

NOTICE OF ANNUAL STOCKHOLDERS' MEETING

To All Stockholders:

Notice is hereby given that the Annual Stockholders' Meeting of **PNB HOLDINGS CORPORATION** will be conducted through remote communication on 30 April 2025 at 10:00 A.M. via the Zoom webinar application.

The Agenda for the said Meeting shall be as follows:

1. Call to Order
2. Proof of Notice of Meeting/Certification of Quorum
3. Approval of the Minutes of the 2024 Annual Stockholders' Meeting
4. Management Report and Approval of the Company's 2024 Audited Financial Statements
5. Ratification of All Acts, Transactions, and Resolutions by the Board of Directors and Management since the 2024 Annual Stockholders' Meeting
6. Election of Directors
7. Listing of the Corporation's Shares by Way of Introduction
8. Appointment of External Auditor
9. Adjournment

The details and rationale of each item in the Agenda is attached as Annex "A" of the Information Statement.

Stockholders of record and in good standing as of the close of business hours on 1 April 2025 will be entitled to notice of, and to vote at, the meeting.

The procedure for registration and participation in the Meeting and the contact details of persons to whom you may send your inquiries, are set forth in the Guidelines attached to this Notice. Registration will run from 7 to 16 April 2025. The meeting ID and password will be provided through electronic mail to the successful registrants. Stockholders are encouraged to log-in at least thirty (30) minutes before the Meeting.

All shareholders are cordially invited to attend the Meeting. However, if you are unable to attend, you may designate your authorized representative by submitting a scanned copy of your proxy form to asm@pnbholdings.com.ph on or before 16 April 2025. All proxies received will be validated on 21 April 2025.

Lastly, in compliance with the requirements of the Securities and Exchange Commission, a visual and audio recording of the Meeting will be secured.

3 April 2025

(SGD) **RICHARD V. KO**
Assistant Corporate Secretary