



**Office of the Corporate Secretary**

Direct Line: 8834-0780  
Trunk Lines: 8526-3131  
Local: 4582

April 10, 2026

**ATTY. JOHANNE DANIEL M. NEGRE**  
Officer-in-Charge, Disclosure Department  
6<sup>th</sup> Floor PSE Tower  
28<sup>th</sup> Street corner 5<sup>th</sup> Avenue  
Bonifacio Global City, Taguig City

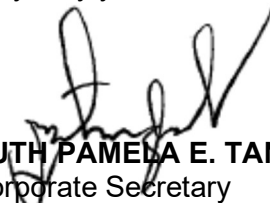
Dear Atty. Negre:

We are submitting herewith the PSE Disclosure Form 17-7 - Statement of Changes in Beneficial Ownership of Securities of Mr. Francis B. Albalate, EVP and Chief Financial Officer of the Bank.

The report is being filed through emergency submission upon the advice of the Exchange due to technical issues regarding the PSE-issued tokens.

We trust you will take note accordingly. Thank you.

Very truly yours,



**RUTH PAMELA E. TANGHAL**  
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](http://www.pnb.com.ph)

Authorized Depository of the Republic of the Philippines  
Member: PDIC

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 17-7 - Statement of Changes in Beneficial  
Ownership of Securities**  
**References: SRC Rule 23 and**  
**Section 17.5 of the Revised Disclosure Rules**

<b>Name of Reporting Person</b>	Francis B. Albalate
<b>Relationship of Reporting Person to Issuer</b>	EVP & Chief Financial Officer

**Description of the Disclosure**

We are pleased to submit herewith the Statement of Changes in Beneficial Ownership of Securities (SEC Form 23-B) of Mr. Francis B. Albalate, EVP and Chief Financial Officer of the Bank.

We trust you will take note accordingly. Thank you.



**Corporate Secretary's Office**

Direct Line/Telefax No.: 8834-07-80

Trunk Lines: 8891-6040 to 70

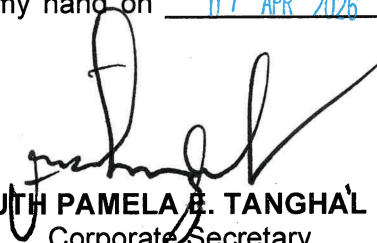
Local: 4582

**CERTIFICATION**

I, **RUTH PAMELA E. TANGHAL**, Corporate Secretary of the Philippine National Bank ("PNB"), a universal banking corporation duly registered under and by virtue of the laws of the Republic of the Philippines with SEC Registration No. ASO96-005555, and with principal office address at the PNB Financial Center, Pres. Diosdado Macapagal Blvd., Pasay City, Metro Manila, on oath state:

1. That I have caused this SEC Form 23-B to be prepared on behalf of PNB;
2. That I read and understood its contents which are true and correct based on my own personal knowledge and/or on authentic records;
3. That the company, PNB, will comply with the requirements set forth in SEC Notice dated May 12, 2021 to effect a complete and official submission of reports and/or documents through electronic mail;
4. That I am fully aware that submitted documents which require pre-evaluation and/or payment of processing fee shall be considered complete and officially received only upon payment of the filing fee; and
5. That the e-mail account designated by the company pursuant to SEC Memorandum Circular No. 28, s. 2020 shall be used by the company in its online submission to CGFD.

IN WITNESS WHEREOF, I have hereunto set my hand on 07 APR 2026 in PASAY CITY, Metro Manila, Philippines.



**RUTH PAMELA E. TANGHAL**  
Corporate Secretary

SUBSCRIBED AND SWORN to before me on 07 APR 2026 in Pasay City, affiant exhibited to me her TIN

Doc. No. 125  
 Page No. 02  
 Book No. 111  
 Series of 2026.

**ATTY. JAMIE D. REAL**  
 Commission No. 25-02; Rol. No. 68794  
 Notary Public in and for Pasay City until December 31 2026  
 9th Floor PNB Financial Center  
 Pres. Diosdado Macapagal Blvd., Pasay City  
 PTR No. 9238259/Jan. 07, 2026/Pasay City  
 IBP Lifetime No. 018651/Dec. 11, 2017/Manila IV  
 MCLE Compliance No. VIII-0936111

# COVER SHEET

A S C 9 6 - 0 0 5 5 5 5

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

Company's Full Name)

9 t h F l o o r P N B F i n a n c i a l C e n t e r

M a c a p a g a l B l v d . , P a s a y C i t y

M e t r o M a n i l a

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

**RUTH PAMELA E. TANGHAL**  
Corporate Secretary

Contact Person

**8834-0780**

Company Telephone Number

1 2

Month Day  
Fiscal Year

3 1

**SEC Form 23-B – Mr. Francis B. Albalate**

FORM TYPE

**April 29**

Month Day  
Annual Meeting

Secondary License Type, If Applicable

Dept. Requiring this Doc.

Amended Articles Number/Section

Total No. of Stockholders

Domestic

Foreign

Total amount of Borrowings

-----  
To be accomplished by SEC Personnel concerned

File Number

\_\_\_\_\_  
LCU

Document I.D.

\_\_\_\_\_  
Cashier

**STAMPS**

Remarks = pls. use black ink for scanning purposes



**Office of the Corporate Secretary**

Direct Lines: 8536-0540  
Trunk Lines: 8891-6040 to 70  
Local: 4582

April 7, 2026

**MS. RACHEL ESTHER J. GUMTANG-REMALANTE**

Director, Corporate Governance and Finance Department  
Securities and Exchange Commission  
8/F SEC Headquarters  
7907 Makati Avenue, Barangay Bel-Air  
Makati City 1209

Dear Ms. Gumtang-Remalante:

We transmit herewith the Statement of Changes in Beneficial Ownership of Securities (SEC Form 23-B) of Mr. Francis B. Albalate, EVP and Chief Financial Officer of the Bank.

