Philippine National Bank

# EVERY STEP TOGETHER

## Company Brief

September 2025

# About PNB

- Philippine National Bank is one of the country's largest private universal banks in terms of assets, loans, deposits and capital.

- 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, and overseas Filipinos.

- PNB has 635 branches and 1,729 ATMs strategically located nationwide. The Bank maintains its position as the Philippine bank with the most extensive international reach with 69 overseas branches, representative offices, remittance centers and subsidiaries across Asia, Europe, the Middle East, and North America.

- Backed by over a century of stability and excellence, PNB looks forward to making things happen with its clients every step together.

# Products and Services

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- PNB provides a full range of quality products and services to a wide customer base:

| Branch Banking | Retail Lending | Institutional Banking | Trust & Wealth Mgmt | Treasury Services | Remittance Services |
|---|---|---|---|---|---|
| • Deposit Accounts<br>• e-Banking Services<br>• Cash Management Solutions | • Home Loans<br>• Auto Loans<br>• Salary Loans<br>• SMEs<br>• OPHL | • Corporate<br>• Commercial & Middle Market<br>• Trade Finance<br>• Financial Institutions | • UITFs<br>• Personal Trust<br>• Corporate Trust<br>• PNB Wealth Management | • Fixed Income Investments<br>• Foreign Exchange Services<br>• Interest Rate Swaps | • Sending/ Receiving<br>• Global Filipino Card<br>• Overseas Bills Payment |

- Through its subsidiaries and affiliate, the Bank also engages in:

| Investment Banking | Stock Brokerage | Insurance | Overseas Subsidiaries |
|---|---|---|---|
| • Underwriting<br>• Distribution of Securities<br>• Financial Advisory<br>• Project Finance<br>• Loan Syndication | • Equities Trading<br>• Stock Market Research | • Life Insurance | • Full banking services<br>• Remittance services |

# Major Milestones

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**1916**
Establishment of PNB - served as de facto central bank of the Philippines until 1946

**1980**
Became the first universal bank in the Philippines

**1989-96**
Privatization of PNB reduced Government ownership to 45%

**1999**
The Lucio Tan Group acquired around 35% of PNB's total outstanding capital stock and joined the Bank's Board of Directors.

**2000**
Lucio Tan Group became the single biggest private stockholder of PNB

**2005**
Joint sale of Government and Lucio Tan Group shares

**2007**
Full privatization after a Follow-on Equity Offering (89 million primary shares and 71.8 million secondary shares)

**2013**
Merged with Allied Banking Corporation (ABC) on February 9, 2013

**2014**
Completed its stock right offering of common shares raising P11.6 billion in additional capital (P10 billion of which was infused into PNB Savings Bank)

**2015**
Successfully closed and signed a USD150 million 3-year syndicated term loan facility

**2018**
PNB successfully issued USD300 million of 5-Year Fixed Rate Senior Notes out of its US$1 billion Medium Term Note Program

**2019**
- PNB inked a Syndicated Loan amounting to US$250 million through its Tokyo Branch
- PNB successfully issued a maiden peso bond offer which reached P13.87 billion

**2019**
- PNB listed 276,625,172 common shares from th stocks right offering raising P12 billion
- PNB issued US$750 million Notes drawn down from its US$2 billion Medium Term Note Program

**2024**
PNB successfully issued US$300 million 5-year Sustainability Bond drawn down from its US$2 billion Medium Term Note Program.

