Office of the EVP and Chief Financial Officer

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

October 23, 2026

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

Attention: **Atty. Marigel B. Garcia**
Head, Issuer Regulation Divison

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 nine months ended September 30, 2026.

Very truly yours,

Francis B. Albalate
Executive Vice President and
Chief Financial Officer

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. ASO96-005555, 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 require 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 October 23, 2026 in Pasay City, Metro Manila.

Francis B. Albalate
Executive Vice President and
Chief Financial Officer

SUBSCRIBED AND SWORN to before me this OCT 23 2026 in PASAY CITY, affiant exhibited to me his SSS ID No. 33-1489981-0.

Doc. No. 316
Page No. 65
Book No. 16
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 / PPI
PTR No. 9236179 until 12/31/2026 / Pasay City
MCLE No. VIII-0032293 until 04/14/2028
hawvm@pnb.com.ph

COVER SHEET

A	S	O	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	8891-60-40
Contact Person	Company Telephone Number

	9	3	0	SEC FORM 17C	4	28
Month	*Day*			FORM TYPE	*Month*	*Day*
Fiscal Year					Annual Meeting	

Secondary License Type, If Applicable

C	F	D

Dept. Requiring this Doc.

Amended Articles Number/Section

Total amount of Borrowings

35,419		
Total No. of Stockholders	Domestic	Foreign

To be accomplished by SEC Personnel concerned

File Number	LCU
Document I.D.	Cashier

STAMPS

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. **October 23, 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 nine months ended September 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

October 23, 2026
Date

Francis B. Albalate
Executive Vice President and
Chief Financial Officer

PHILIPPINE NATIONAL BANK AND SUBSIDIARIES
KEY FINANCIAL INFORMATION
(In Thousands)

CONSOLIDATED STATEMENTS OF CONDITION	**September 30, 2026 (Unaudited)**	December 31,2025 (Audited)
ASSETS		
Cash and Other Cash Items	**₱14,699,710**	₱20,868,793
Due from Bangko Sentral ng Pilipinas	**36,002,464**	68,529,550
Due from Other Banks	**26,721,436**	24,831,235
Interbank Loans Receivable	**53,745,819**	30,369,881
Securities Held Under Agreements to Resell	**49,886,126**	72,903,359
Trading and Investment Securities	**337,868,943**	358,502,829
Loans and Receivables	**778,874,092**	740,017,745
Property and Equipment	**10,328,324**	10,092,679
Investment Properties	**17,725,158**	16,957,283
Other Assets	**35,402,068**	31,760,499
TOTAL ASSETS	**₱1,361,254,140**	₱1,374,833,853
LIABILITIES AND EQUITY		
LIABILITIES		
Deposit Liabilities	**₱1,030,958,736**	₱1,061,203,370
Bills and Acceptances Payable	**9,411,787**	10,742,748
Bonds Payable	**34,442,765**	33,278,399
Other Liabilities	**34,813,564**	29,329,535
TOTAL LIABILITIES	**1,109,626,852**	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	**149,104,659**	134,605,261
Net Unrealized Gains (Losses) on Financial Assets at FVOCI	**(3,815,403)**	1,020,513
Remeasurement Losses on Retirement Plan	**(2,177,419)**	(2,176,164)
Accumulated Translation Adjustment	**4,601,882**	3,412,179
Other Equity Reserves	**1,189,003**	1,189,003
Share in Aggregate Gains (Losses) on Life Insurance Policies	**194,975**	(28,715)
Other Equity Adjustment	**13,959**	13,959
	247,387,343	236,353,917
NON-CONTROLLING INTERESTS	**4,239,945**	3,925,884
TOTAL EQUITY	**251,627,288**	240,279,801
TOTAL LIABILITIES AND EQUITY	**₱1,361,254,140**	₱1,374,833,853

CONSOLIDATED STATEMENTS OF INCOME (Unaudited)	**For the Nine Months Ended September 30**		**For the Quarters Ended September 30**	
	2026	2025	**2026**	2025
CORE INCOME:				
NET INTEREST INCOME	**₱41,994,250**	₱39,296,809	**₱14,380,935**	₱13,531,197
NET SERVICE FEES AND COMMISSION INCOME	**4,579,129**	4,004,141	**1,516,901**	1,383,939
	46,573,379	43,300,950	**15,897,836**	14,915,136
OTHER INCOME:				
TRADING AND INVESTMENT SECURITIES AND FOREIGN EXCHANGE GAINS	**315,450**	1,620,062	**103,194**	182,851
OTHERS	**5,080,244**	2,853,531	**948,564**	947,489
	5,395,694	4,473,593	**1,051,758**	1,130,340
TOTAL OPERATING INCOME	**51,969,073**	47,774,543	**16,949,594**	16,045,476
PROVISION FOR (REVERSAL OF) IMPAIRMENT, CREDIT AND OTHER LOSSES	**(1,467,404)**	473,197	**(636,241)**	131,263
OPERATING EXPENSES	**26,000,738**	23,642,096	**8,933,827**	7,999,340
PROVISION FOR INCOME TAX	**6,168,375**	5,146,404	**1,998,034**	1,918,853
NET INCOME	**₱21,267,364**	₱18,512,846	**₱6,653,974**	₱5,996,020