For your records. Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read "Ruth Pamela E. Tanghal", is written over the typed name and title.

**RUTH PAMELA E. TANGHAL**  
Corporate Secretary

Att.: a/s

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

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**DISCLOSURE REQUIREMENTS  
IN CASE OF MATERIAL CHANGES IN BENEFICIAL OWNERSHIP  
(50% INCREASE/DECREASE OR EQUIVALENT TO 5% OF THE OUTSTANDING CAPITAL STOCK OF ISSUER)**

**Item 1. Security and Issuer**

State the title of the class of equity securities to which this Form relates and the name and address of the principal executive offices of the issuer of such securities.

**Item 2. Identity and Background**

If the person filing this Form is a corporation, partnership, syndicate or other group of persons, state its name, the province, country or other place of its organization, its principal business, the address of its principal office and the information required by (d) and (e) of this Item. If the person filing this statement is a natural person, provide the information specified in (a) through (f) of this Item with respect to such person(s).

- a. Name;
- b. Residence or business address;
- c. Present principal occupation or employment and the name, principal business and address of any corporation or other organization in which such employment is conducted;
- d. Whether or not, during the last five years, such person has been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors) and, if so, give the dates, nature of conviction, name and location of court, any penalty imposed, or other disposition of the case;
- e. Whether or not, during the last five years, such person was a party to a civil proceeding of a judicial or administrative body of competent jurisdiction, domestic or foreign, and as a result of such proceeding was or is subject to any order, judgment or decree, not subsequently reversed, suspended or vacated, permanently or temporarily enjoining, barring, suspending or otherwise limiting involvement in any type of business, securities, commodities or banking; and
- f. Citizenship.

**Item 3. Purpose of Transaction**

State the purpose or purposes of the acquisition of securities of the issuer. Describe any plans or proposals which the reporting persons may have which relate to or would result in:

- a. The acquisition by any person of additional securities of the issuer, or the disposition of securities of the issuer;
- b. An extraordinary corporate transaction, such as a merger, reorganization or liquidation, involving the issuer or any of its subsidiaries;
- c. A sale or transfer of a material amount of assets of the issuer or of any of its subsidiaries;
- d. Any change in the present board of directors or management of the issuer, including any plans or proposals to change the number or term of directors or to fill any existing vacancies on the board;
- e. Any material change in the present capitalization or dividend policy of the issuer;
- f. Any other material change in the issuer's business or corporate structure;
- g. Changes in the issuer's charter, bylaws or instruments corresponding thereto or other actions which may impede the acquisition of control of the issuer by any person;
- h. Causing a class of securities of the issuer to be delisted from a securities exchange;
- i. Any action similar to any of those enumerated above.

**Item 4. Interest in Securities of the Issuer**

- a. State the aggregate number and percentage of the class of securities identified pursuant to Item 1 beneficially owned (identifying those shares which there is a right to acquire within thirty (30) days from the date of this report) by each person named in Item 2. The abovementioned information should also be furnished with respect to persons who, together with any of the persons named in Item 2, comprise a group.
- b. For each person named in response to paragraph (a), indicate the number of shares as to which there is sole power to vote or to direct the vote, shared power to vote or to direct the vote, sole or shared power to dispose or to direct the disposition. Provide the applicable information required by Item 2 with respect to each person with whom the power to vote or to direct the vote or to dispose or direct the disposition is shared.

- c. Describe any transaction in the class of securities reported on that were effected during the past sixty (60) days by the persons named in response to paragraph (a). The description shall include, but not necessarily be limited to: (1) the identity of the person who effected the transaction; (2) the date of the transaction; (3) the amount of securities involved; (4) the price per share or unit; and (5) where or how the transaction was effected.
- d. If any other person is known to have the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of such securities, a statement to that effect should be included in response to this Item and, if such interest relates to more than five (5%) percent of the class, such person should be identified.
- e. If the filing is an amendment reflecting the fact that the reporting person has ceased to be the beneficial owner of more than five (5%) percent of the class of securities, state the date on which such beneficial ownership was reduced.

**Item 5.**

**Contracts, Arrangements, Understandings or Relationships with Respect to Securities of the Issuer**

Describe any contract, arrangement, understanding or relationship among the person named in Item 2 and between such persons and any person with respect to any securities of the issue, including but not limited to transfer or voting of any of the securities, finder's fees, joint ventures, loan or option arrangements, puts or calls, guaranties of profits, division of profits or loss, or the giving or withholding of proxies, naming the person with whom such contracts, arrangements, understandings or relationships have been entered into. Include such information for any of the securities that are pledged or otherwise subject to a contingency the occurrence of which would give another person voting power or investment power over such securities except that disclosure of standard default and similar provisions contained in loan agreements need not be included.

**Item 6.**

**Material to be Filed as Exhibits**

Copies of all written agreements, contracts, arrangements, understandings, plans or proposals relating to:

- a. the acquisition of issuer control, liquidation, sale of assets, merger, or change in business or corporate structure or any other matter as disclosed in Item 3; and
- b. the transfer or voting of the securities, finder's fees, joint ventures, options, puts, calls, guaranties of loans, guaranties against losses or the giving or withholding of any proxy as disclosed in Item 5.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this Report is true, complete and accurate.  
This report is signed in the City of PASAY CITY APR 07 2026.

By:   
(Signature of Reporting Person)

**FRANCIS B. ALBALATE** EVP & CFO  
(Name/Title)