# PNB Subsidiaries and Affiliate

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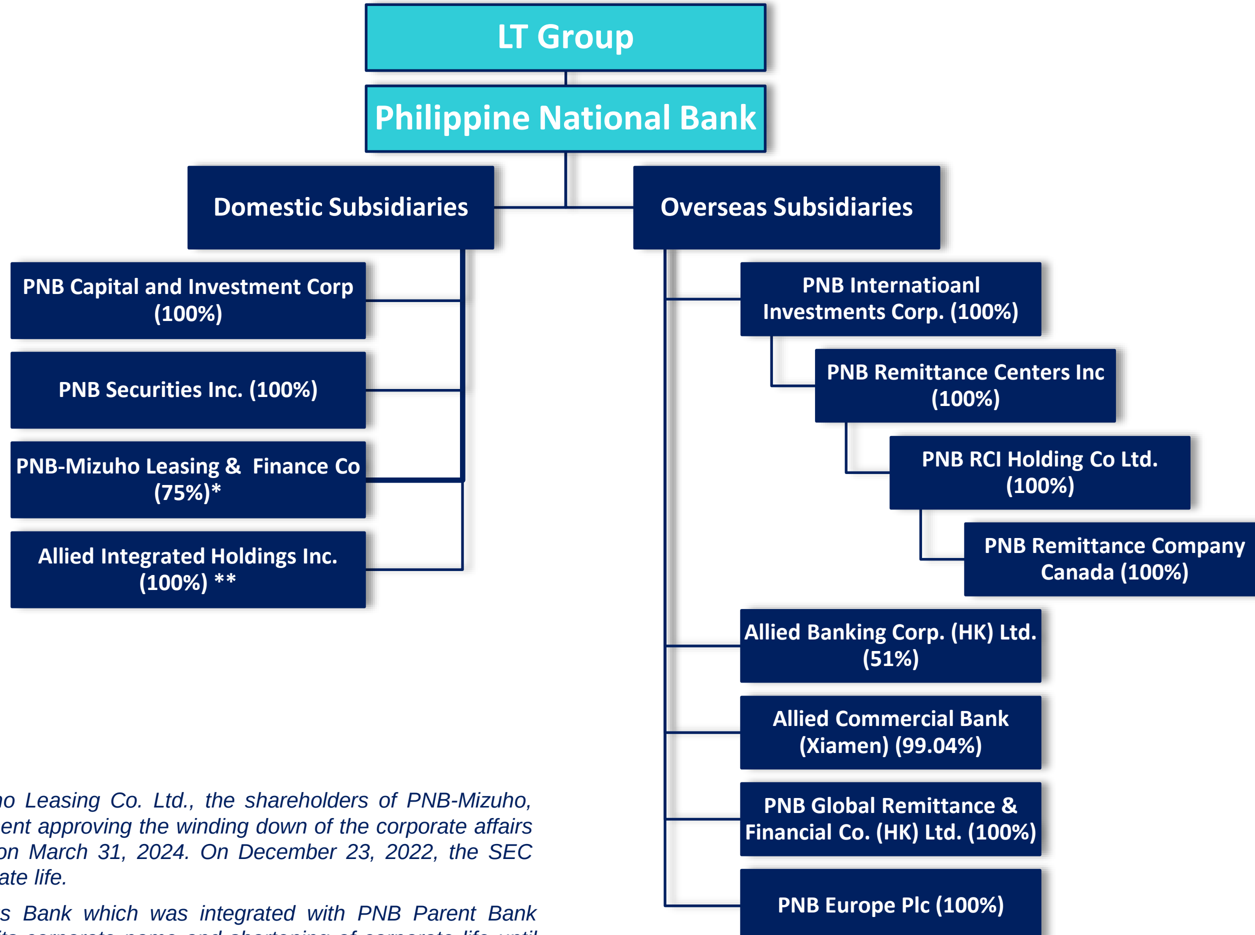


**Affiliate:**

**Allianz PNB Life Insurance Inc. (44%)**

** On June 28, 2022, PNB and Mizuho Leasing Co. Ltd., the shareholders of PNB-Mizuho, executed a Memorandum of Agreement approving the winding down of the corporate affairs of PNB-Mizuho until its dissolution on March 31, 2024. On December 23, 2022, the SEC approved the shortening of its corporate life.*

*** Known previously as PNB Savings Bank which was integrated with PNB Parent Bank effective March 1, 2020; change of its corporate name and shortening of corporate life until December 31, 2022 was approved by SEC on February 23, 2021; currently in the process of winding up and liquidation*

