



Office of the EVP and Chief Financial Officer

Trunk Lines: 8526-3131 to 70/8891-6040 to 70
Local: 4474

April 24, 2026

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

Attention: **ATTY. JOHANNE DANIEL M. NEGRE**
Officer-in-Charge, Disclosure Department


The Philippine Dealing & Exchange Corporation
29/F, BDO Equitable Tower
8751 Paseo de Roxas, Makati City

Attention: **ATTY. SUZY CLAIRE R. SELLEZA**
Head, Issuer Compliance and Disclosure Department

Gentlemen:

We submit the attached Key Financial Information of Philippine National Bank as of and for the three months ended March 31, 2026.

Very truly yours,


FRANCIS B. ALBALATE
Executive Vice President &
Chief Financial Officer




CERTIFICATION

I, **FRANCIS B. ALBALATE**, is a duly authorized representative of Philippine National Bank ("PNB"), a universal banking corporation organized and existing under the laws of the Republic of the Philippines under SEC Registration No. AS096-005555, with principal office address at the PNB Financial Center, Pres. Diosdado Macapagal Blvd., Pasay City, Metro Manila, on oath state that:


1. On behalf of PNB, I have caused this SEC Form 17-C Report to be prepared;
2. I read and understood its contents which are true and correct of my own personal knowledge and/or based on true records;
3. PNB will comply with the requirements set forth in SEC Notice dated May 12, 2021 for a complete and official submission of reports and/or documents through electronic mail; and
4. I am fully aware that documents filed online which requires pre-evaluation and/or processing fee shall be considered complete and officially received only upon payment of the filing fee.

IN WITNESS WHEREOF, I have hereunto set my hand on April 24, 2026 in Pasay City, Metro Manila.


FRANCIS B. ALBALATE
 Executive Vice President and
 Chief Financial Officer

SUBSCRIBED AND SWORN to before me this 24 APR 2026 in PASAY CITY, affiant exhibited to me his SSS ID No. 33-1489981-0.

Doc. No. 398
 Page No. 81
 Book No. 10
 Series of 1074


ATTY. VINCENT M. HAW
 Notary Public for and in Pasay City
 PNB Financial Center, Macapagal Blvd, Pasay City
 Commission No. 25-28 until 12/31/2026 / Pasay City
 Roll of Atty. No. 89394 / IBP No. 568660 until 12/31/2026 / PNB
 PTR No. 9236179 until 12/31/2026 / Pasay City
 MCLE No. VIII-0032293 until 04/14/2028
 hawvm@pnb.com.ph

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. **April 24, 2026**
Date of Report (Date of earliest event reported)
2. SEC Identification Number **ASO96-005555** 3. BIR Tax Identification No. **000-188-209-000**
4. **PHILIPPINE NATIONAL BANK**
Exact name of registrant as specified in its charter
5. **PHILIPPINES** 6. (SEC Use Only)
Province, country or other jurisdiction of incorporation Industry Classification Code:
7. **PNB Financial Center, Pres. Diosdado Macapagal Blvd., Pasay City, Metro Manila** **1300**
Address of principal office Postal Code
8. **(632) 8526-3131 to 70/(632) 8891-6040 to 70**
Issuer's telephone number, including area code
9. **Not Applicable**
Former name or former address, if changed since last report
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 11 Financial Statements**

We furnish the commission with the attached Key Financial Information as of and for the period ended March 31, 2026.

We trust you will take note accordingly. Thank you.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PHILIPPINE NATIONAL BANK

Issuer

April 24, 2026

Date



FRANCIS B. ALBALATE

Executive Vice President & Chief Financial Officer
Signature and Title*

PHILIPPINE NATIONAL BANK AND SUBSIDIARIES
KEY FINANCIAL INFORMATION

(In Thousands)

CONSOLIDATED STATEMENTS OF CONDITION	March 31, 2026 (Unaudited)	December 31, 2025 (Audited)
ASSETS		
Cash and Other Cash Items	₱15,728,398	₱20,868,793
Due from Bangko Sentral ng Pilipinas	27,911,907	68,529,550
Due from Other Banks	23,535,253	24,831,235
Interbank Loans Receivable	54,647,288	30,369,881
Securities Held Under Agreements to Resell	68,646,387	72,903,359
Trading and Investment Securities	323,737,614	358,502,829
Loans and Receivables	755,872,862	740,017,745
Property and Equipment	9,943,783	10,092,679
Investment Properties	17,594,650	16,957,283
Other Assets	32,301,908	31,760,499
TOTAL ASSETS	₱1,329,920,050	₱1,374,833,853
LIABILITIES AND EQUITY		
LIABILITIES		
Deposit Liabilities	₱1,008,438,217	₱1,061,203,370
Bills and Acceptances Payable	13,084,455	10,742,748
Bonds Payable	33,868,778	33,278,399
Other Liabilities	36,015,003	29,329,535
TOTAL LIABILITIES	1,091,406,453	1,134,554,052
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT COMPANY		
Capital Stock	₱61,030,594	₱61,030,594
Capital Paid in Excess of Par Value	32,116,560	32,116,560
Surplus Reserves	5,128,533	5,170,727
Surplus	135,949,986	134,605,261
Net Unrealized Gains (Losses) on Financial Assets at FVOCI	(2,394,824)	1,020,513
Remeasurement Losses on Retirement Plan	(2,176,755)	(2,176,164)
Accumulated Translation Adjustment	3,660,027	3,412,179
Other Equity Reserves	1,189,003	1,189,003
Share in Aggregate Losses on Life Insurance Policies	(49,185)	(28,715)
Other Equity Adjustment	13,959	13,959
	234,467,898	236,353,917
NON-CONTROLLING INTERESTS	4,045,699	3,925,884
TOTAL EQUITY	238,513,597	240,279,801
TOTAL LIABILITIES AND EQUITY	₱1,329,920,050	₱1,374,833,853

CONSOLIDATED STATEMENTS OF INCOME (Unaudited)	For the Three Months Ended	
	2026	March 31 2025
CORE INCOME:		
NET INTEREST INCOME	₱13,455,835	₱12,714,709
NET SERVICE FEES AND COMMISSION INCOME	1,510,945	1,424,538
	14,966,780	14,139,247
OTHER INCOME:		
TRADING AND INVESTMENT SECURITIES AND FOREIGN EXCHANGE GAINS (LOSSES)	(229,884)	862,267
OTHERS	1,936,405	1,068,094
	1,706,521	1,930,361
TOTAL OPERATING INCOME	16,673,301	16,069,608
PROVISION FOR IMPAIRMENT, CREDIT AND OTHER LOSSES	225,673	277,108
OPERATING EXPENSES	8,298,971	8,067,569
PROVISION FOR INCOME TAX	1,782,029	1,634,978
NET INCOME	₱6,366,628	₱6,089,953