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

20 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: Change in Shareholdings of Directors and Principal Officers

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 change in shareholdings of Mr. Rolando P. Ebreo, FSVP and Head of Cards & Financial Solutions Group of the Bank.

We trust you will take note accordingly. Thank you.

Very truly yours,

ATTY. MICHAEL D. UY
Department Head

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. Date of Report (Date of earliest event reported)
   Nov 20, 2026
2. SEC Identification Number
   ASO96-005555
3. BIR Tax Identification No.
   000-188-209-000
4. Exact name of issuer as specified in its charter
   Philippine National Bank
5. Province, country or other jurisdiction of incorporation
   Philippines
6. Industry Classification Code(SEC Use Only)

7. Address of principal office
   PNB Financial Center, President Diosdado Macapagal Boulevard, Pasay City, Metro Manila
   Postal Code
   1300

8. Issuer's telephone number, including area code
   (632) 8526-3131 to 70
9. Former name or former address, if changed since last report
   Not Applicable
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

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 13-1 - Change in Shareholdings of Directors and Principal Officers

References: SRC Rule 23 (SEC Form 23-B) and Section 13 of the Revised Disclosure Rules

Subject of the Disclosure
Change in Shareholdings of Mr. Rolando P. Ebreo, FSVP and Head of Cards & Financial Solutions Group of the Bank
Background/Description of the Disclosure
We are pleased to inform the Exchange of the change in shareholdings of Mr. Rolando P. Ebreo, FSVP and Head of Cards & Financial Solutions Group of the Bank. We trust you will take note accordingly. Thank you.

Name of Person	Rolando P. Ebreo
Position/Designation	FSVP and Head of Cards & Financial Solutions Group

For Equity Securities

Type of Security / Stock Symbol	Date of Transaction	Securities Acquired (A) or Disposed (D)			Ownership Form Direct (D) or Indirect (I)	Nature of Indirect Beneficial Ownership
		Number of Shares	(A) or (D)	Price per Share		
Common/PNB	Nov 17, 2026	600	A	80.00	I	Under PCDNC (Filipino) - Broker.

Number of Shares Owned after the Transaction

Direct	0
Indirect	600

Filed on behalf by:

Name	Ruth Pamela Tanghal
Designation	Corporate Secretary

PNB

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 17-C 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 20 NOV 2026 in PASAY CITY, Metro Manila, Philippines.

RUTH PAMELA E. TANGHAL
Corporate Secretary

SUBSCRIBED AND SWORN to before me on 20 NOV 2026 in Pasay City, affiant exhibited to me her TIN

ATTY. JAMIE O. REAL
Commission No. 25-32; Roll No. 68724
Notary Public in and for Pasay City until December 31 2026
9th Floor PNB Financial Center
Pres. Diosdado Macapagal Blvd., Pasay City
PTR No. 9238258/Jan. 07, 2026/Pasay City
IBP Lifetime No. 018651/Dec. 11, 2017/Manila IV
MCLE Compliance No. VIII-0036111

Doc. No. 223
Page No. 46
Book No. X
Series of 2026.

COVER SHEET

A	S	O	9	6	-	0	0	5	5	5	5

S.E.C. Registration Number

PHILIPPINE NATIONAL BANK

Company's Full Name)

9th Floor PNB Financial Center

Macapagal Blvd., Pasay City

Metro Manila

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

RUTH PAMELA E. TANGHAL Corporate Secretary Contact Person	8834-0780 Company Telephone Number

1 2	3 1	SEC Form 17-C	April 28
Month	*Day*	FORM TYPE	*Month* *Day*
Fiscal Year			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

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. November 20, 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
Province, country or other jurisdiction of incorporation

6. [ ] (SEC Use Only)
Industry Classification Code:

7. PNB Financial Center, Pres. Diosdado Macapagal Blvd., Pasay City, Metro Manila 1300
Address of principal office Postal Code

8. (632) 526-3131 to 70 / (632) 891-6040 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 advise the Commission of the change in the shareholdings of Mr. Rolando P. Ebreo, FSVP, through acquisition of PNB common shares, with details as follows:

Date of Acquisition	No. of PNB shares acquired	Price
November 17, 2026	600	₱80.00

As a result of the acquisition, Mr. Ebreo now has a total of 600 PNB shares under his name.

We trust you will take note accordingly.

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

November 20, 2026
Date

RUTH PAMELA E. TANGHAL
Corporate Secretary
Signature and Title*

* Print name and title of the signing officer under the signature.

SEC Form 17-C
December 2003