# Market Reach

*As of September 2025*

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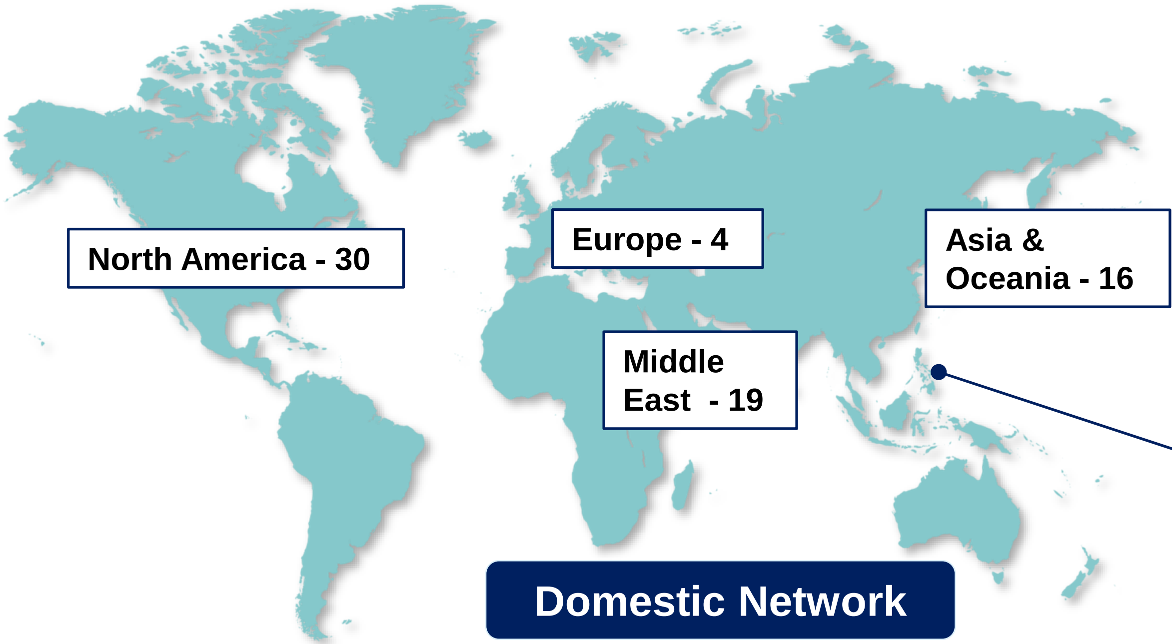
## Global Network

69 offices in 17 countries

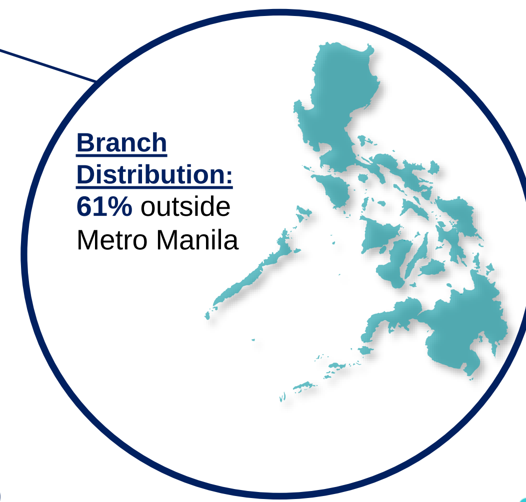
334 correspondent banks




## Domestic Network

635 branches in the Philippines

1,729* ATMs nationwide




** 145 are Cash Accepting Machines (CAMs)*

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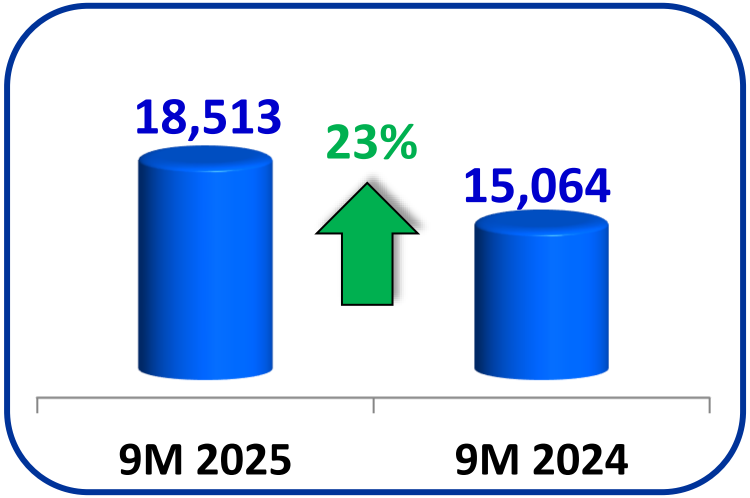
# Profitability & Balance Sheet

