OFFICE OF THE CORPORATE SECRETARY
Direct Line: 8536-0540
Trunk Lines: 8891-6040 to 70
Locals: 4582/4106

6 November 2026

PHILIPPINE DEALING & EXCHANGE CORPORATION
29th Floor, BDO Equitable Tower
8751 Paseo de Roxas
Makati City

Attention: **ATTY. SUZY CLAIRE R. SELLEZA**
Head, Issuer Compliance and Disclosure Department
Philippine Dealing & Exchange Corporation

Subject: Statement of Changes in Beneficial Ownership of Securities (SEC Form 23-B)

Dear Atty. Selleza:

We respectfully furnish the Philippine Dealing & Exchange Corporation (PDEx) a copy of our disclosure to the Philippine Stock Exchange, Inc. regarding the Statement of Changes in Beneficial Ownership of Securities (SEC Form 23-B) of Mr. Edgar A. Cua, Director/Chairman of the Board of the Bank.

We trust you will take note accordingly. Thank you.

Very truly yours,

ATTY. MICHAEL D. UY
Department Head

CR07757-2026

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

Name of Reporting Person	Edgar A. Cua
Relationship of Reporting Person to Issuer	Director/Chairman of the Board

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. Edgar A. Cua, Director/Chairman of the Board of the Bank. We trust you will take note accordingly. Thank you.

Filed on behalf by:

Name	Ruth Pamela Tanghal
Designation	Corporate Secretary

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 NOV 0 6 2026 in Pasay City, Metro Manila, Philippines.

RUTH PAMELA E. TANGHAL
Corporate Secretary

SUBSCRIBED AND SWORN to before me on NOV 0 6 2026 in Pasay City, affiant exhibited to me her TIN

Doc. No. 249
Page No. 51
Book No. IV
Series of 2026.

ATTY. EDUARDO SIMEON JOSEPH MANUEL F. REYES
Notary Public
5/F PNB Financial Center, D. Macapagal Blvd., Pasay City
Commission No. 26-05 until 12/31/27/Pasay City
Roll of Atty No. 87140/ IBP No. 578428 until 12/31/2026-PPLM
PTR No. 9236180 until 12/31/2026/Pasay City
MCLE No. VIII-0035149 until 04/14/2028

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)

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. Edgar A. Cua

FORM TYPE

April 28

Month *Day*
Annual Meeting

Secondary License Type, If Applicable

Dept. Requiring this Doc.

Amended Articles Number/Section

Total amount of Borrowings

Total No. of Stockholders

Domestic

Foreign

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

November 6, 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. Edgar A. Cua, Director/Chairman of the Board of the Bank.

For your records. Thank you.

Very truly yours,

RUTH PAMELA E. TANGHAL
Corporate Secretary

Att.: a/s

SECURITIES AND EXCHANGE COMMISSION
Metro Manila, Philippines

FORM 23-B

REVISED

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 23 of the Securities Regulation Code

☐ Check box if no longer subject to filing requirement

1. Name and Address of Reporting Person			2. Issuer Name and Trading Symbol		7. Relationship of Reporting Person to Issuer (Check all applicable)
Cua	Edgar	Ang	PHILIPPINE NATIONAL BANK/PNB		
(Last)	(First)	(Middle)	3. Tax Identification Number	5. Statement for Month/Year	x Director ____ 10% Owner ____ Officer ____ Other (give title below) (specify below)
				Oct-26	
	(Street)		4. Citizenship	6. If Amendment, Date of Original (MonthYear)	
(City)	(Province)	(Postal Code)			

Table 1 - Equity Securities Beneficially Owned

1. Class of Equity Security	2. Transaction Date (Month/Day/Year)	4. Securities Acquired (A) or Disposed of (D)			3. Amount of Securities Owned at End of Month		4 Ownership Form: Direct (D) or Indirect (I) *	6. Nature of Indirect Beneficial Ownership
		Amount	(A) or (D)	Price	%	Number of Shares		
PNB Common Shares	October 8, 2026	P22,707.50	A	P73.25	0.00%	100	D	N.A.
PNB Common Shares	October 8, 2026	P181,784.00	A	P73.30	0.00%	69,000	I	Under PCDNC (Filipino) - Broker
PNB Common Shares	October 8, 2026	P125,428.50	A	P73.35				
PNB Common Shares	October 8, 2026	P36,700.00	A	P73.40				
PNB Common Shares	October 8, 2026	P147,000.00	A	P73.50				
PNB Common Shares	October 9, 2026	P28,860.00	A	P74.00				
PNB Common Shares	October 9, 2026	P18,512.50	A	P74.05				
PNB Common Shares	October 9, 2026	P37,800.00	A	P75.60				
PNB Common Shares	October 9, 2026	P8,338.00	A	P75.80				
PNB Common Shares	October 9, 2026	P18,962.50	A	P75.85				
PNB Common Shares	October 9, 2026	P56,925.00	A	P75.90				
PNB Common Shares	October 9, 2026	P25,080.00	A	P76.00				
PNB Common Shares	October 14, 2026	P74,000.00	A	P74.00				
PNB Common Shares	October 14, 2026	P31,290.00	A	P74.50				

(Print or Type Responses)

If the change in beneficial ownership is 50% of the previous shareholdings or is equal to 5% of the outstanding capital stock of the issuer, provide the disclosure requirements set forth on page 3 of this form.

Reminder: Report on a separate line for each class of equity securities beneficially owned directly or indirectly.

(1) A person is directly or indirectly the beneficial owner of any equity security with respect to which he has or shares:
  (A) Voting power which includes the power to vote, or to direct the voting of, such security; and/or
  (B) Investment power which includes the power to dispose of, or to direct the disposition of, such security.

(2) A person wil be deemed to have an indirect beneficial interest in any equity security which is:
  (A) held by members of a person's immediate family sharing the same household;
  (B) held by a partnership in which such person is a general partner;
  (C) held by a corporation of which such person is a controlling shareholder; or
  (D) subject to any contract, arrangement or understanding which gives such person voting power or investment power with respect to such security.

FORM 23-B **(continued)**

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., warrants, options, convertible securities)

1. Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Yr)	4. Number of Derivative Securities Acquired (A) or Disposed of (D)		5. Date Exercisable and Expiration Date (Month/Day/Year)		6. Title and Amount of Underlying Securities		7. Price of Derivative Security	8. No. of Derivative Securities Beneficially Owned at End of Month	9. Owner-ship Form of Derivative Security; Direct (D) or Indirect (I)	10. Nature of Indirect Beneficial Ownership
			Amount	(A) or (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Not Applicable												

Explanation of Responses:

Date

Note: File **three (3)** copies of this form, one of which must be manually signed.
Attach additional sheets if space provided is insufficient.

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, guarantees 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, guarantees of loans, guarantees 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 on NOV 06 2026.

By:

(Signature of Reporting Person)

EDGAR A. CUA/DIRECTOR & CHAIRMAN OF THE BOARD

(Name/Title)