



OFFICE OF THE CORPORATE SECRETARY

Direct Line: 8536-0540

Trunk Lines: 8891-6040 to 70

Locals: 4582/4106

February 18, 2026

PHILIPPINE DEALING & EXCHANGE CORPORATION

29th Floor, BDO Equitable Tower
8751 Paseo de Roxas
Makati City

Attention: **ATTY. SUZY CLAIRE R. SELLEZA**
Head, Issuer Compliance and Disclosure Department
Philippine Dealing & Exchange Corporation

Subject: Notice of Analysts' Briefing

Dear Atty. Selleza:

We are pleased to furnish the Philippine Dealing and Exchange Corporation (PDEX) a copy of our disclosure to the Philippine Stock Exchange, Inc. regarding the Notice of Analysts' Briefing of the Bank, together with LT Group, Inc.

We trust you will take note accordingly. Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read "michel", is written over a horizontal line.

MICHELLE A. PAHATI-MANUEL
Assistant Corporate Secretary

Philippine National Bank
PNB Financial Center
Pres. Diosdado Macapagal Blvd.,
Pasay City, Metro Manila 1300,
Philippines

T. (632) 8526-3131 to 70 / 8891-6040 to 70
P.O. Box 1884 (Manila)
P.O. Box 410 (Pasay City)
www.pnb.com.ph

Authorized Depository of the Republic of the Philippines
Member: PDIC

SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C

**CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER**

1. Date of Report (Date of earliest event reported)
Feb 16, 2026
2. SEC Identification Number
ASO96-005555
3. BIR Tax Identification No.
000-188-209-000
4. Exact name of issuer as specified in its charter
Philippine National Bank
5. Province, country or other jurisdiction of incorporation
Philippines
6. Industry Classification Code(SEC Use Only)
7. Address of principal office
PNB Financial Center, President Diosdado Macapagal Boulevard, Pasay City, Metro
Manila
Postal Code
1300
8. Issuer's telephone number, including area code
(632) 8526-3131 to 70
9. Former name or former address, if changed since last report
Not Applicable
10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common Shares	1,525,764,850
11. Indicate the item numbers reported herein
Item 9

The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.



Philippine National Bank

PNB

PSE Disclosure Form 14-1 - Notice of Analysts'/Investors' Briefing

References: Section 14 of the Revised Disclosure Rules

Subject of the Disclosure

Notice of Analysts' Briefing

Background/Description of the Disclosure

February 16, 2026

Securities and Exchange Commission
17th Floor, SEC Headquarters,
7907 Makati Avenue, Bel-Air
Makati City

Attention: Director Oliver O. Leonardo
Director, Markets and Securities Regulations Department

The Philippine Stock Exchange
6th Floor, PSE Tower, BGC
28th Street corner 5th Avenue,
BGC, Taguig City

Attention: Atty. Johanne Daniel M. Negre
Officer-in-Charge, Disclosure Department

Gentlemen:

Please be advised that Philippine National Bank, together with LT Group, Inc., will conduct a virtual Analysts' Briefing on the Companies' Full Year 2025 Financial Results on Friday, February 27, 2026, at 3:30 in the afternoon.

The briefing is exclusive to investment/equity analysts. Interested parties are requested to confirm their attendance by Tuesday, February 24, 2026, by sending in their name, company name and email address to:

Ms. Jenilyn B. Valdez – Investor Relations Officer
Email: iru@pnb.com.ph or valdezjeb@pnb.com.ph

We will send the link to those who have registered. Only those who have registered will be allowed in the meeting room.

The above information is being disclosed in accordance with the disclosure rules of the Securities and Exchange Commission and the Philippine Stock Exchange.

Very truly yours,
PHILIPPINE NATIONAL BANK

By:

(original signed)
RUTH PAMELA E. TANGHAL
Corporate Secretary

Type of Briefing

Analysts' Briefing

Subject of the Briefing

Financial Results for the Full Year 2025

Date of the Briefing	Feb 27, 2026
Time	3:30 P.M.
Venue	Virtual Meeting via Zoom
Contact Person	Ms. Jenilyn B. Valdez
Contact Details	iru@pnb.com.ph or valdezjeb@pnb.com.ph

Other Relevant Information
None.

Filed on behalf by:

Name	Ruth Pamela Tanghal
Designation	Corporate Secretary

COVER SHEET

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S.E.C. Registration Number

P	H	I	L	I	P	P	I	N	E		N	A	T	I	O	N	A	L		B	A	N	K							
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[illegible]

Company's Full Name)

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(Business Address: No. Street City/Town/ Province)

RUTH PAMELA E. TANGHAL

Corporate Secretary

Contact Person

8834-0780

Company Telephone Number

1	2
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Month

Fiscal Year

3	1
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Day

Fiscal Year

Notice of Analysts' Briefing

FORM TYPE

April 29

Month Day

Annual Meeting

Secondary License Type, If Applicable

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Dept. Requiring this Doc.

Amended Articles Number/Section

Total amount of Borrowings

Total No. of Stockholders

	Total amount

Domestic

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Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

[illegible]

Document I.D.

Cashier

STAMPS

Remarks = pls. use black ink for scanning purposes



February 16, 2026

Securities and Exchange Commission

17th Floor, SEC Headquarters,
7907 Makati Avenue, Bel-Air
Makati City

Attention: Director Oliver O. Leonardo
Director, Markets and Securities Regulations Department

The Philippine Stock Exchange

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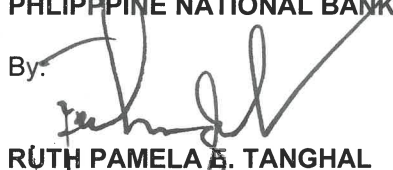
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PHILIPPINE NATIONAL BANK

By: 

RUTH PAMELA E. TANGHAL
Corporate Secretary

Philippine National Bank
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Pres. Diosdado Macapagal Blvd.,
Pasay City, Metro Manila 1300, Philippines

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