## Net Income

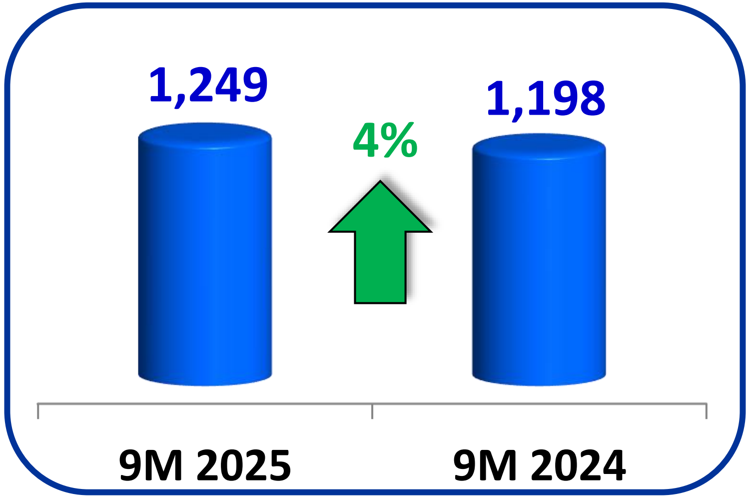
In Php Millions




- The Bank's consolidated net income was boosted by sustained improvements in core revenues, prudent cost management and lower credit provisions.

## Total Assets

In Php Billions




- Total assets increased, driven by expansions in loans and treasury assets.

# 9M 2025 P&L

| | PNB Consolidated | | |
|---|---|---|---|
| (in PHP million) | 9M 2025 | 9M 2024 | % Change |
| **Interest Income** | 52,367 | 50,127 | 4% |
| **Interest Expense** | 13,070 | 13,650 | -4% |
| **NET INTEREST INCOME** | **39,297** | **36,477** | **8%** |
| **Fee-Based and Other Income** | **8,478** | **7,679** | **10%** |
| Net Service Fees and Commission Income | 4,221 | 3,577 | 18% |
| Other Income | 4,257 | 4,102 | 4% |
| **TOTAL OPERATING INCOME** | **47,775** | **44,156** | **4%** |
| **Operating Expense** | **23,642** | **21,674** | **9%** |
| **Income Before Provisions** | **24,132** | **22,482** | **7%** |
| Provision for impairment and credit losses | 473 | 3,719 | -87% |
| Provision for Income Tax | 5,146 | 3,699 | 39% |
| **NET INCOME** | **18,513** | **15,064** | **23%** |
| Return on average equity (ROE) | 11.0% | 10.0% | |
| Return on average assets (ROA) | 2.0% | 1.7% | |
| Net Interest Margin (NIM Rate) | 4.7% | 4.6% | |
| Cost efficiency ratio | 49.5% | 49.1% | |

# 9M 2025 BALANCE SHEET

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| | PNB Consolidated | | |
|---|---|---|---|
| **(in PHP million)** | **9M 2025** | **9M 2024** | **% Change** |
| Cash / Due from BSP & Other Banks | 75,971 | 101,331 | -25% |
| Investment Securities | 435,942 | 420,573 | 4% |
| Loans and Receivables | 678,515 | 620,086 | 9% |
| Property & Equipment | 10,053 | 10,211 | -2% |
| Investment Properties | 17,279 | 15,398 | 12% |
| Other Assets | 31,375 | 30,113 | 4% |
| **TOTAL ASSETS** | **1,249,134** | **1,197,712** | **4%** |
| Deposit Liabilities | 949,512 | 942,220 | 1% |
| Bonds Payable | 17,417 | 0 | |
| Bills & Acceptances Payable | 17,330 | 18,223 | -5% |
| Other Liabilities | 30,887 | 27,189 | 14% |
| **TOTAL LIABILITIES** | **1,015,146** | **987,632** | **3%** |
| **TOTAL EQUITY** | **233,988** | **210,080** | **11%** |
| **TOTAL LIABILITIES AND EQUITY** | **1,249,134** | **1,197,712** | **4%** |
| Loans/Deposits | 73.78% | 68.97% | |
| Total CAR | 20.8% | 20.0% | |

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# Board of Directors

## Lucio C. Tan
*Chairman Emeritus*

- Chairman and CEO of LT Group, Inc., PAL Holdings, Inc., MacroAsia Corporation, Philippine Airlines, Inc., Basic Holdings Corporation, Asia Brewery, Inc.
- Chairman of Air Philippines, Inc., Allianz PNB Life Insurance, Inc., Allied Banking Corporation (Hong Kong) Limited, Allied Commercial Bank, AlliedBankers Insurance Corporation, Eton Properties Philippines, Inc., Fortune Tobacco Corporation, Grandspan Development Corporation, PMFTC, Inc., PNB Holdings Corporation, Tanduay Distillers, Inc., University of the East – Board of Trustees
- Chairman and President of Asian Alcohol Corporation, Buona Sorte Holdings, Inc., Charter House, Incorporated, Foremost Farms, Inc., Himmel Industries, Incorporated, Progressive Farms, Inc., Tangent Holdings Corporation, Trustmark Holdings Corp., Zuma Holdings and Management Corp.

