



Office of the EVP and Chief Financial Officer

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

July 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

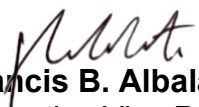
Philippine Dealing & Exchange Corporation
29/F, BDO Equitable Tower
8751 Paseo de Roxas, Makati City

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 semester ended June 30, 2026.

Very truly yours,


Francis B. Albalate
Executive Vice President and
Chief Financial Officer



Office of the EVP and Chief Financial Officer

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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, President 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 July 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 JUL 2026 in
PASAY CITY, affiant exhibited to me his SSS ID No. 33-1489981-0.

Doc. No. 3169
Page No. 1
Book No. 13
Series of 1000


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

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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(Company's Full Name)

P	N	B		F	I	N	A	N	C	I	A	L		C	E	N	T	E	R										
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(Business Address: No. Street City/Town/ Province)

Francis B. Albalate																			
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8891-60-40									
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Contact Person
Company Telephone Number

	6		3	0
Month		Day		
Fiscal Year				

SEC FORM 17C																			
FORM TYPE																			

4	28
Month	Day
Annual Meeting	

Secondary License Type, If Applicable

C	F	D
Dept. Requiring this Doc.		

Amended Articles Number/Section

35,452									
Total No. of Stockholders									

Total amount of Borrowings																			
Domestic										Foreign									

To be accomplished by SEC Personnel concerned																			
File Number										LCU									
Document I.D.										Cashier									

S T A M P S									
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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. July 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 semester ended June 30, 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

July 24, 2026

Date


Francis B. Albalate

Executive Vice President & Chief Financial Officer

PHILIPPINE NATIONAL BANK AND SUBSIDIARIES
KEY FINANCIAL INFORMATION

(In Thousands)

CONSOLIDATED STATEMENTS OF CONDITION	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
ASSETS		
Cash and Other Cash Items	₱15,212,577	₱20,868,793
Due from Bangko Sentral ng Pilipinas	66,396,308	68,529,550
Due from Other Banks	25,056,257	24,831,235
Interbank Loans Receivable	22,933,458	30,369,881
Securities Held Under Agreements to Resell	84,824,822	72,903,359
Trading and Investment Securities	323,816,575	358,502,829
Loans and Receivables	748,711,312	740,017,745
Property and Equipment	10,016,669	10,092,679
Investment Properties	17,392,945	16,957,283
Other Assets	35,703,213	31,760,499
TOTAL ASSETS	₱1,350,064,136	₱1,374,833,853
LIABILITIES AND EQUITY		
LIABILITIES		
Deposit Liabilities	₱1,031,634,841	₱1,061,203,370
Bills and Acceptances Payable	8,888,897	10,742,748
Bonds Payable	34,055,019	33,278,399
Other Liabilities	30,566,942	29,329,535
TOTAL LIABILITIES	1,105,145,699	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	142,482,238	134,605,261
Net Unrealized Gains (Losses) on Financial Assets at FVOCI	(3,279,451)	1,020,513
Remeasurement Losses on Retirement Plan	(2,177,419)	(2,176,164)
Accumulated Translation Adjustment	4,071,753	3,412,179
Other Equity Reserves	1,189,003	1,189,003
Share in Aggregate Gains (Losses) on Life Insurance Policies	212,501	(28,715)
Other Equity Adjustment	13,959	13,959
	240,788,271	236,353,917
NON-CONTROLLING INTERESTS	4,130,166	3,925,884
TOTAL EQUITY	244,918,437	240,279,801
TOTAL LIABILITIES AND EQUITY	₱1,350,064,136	₱1,374,833,853

CONSOLIDATED STATEMENTS OF INCOME (Unaudited)	For the Semesters Ended June 30		For the Quarters Ended June 30	
	2026	2025	2026	2025
CORE INCOME:				
NET INTEREST INCOME	₱27,613,315	₱25,765,612	₱14,157,480	₱13,050,903
NET SERVICE FEES AND COMMISSION INCOME	3,062,228	2,620,202	1,551,283	1,394,044
	30,675,543	28,385,814	15,708,763	14,444,947
OTHER INCOME:				
TRADING AND INVESTMENT SECURITIES AND FOREIGN EXCHANGE GAINS	212,256	1,437,211	442,140	574,944
OTHERS	4,131,680	1,906,042	2,195,275	639,568
	4,343,936	3,343,253	2,637,415	1,214,512
TOTAL OPERATING INCOME	35,019,479	31,729,067	18,346,178	15,659,459
PROVISION (REVERSAL) FOR IMPAIRMENT, CREDIT AND OTHER LOSSES	(831,163)	341,934	(1,056,836)	64,826
OPERATING EXPENSES	17,066,911	15,642,756	8,767,940	7,575,187
PROVISION FOR INCOME TAX	4,170,341	3,227,551	2,388,312	1,592,573
NET INCOME	₱14,613,390	₱12,516,826	₱8,246,762	₱6,426,873