Hospitals : - Listed Companies

- Bumrungrad Hospital PCL (BH) 24.88%

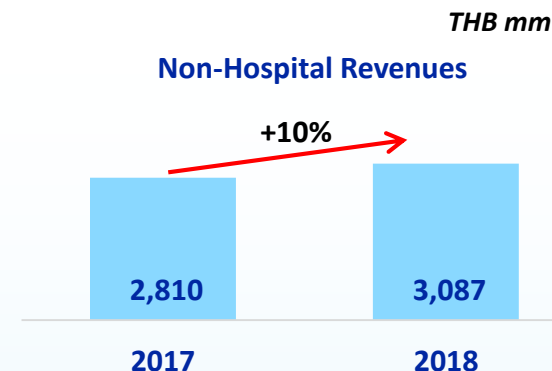
Non- Hospital Strategic Investments *

Pharmaceutical Business

- A.N.B. Laboratories 100% Sterile pharmaceutical product manufacturer & distributor
- Save Drug Center 100% Drugstore
- The Medicpharma 87% Generic pharmaceutical product manufacturer
- General Hospital Products PCL 46% Sterile pharmaceutical product manufacturer

Other Complimentary Business

- National Healthcare Systems 100% Central lab, central supply chain, procurement & other shared services
- Greenline Synergy 100% Shared IT services
- Bangkok Premier Insurance Broker 100% Health & life insurance broker
- Bangkok Helicopter Services 100% Transportation of patients via helicopter services



* Not included all BDMS' investments

Sustainability Development

Your Trusted Healthcare Network

Good Corporate Governance

Practiced good Corporate Governance to ensure long-term growth and sustainability



Employee Well-Being and Human Rights

Fully committed to support diversity and human rights in term of gender and cultural differences



Environmental Friendly

Encouraged reductions of energy use without reducing the quality of care and raised awareness on efficient energy consumption



Social and Community Development

Encouraged donation of medical supplies and equipment to unfortunate person
Provided health check-up to promote health and well-being of communities

BDMS Awards & Recognition in 2018-2019



FinanceAsia
(May)

**The Best Managed Healthcare
Company in Asia**

Asiamoney
(September)

**Most Outstanding Company in
Thailand – Healthcare Sector**

**Thailand's Top Corporate Brand
Value 2018 – Healthcare Sector**
(September)
from Chulalongkorn University



Top Innovative Organization
(October)

**from National Innovation Agency,
SET and MAI**

SET Awards
(November)

Outstanding Investor Relations Awards
(Market Cap over THB 100 bn)

IR Magazine Awards
(December)

Group 1 (Bangkok&West&Cambodia) Ownership No. of Beds

| | | | |
|--------------------------------------|-------|-------|-----|
| 1. Bangkok Hospital | (BHQ) | 100% | 373 |
| 2. Bangkok Heart Hospital | | 100% | 97 |
| 3. Wattanosoth Hospital | | 100% | 48 |
| 4. Chiva Transitional Care | | 100% | 52 |
| 5. Bangkok Huahin (BHN) | | 100% | 64 |
| 6. Bangkok Sanamchan (BSN) | | 100% | 210 |
| 7. Thepakorn (TPK) | | 44.5% | 100 |
| 8. Bangkok Phetchaburi (BPR) | | 100% | 255 |
| 9. Bangkok Muangraj (BMR) | | 100% | 142 |
| 10. Royal Phnom Penh (RPH) | | 100% | 100 |
| 11. Royal Angkor International (RAH) | | 80.0% | 30 |

Group 2

| | | |
|--------------------------------|-------|-----|
| 12. Samitivej Sukhumvit (SVH) | 95.8% | 275 |
| 13. Samitivej Srinakarin (SNH) | 95.8% | 400 |
| 14. Samitivej Sriracha (SSH) | 70.1% | 184 |
| 15. Samitivej Thonburi (STH) | 63.5% | 150 |
| 16. Samitivej Chonburi (SCH) | 100% | 220 |
| 17. Samitivej Chinatown (SCT) | 100% | 59 |
| 18. BNH Hospital (BNH) | 91.5% | 144 |

Group 3 (East)

| | | |
|-------------------------------|-------|-----|
| 19. Bangkok Pattaya (BPH) | 97.3% | 400 |
| 20. Bangkok Rayong (BRH) | 100% | 220 |
| 21. Bangkok Chanthaburi (BCH) | 99.7% | 170 |
| 22. Bangkok Trat (BTH) | 99.8% | 114 |
| 23. Sri Rayong (SRH) | 100% | 195 |

Group 4 (North&Northeast)

| | | |
|------------------------------|-------|-----|
| 24. Bangkok Chiangmai (BCM) | 100% | 175 |
| 25. Bangkok Ratchasima (BKH) | 91.4% | 180 |
| 26. Bangkok Pakchong (BHP) | 91.4% | 31 |

Group 4 (North&Northeast)

| | | |
|-------------------------------|------|-----|
| 27. Bangkok Udon (BUD) | 100% | 120 |
| 28. Bangkok Phitsanulok (BPL) | 100% | 195 |
| 29. Bangkok Khon Kaen (BKN) | 100% | 140 |
| 30. Bangkok Chiangrai (BCR) | 100% | 80 |

Group 5

| | | |
|------------------------------|-------|-----|
| 31. Phyathai 1 (PT1) | 100% | 224 |
| 32. Phyathai 2 (PT2) | 99.2% | 260 |
| 33. Phyathai 3 (PT3) | 98.2% | 267 |
| 34. Phyathai Sriracha (PTS) | 75.1% | 350 |
| 35. Phyathai Nawamin (PTN) | 99.8% | 140 |
| 36. Paolo Paholyothin (PLP) | 100% | 267 |
| 37. Paolo Samutprakarn(PLS) | 93.6% | 200 |
| 38. Paolo Chokchai 4 (PLC) | 85.7% | 169 |
| 39. Paolo Rangsit (PLR) | 100% | 150 |
| 40. Paolo Kaset (PLK) | 100% | 162 |
| 41. Paolo Phrapradaeng (PLD) | 84.0% | 60 |

Group 6 (South)

| | | |
|---------------------------------|-------|-----|
| 42. Bangkok Phuket (BPK) | 99.7% | 266 |
| 43. Siriroj International (SIH) | 100% | 151 |
| 44. Dibuk (DBK) | 99.7% | 100 |
| 45. Bangkok Hat Yai (BHH) | 98.8% | 200 |
| 46. Bangkok Samui (BSH) | 100% | 52 |
| 47. Bangkok Surat (BSR) | 100% | 150 |

Group 7: Non-Hospital

| | |
|-------------------------------|-------|
| 1. National Healthcare System | 100% |
| 2. Bio Molecular Laboratories | 95.0% |
| 3. The Medicpharma | 87.1% |
| 4. A.N.B Laboratories | 100% |
| 5. Save Drug Center | 100% |
| 6. General Hospital Products | 46.0% |

Remark:- Number of beds is structured beds