## Edgar A. Cua
*Chairman / Director*

- Chairman/ Director of PNB Capital and Investment Corp.
- Director of PNB IIC & RCC
- Director of PNB-Mizuho Leasing and Finance Corp.
- Director of PNB-Mizuho Equipment Rentals Corp.
- Chairman / Director of Allied Integrated Holdings Inc.
- Director of Davao Unicar Corporation

## Lucio C. Tan III
*Vice Chairman / Director*

- Director/President and Chief Operating Officer of LT Group, Inc., PAL Holdings, Inc.
- President of Tanduay Distillers, Inc. and Tanduay Brands International, Inc.
- Vice Chairman and President of Sabre Travel Network (Philippines) Inc.
- Director of Fortune Tobacco Corporation, MacroAsia Corporation, MacroAsia Airport Services Corp., MacroAsia Catering Services Inc., MacroAsia SATS Food Industries, MacroAsia SATS Inflight Services Corp., PNB Holdings Corporation, Philippine Airlines, Inc., Lufthansa Technik Philippines, Air Philippines Corporation, PMFTC, Inc., Belton Communities, Inc., Eton City, Inc., First Homes, Inc., ALI Eton Property Development Corp., Prior Holdings Corporation, Fortune Landequities & Resources, Inc.
- Vice President of Dunmore Development Corporation
- Member of the Young Presidents' Organization (Local and International Chapters)

## Edwin R. Bautista
*President and CEO / Director*

- Director of Allianz PNB Life Insurance, Inc.
- Director of PNB International Investments Corporation
- Director of PNB Remittance Company (Canada)
- Director of Bankers Association of the Philippines
- Vice Chairman of PNB RCI Holding Co., Ltd.
- Board Member of Philippine Map Collectors Society
- Board Member/Trustee, DLSU-College of St. Benilde
- Board Member/Trustee of DLSU Dasmarinas Museum
- Former Director/President and CEO of UnionBank of the Philippines
- Former Director/President and COO of UnionBank of the Philippines
- Former Director/Chairman of the Board of CitySavings Bank
- Former Director/Treasurer of BancNet, Inc.
- Former Chairman of the Board of Phil Clearing House Corporation
- Former Director/Treasurer of Bankers Association of the Philippines
- Former Director/Chairman of First Union Plans and UBP Currency Brokers
- Former Director of First Union Properties, UnionBank Investment Corporation, UBX and Union Digital Bank
- Former Director of Aboitiz Power and Aboitiz Equity Ventures
- Former President and CEO of International Exchange Bank

## Chester Y. Luy
*Director*

- Board Advisor of LT Group Inc. and Eton Philippines Properties Inc., and PNB Capital and Investment Corporation
- Director of Tanduay Distillers, Inc., Philippine National Bank (Europe) PLC., PNB Remittance Company Canada and PNB Global Remittance and Financial Company (Hong Kong) Limited.
- Served as Director and Board Advisor of PNB-Mizuho Leasing & Finance Corporation
- Served as Executive Vice President (EVP) & Head of the Strategy Sector & the Wealth Management Group of PNB
- Served as Senior Executive Vice President (SEVP), Treasurer and Head for the Financial Advisory and Markets Group (comprised of the Treasury and the Wealth Management Group) of Rizal Commercial Banking Corporation
- Served in leadership roles as Managing Director across a variety of businesses including Investment Banking, Corporate Finance, Credit Risk Analysis, Investment Management, and Wealth Management with several international banks and was based in New York, Singapore and Manila.
- Held senior leadership roles at JPMorgan, Bank of America Merrill Lynch, Barclays Capital, HSBC, Julius Baer, Bank of Singapore, RCBC, and PNB
- Served as a member of the Singapore Institute of Directors
- Served on the Board of a Singapore-based Real Estate and Hospitality Entity

## Judith V. Lopez
*Independent Director*

- Independent Director of PNB Capital and Investment Corporation
- Former Member of the External Audit Committee (EAC) of the International Monetary Fund (IMF), Board of Directors, Chair of the Audit Committee and Chair of the Risk Management and Oversight Committee until 2018 of the Philippine Veterans Bank
- Former Chairperson and Senior Partner, Isla Lipana & Co.

