

PNB HOLDINGS, INC.**(GUIDELINES FOR 2025 ANNUAL STOCKHOLDERS' MEETING)**

As provided in the Notice to Stockholders, the Company's Annual Stockholders' Meeting shall be conducted via remote communication through the video conferencing application, Zoom. Stockholders are invited to register by sending the following requirements to asm@pnbholdings.com.ph no later than 16 April 2025.

REGISTRATION**a. For Individual Stockholders**

- A scanned copy of the front and back portions of the Stockholder's valid government-issued photo ID* with residential address. This must be in a digital, JPG format with a file size no larger than 2MB.
- Valid and active e-mail address
- Valid and active contact number (landline or mobile number)
- Tax Identification Number (TIN)

b. For Stockholders with Joint accounts

- In addition to the requirements for Individual Stockholders, a scanned copy of the **authorization letter signed by all Stockholders owning the share/s jointly** providing who among them is authorized to cast the vote for the account. The authorization letter must be in a digital, JPG format with a file size no larger than 2MB.

c. For Corporate Stockholders

- Scanned copy of a Secretary's Certificate attesting to the authority of the representative to vote for and on behalf of the Corporation. This must be in a digital, JPG format with a file size no larger than 2MB.
- Scanned copy of the front and back portions of the valid government-issued photo ID* of the Stockholder's representative with residential address. This must be in a digital, JPG format with a file size no larger than 2MB.
- Valid and active email address of the Stockholder's representative
- Valid and active contact number of the Stockholder's representative (landline or mobile number)
- Tax Identification Number (TIN)

d. For Individual Stockholders represented by a Proxy or authorized person

- In addition to the requirements for Individual Stockholders in Item (a), the same requirements shall be submitted by the Proxy or authorized person.
- Scanned copy of the notarized Proxy Form or an authorization letter signed by the Stockholder to cast the vote for the account. This must also be in a digital, JPG format with a file size no larger than 2MB.

* Valid government-issued photo IDs include the following: Philippine Identification System ID, Driver's License, Passport, Unified Multi-Purpose ID, Professional Regulation Commission ID, SSS ID, Pag-Ibig ID Senior Citizen ID, Postal ID, Voter's ID and GSIS ID

e. For Stockholders under Broker accounts

- Scanned copy of the broker's certification, signed by the duly authorized signatory/ies, on the Stockholder's number of shareholdings. This must also be in a digital, JPG format with a file size no larger than 2MB.
- Scanned copy of the front and back portions of the Stockholder's valid government-issued photo ID* with residential address. This must be in a digital, JPG format with a file size no larger than 2MB.
- Valid and active email address
- Valid and active contact number (landline or mobile number)

REMINDERS

- All successfully registered Stockholders will receive an electronic invitation via electronic mail containing the meeting ID, password and the rules and procedures for the meeting.
- On the date of the Meeting, Stockholders are encouraged to log-in at least thirty (30) minutes before the Meeting to allow the Company to address possible technical issues without delaying the Meeting.
- Only Stockholders who have notified the Company of his/her/its intention to participate in the Meeting by remote communication, have registered therewith or sent in their proxies, will be included in the determination of the existence of a quorum.

VOTING

Stockholders may cast their votes by accomplishing the proxy form and submitting a scanned copy thereof to asm@pnbholdings.com.ph on or before 16 April 2025. Validation of the proxies shall be held on 21 April 2025.

Please take note that the Company is not asking for or soliciting proxies.

QUESTIONS

Inquiries and/or comments limited to the items in the Agenda of the Meeting may be sent to asm@pnbholdings.com.ph on or before 16 April 2025.

Inquiries and/or comments received after the deadline shall be referred to the Company's Chief Risk and Compliance Officer for the appropriate response.