

COVER SHEET

A	S	0	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)

P	N	B		F	I	N	A	N	C	I	A	L		C	E	N	T	E	R								
---	---	---	--	---	---	---	---	---	---	---	---	---	--	---	---	---	---	---	---	--	--	--	--	--	--	--	--

P	R	E	S	I	D	E	N	T		D	I	O	S	D	A	D	O										
---	---	---	---	---	---	---	---	---	--	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--

M	A	C	A	P	A	G	A	L		B	L	V	D	.	,		P	A	S	A	Y		C	I	T	Y	
---	---	---	---	---	---	---	---	---	--	---	---	---	---	---	---	--	---	---	---	---	---	--	---	---	---	---	--

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

Francis B. Albalate

Contact Person

8891-60-40

Company Telephone Number

0	3
---	---

Month *Day*
Fiscal Year

3	1
---	---

SEC FORM 17C

FORM TYPE

4	29
---	----

Month *Day*
Annual Meeting

--

Secondary License Type, If Applicable

C	F	D
---	---	---

Dept. Requiring this Doc.

--

Amended Articles Number/Section

35,481

Total No. of Stockholders

Total amount of Borrowings

--

Domestic

--

Foreign

To be accomplished by SEC Personnel concerned

--	--	--	--	--	--	--	--	--	--	--	--

File Number

--	--	--	--	--	--	--	--	--	--	--	--

Document I.D.

LCU

Cashier

S T A M P S

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 9

We are pleased to furnish the Commission with the Bank's Press Release entitled "PNB Reports Steady Profits in 1Q 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*



Office of the EVP and Chief Financial Officer


Trunk Lines: 8526-3131 to 70/8891-6040 to 70
Local: 4074

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. 408
Page No. 80
Book No. 10
Series of 2026


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 / PPLM
PTR No. 9236179 until 12/31/2026 / Pasay City
MCLE No. VIII-0032293 until 04/14/2028
hawvm@pnb.com.ph



PRESS RELEASE

April 2026

PNB Reports Steady Profits in 1Q 2026

Philippine National Bank (PSE: PNB) reported a net income of ₱6.37 billion for the first three months of 2026, representing a 5% year-on-year increase. This was supported by steady growth in core income, driven by higher loan volumes, disciplined balance sheet management, and prudent expense control.

Net interest income rose by 6% and net fee income increased by 6%. Despite a volatile interest-rate environment, the Bank continued to expand its revenue base in a measured manner.

The Bank's total loan portfolio grew by 15% year-on-year. Total deposits reached ₱1.01 trillion and sustained an 80% low-cost current and savings accounts (CASA) ratio to total deposits.

According to Chief Financial Officer Francis Albalate, "Our return on assets (ROA) remained solid at 1.91% in the first quarter, reflecting efficient asset deployment and the benefits of a balanced loan mix that continues to support consistent earnings despite an uncertain rate environment."

The Bank's return on equity (ROE) stood at 10.8%, reflecting sustained profitability. Asset quality remained stable, with the non-performing loan (NPL) ratio recorded at 4.78%.

President and CEO Edwin Bautista said, "Despite global economic headwinds, we delivered solid first-quarter progress on the back of a strong balance sheet and growing core income. We are building momentum with focused growth, tighter cost control, and improving asset quality—while continuing to push forward our digital and AI initiatives, regardless of the market cycle."

Recently, Moody's Ratings affirmed the Bank's investment-grade credit rating, maintaining a "**stable outlook**" and recognizing PNB for having the strongest capital position among its peers.

PNB was recently ranked by **Forbes** in its **World's Best Banks 2026** list, published in partnership with global research firm Statista. The recognition places PNB among only eight Philippine banks included in the international survey, which evaluated more than 54,000 respondents across 34 countries based on trustworthiness, customer service, digital services, terms and conditions, and quality of financial advice. Forbes underscored that trust remains the most critical factor for customers worldwide, affirming PNB's credibility, stability, and relevance amid the industry's accelerating digital transformation.

PNB was also recognized by the Philippine Dealing System (PDS) Group as the Top Fixed Income Brokering Participant during the 21st PDS Annual Awards Night, marking PNB's third

consecutive year receiving the distinction and reflecting sustained leadership in the Philippine fixed-income market.

###

About PNB

Philippine National Bank is one of the country's largest private universal banks in terms of assets and deposits. It provides a full range of banking and other financial services to its highly diverse clientele comprised of individual depositors, small and medium enterprises, domestic and international corporations, government institutions, and overseas Filipinos. Backed by over a century of stability and excellence, PNB looks forward to more years of serving its customers. To know more about PNB, visit its official website: www.pnb.com.ph.