## Geocel D. Olanday
*Independent Director*

- Independent Director of PNB RCC
- Independent Director, SBS Philippines Corporation
- Trustee, South Metro Manila Ihome Foundation, Inc.
- Teaching Fellow, Institute of Corporate Directors
- Former President of Eternal Bright Services, Inc., Golden Haven Memorial, and Citibank Securities
- Former COO of Moldex Realty, Habitat for Humanity, Phils., MGS Construction Group, and CMP Homes
- Formerly held positions in Greenfield Dev. Corp., Baxter Healthcare Phils. Inc,
- Citibank NA, Manila, and Unilever Philippines

## Isabelita M. Papa
*Independent Director*

- Independent Director, PNB Capital and Investment Corporation
- Independent Director of PNB RCI, PNB RCIH, and PNB RCC
- Independent Director of PNB-Mizuho Leasing and Finance Corporation
- Independent Director of PNB-Mizuho Equipment Rentals Corporation
- Consultant of the Bankers Association of the Philippines
- Former Executive Vice President for Operations and Information Technology of Asia United Bank
- Former Executive Vice President for Operations of United Overseas Bank Phils.
- Former Senior Vice President/Country Manager of Bank of America N.A.
- Former President of Bankers Institute of the Philippines (BAIPHIL)
- Former Chairperson of Swift Users Group, Philippines

## Sheila T. Pascual
*Director*

- Business Development Manager of Allied Banking Corp. (Hong Kong) Limited
- Treasurer of Eton Properties Ltd.
- Director of Allied Commercial Bank, PAL Holdings, Inc., Philippine Airlines, Inc., Buona Sorte Holdings, Inc., Saturn Holdings, Inc., Tangent Holdings Corp., Trustmark Holdings Corp., Zuma Holdings and Management Corp.
- Former Marketing Development Officer of Asia Brewery, Inc.

## Wilfrido E. Sanchez
*Director*

- Tax Counsel of Quiason Makalintal Barot Torres Ibarra Sison & Damaso Law Offices
- Director of EEI Corporation, EMCOR, Inc., Eton Properties Philippines, Inc., House of Investments, Inc., Kawasaki Motor Corp., K-Servico, Inc., J-DEL Investments and Management Corp., KS Prime Financial Corp., Trimotors Technology Corp., Wodel, Inc.
- Independent Director of Asia Brewery, Inc. and Tanduay Distillers, Inc
- Board Advisor of LT Group, Inc.
- Director of Commercial Trade Financial Services, Inc.
- Trustee of JVR Foundation, Inc.
- Former Vice Chairman of Antonelli Realty Holdings, Inc.
- Former Director of Universal Robina Corp., RCBC, Transnational Plans, Inc., Transnational Financial Services, Inc., Center For Leadership & Change, Inc. (CLCI), Adventure International Tours, Inc., AMON Trading Corp. (AMON), Joint Research and Development Corporation, Asiabest Group International Inc. (ABG), Magellan Capital Holdings, Corp.
- Former Independent Director of Transnational Diversified Corp.
- Former Trustee of NYK-TDG Friendship Foundation, Inc., Asian Institute of Management (AIM), and Gokongwei Brothers Foundation

## Eusebio V. Tan
*Director*

- Of Counsel and former Managing Partner of ACCRALAW
- Director of PNB Holdings Corporation
- Member of MERITAS Law Firms Worldwide and former Board Member
- Member of the Inter-Pacific Bar Association and former Philippine Jurisdictional Council Member
- Member of the International Bar Association
- Member and former President of the Management Association of the Philippines
- Member and former President of the Financial Executives Institute of the Philippines
- Member of the Makati Business Club
- Member of the Board of Advisers and former Chairman of the Philippines-Japan Economic Cooperation Committee
- Awardee of "The Order of the Rising Sun, Gold Rays with Neck Ribbon" conferred by the Emperor of Japan and the Japanese government
- Published several legal articles

## Michael G. Tan
*Director*

- Director, President and COO of Asia Brewery, Inc.
- Director of LT Group, Inc.
- Director of PNB Global Remittance and Financial Company (HK) Limited, PMFTC, Inc., Tanduay Distillers, Inc., Tanduay Brands International, Inc., Absolut Distillers, Inc., Victorias Milling Company, Inc., MacroAsia Corp., Philippine Chamber of Commerce and Industry (PCCI)
- Vice President of the Federation of Filipino Chinese Chambers of Commerce and Industry, Inc. (FFCCCII)
- Member of the ASEAN Business Advisory Council (ASEAN BAC)
- Member, Private Sector Advisory Council
- Trustee of Help Educate and Rear Orphans (HERO) Foundation, Inc.

## Vivienne K. Tan
*Director*

- Director of LT Group, Inc., Philippine Airlines, Inc., Air Philippines Corporation, MacroAsia Corporation, Eton Properties Phils., Inc., Dynamic Holdings Limited
- Founding Trustee of Philippine Center for Entrepreneurship (*Go Negosyo)*
- Trustee of University of the East, University of the East Ramon Magsaysay Memorial Medical Center, College of Saint Benilde

## Maria Almasara Cyd N. Tuaño-Amador
*Independent Director*

- Independent Director / Vice Chairman of PNB Remittance Company (Canada)
- Independent Director of PNB International Investments Corporation
- Independent Director of Radiowealth Finance Company Inc. (RFC) and Radiowealth Finance Services Corporation (RFSC)
- Former Bangko Sentral ng Pilipinas (BSP) Deputy Governor of the Resource Management Sector
- Former Assistant Governor and Managing Director of the BSP Monetary Policy Sub-Sector
- First Head of the BSP Research Academy
- Former Chairperson of the BSP Provident Fund
- Former Director of the BSP Department of Economic Research and of the BSP Center for Monetary and Financial Policy
- Former Senior Advisor/Advisor to the Executive Director of the International Monetary Fund, Washington, D.C.
- Former Director of Philippine Guarantee Corporation
- Former Director of Philippine Retirement Authority
- Former Vice-Chairperson of the Philippine International Convention Center (PICC)
- Former Chairperson of the PICC Executive Committee
- Former Member of the Advisory Panel of the ASEAN+3 Macroeconomic Research Office
- Held positions in various capacities at the Department of Economic Research of the Bangko Sentral ng Pilipinas
- Advisor of Association of BSP Retirees, Inc. and BSP Compassionate Leaders for Animal Welfare (CLAW)

## Marcia T. Uy
*Independent Director*

- Independent Director of PNB IIC
- Former Director and Head of Commercial Treasury of Rio Tinto
- Former Treasurer of GE Healthcare
- Former Head of Treasury Operations of Shell Treasury Centre East
- Former Head of Treasury & Corporate Finance Head of FX and MM Desk of Pilipinas Shell Petroleum
- Former Senior Budget Analyst of the Office of Management & Budget, New York City

## Cesar L. Villanueva
*Director*

- Senior Founding Partner of Villanueva Gabionza & Dy Law
- Director/President of VGS Properties, Inc.
- Director of VGS Holdings, Inc., VGS Land, Inc., Kapampangan Development Foundation, Inc., GTM Real Estate Holdings, Inc., Batangas Land Company, Inc.
- Chairman of VGS Insurance Agency, Inc.
- Executive Secretary of Asian Development Bank Administrative Tribunal
- Independent Director of Professional Services, Inc. (The Medical City)
- Professorial Lecturer of Ateneo de Manila Law School

***As of November 14, 2025***

# Management Committee

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***Edwin R. Bautista***
*President and CEO*


***Roberto F. Abastillas***
***EVP***
Head, Institutional Banking Sector


***Francis B. Albalate***
***EVP***
CFO and Head, Office of the Chief Financial Officer


***Roberto D. Baltazar***
***EVP***
Head, Global Banking and Markets Sector


***Allan L. Ang***
***FSVP***
Head, Corporate Banking Group


***Reynaldo C. Burgos***
***FSVP***
Head, Operations Group


***Carlo S. Dimaala***
***FSVP***
Head, Retail Banking Sector


***Maria Paz D. Lim***
***FSVP***
Corporate Treasurer


***Noel C. Malabag***
***FSVP***
Head, Global Markets Group


***Dave T. Morales***
***FSVP***
Head, Mortgage and Auto Lending Group


***Michael M. Morallos***
***FSVP***
Head, Information Technology Group


***Roland V. Oscuro***
***FSVP***
Chief Information Security Officer and Data Protection Officer


***Humildad M. Santelices***
***FSVP***
Head, Commercial Banking Group


***Lotus R. Altavas***
***SVP***
Head, Human Resource Group


***Antonio M. Elicano***
***SVP***
Chief Legal Counsel & Head, Legal Group


***Constantino T. Yap***
***SVP***
Head, Digital Channel Management & Innovation Group


***Jennifer Y. Ng***
***SVP***
Head, Marketing Group


***Joy Jasmin R. Santos***
***SVP***
Chief Trust Officer & Head, Trust Banking Group


***Maria Teresa C. Velasco***
***SVP***
Head, Wealth Management Group


***Mario Luis P. Cruel***
***FVP***
Chief Credit Officer & Head, Credit Management Group


***Melissa K. Gabor***
***FVP***
Chief Compliance Officer & Head, Global Compliance Group


***Juliet S. Dytoc***
***FVP***
Chief Risk Officer & Head, Enterprise Risk Management Group


***Analisa I. San Pedro***
***FVP***
Chief Audit Executive & Head, Internal Audit Group

***As of November 14, 2025***

# Recent Awards

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***Euromoney Private Banking Awards 2025***

- "PH's Best Bank for Investment Research" – For the 5th consecutive year

***ASEAN Corporate Governance Scorecard (ACGS) Golden Arrow Awards (2025)***

- PNB received the coveted "Four Golden Arrow Award" – For the 4th consecutive time

***Chartered Financial Analyst Society of the Philippines***

- PNB won the "Best Managed Fund 2025 – Intermediate Term Bond Fund Category: PNB Profit Peso Bond Fund"

***The Asset Triple A Awards (2025)***

- PNB received the "Best Sustainability Bond: Financial Institution award for US$300 million sustainability bond"

***Forbes World's Best Banks for 2024***

- "PNB ranked #1 Best Bank in the Philippines"

***Forbes World's Best Banks for 2023***

- "PNB ranked 2nd Best Bank in the Philippines"

# Recent Awards

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***The Digital Banker Digital CX Awards 2024***

- PNB Digital recognized for "Excellence in Customer Service Innovation"

***International Business Magazine Awards***

- 2024: PNB won the "Most Admired Financial Services Provider in the Philippines"
- 2023: PNB won the "Best Bank for Corporate Social Responsibility in the Philippines"

***Asian Experience Awards 2023***

- The PNB Digital App won the "Philippines Digital Experience of the Year for Banking"

***ASEAN Corporate Governance Scorecard (ACGS) Golden Arrow Awards (2023)***

- PNB received the coveted "Four Golden Arrow Award"

# Recent Awards

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CFA Society Philippines

***Chartered Financial Analyst Society of the Philippines***

- PNB won the "Best Managed Fund 2023 – Peso Equity Category: PNB High Dividend Fund"

BTD GAWAD MAESTRO AWARDS

***Gawad Maestro Awards 2023***

- PNB won the "Learning and Development Organization of the Year for Private Sector"

AREA ASIA RESPONSIBLE ENTERPRISE AWARDS

***Asia Responsible Enterprise Awards (AREA) for Project P.L.A.N.E.T. (Protect, Love And Nurture the Environment Together) 2023***

- PNB won in the Corporate Governance category for its initiatives as captured in its entry, "Strengthening Corporate Governance Towards PNB's Sustainability"
- PNB won in the Corporate Sustainability Reporting category for its "2022 PNB Sustainability Report: Our Sustainability Journey Continues"

PDS Group
Philippine Dealing System Holdings Corp. & Subsidiaries

***18th PDS Annual Awards (2023)***

- "Top 2 Fixed-Income Brokering Participant"
- "Top Five Fixed-Income Cash Settlement Bank"

# Recent Awards

PNB Every Step Together

***SSS Balikat ng Bayan Awards***

- "Best Collection Partner" & "Best Disbursement Partner" (2023)
- "Best Disbursement Partner" (2022)

***ASEAN Corporate Governance Scorecard (ACGS) Golden Arrow Awards (2022)***

- PNB received the coveted "Four Golden Arrow Award"

***Asia Corporate Excellence & Sustainability Awards (2022)***

- PNB as one of "Asia's Most Influential Companies"

***Pag-IBIG Fund Stakeholders' Accomplishment Report (StAR) Awards (2022)***

- PNB was recognized as the bank with the highest amount in payments collected from and the highest number of payment transactions of Pag-IBIG Fund members overseas

***Top Taxpayers of Business and Real Property Taxes Awards (2022)***

- PNB as one of the "Top 10 taxpayers in Pasay City"

***UN Women 2022 Philippines Women's Empowerment Principles (WEPs) Awards***

- PNB as "Runner Up for Transparency and Reporting"

# Disclaimer

Unless otherwise noted, the financial data contained in these materials are presented under Philippine Financial Reporting Standards. Unless otherwise specified, all the financial information is shown on a consolidated basis.

Information concerning financial institutions other than the Bank and its subsidiaries are based on publicly available information and the Bank has not independently verified such data.

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