PNB HOLDINGS CORPORATION is **not soliciting proxies** and a stockholder is NOT requested to submit a proxy to PNB HOLDINGS CORPORATION. This Proxy form is being provided only for the convenience, and upon request, of a stockholder.

PROXY FORM

THE UNDERSIGNED shareholder of **PNB HOLDINGS CORPORATION** hereby appoints:

____

as its/his/her true and lawful attorney-in-fact or proxy to represent one hundred percent (100%) of its/his/her voting rights and to vote on its/his/her behalf at the Annual Stockholders' Meeting of the Corporation to be held on April 30, 2025, as follows:

	For	**Against**	**Abstain**
1. Approval of the Minutes of the 2024 Annual Stockholders' Meeting held on April 18, 2024	☐	☐	☐
2. Approval of the Management Report and the Audited Financial Statements as of 31 December 2024	☐	☐	☐
3. Ratification of All Acts, Transactions and Resolutions of the Board of Directors and Management since the 2024 Annual Stockholders' Meeting	☐	☐	☐
4. Ratification and Appointment of External Auditor (SGV & Co.)			
5. Listing of the Corporation's Shares by way of Introduction. The proposal to list the Corporation's shares in the Philippine Stock Exchange through Listing by Way of Introduction will be presented for the approval of the stockholders.			
	VOTE FOR	NUMBER OF VOTES	
6. Election of Directors Vote shares as follows (Please check one): ☐ Equally to all nine (9) nominees for directors; ☐ Abstain for all nine (9) nominees for directors; ☐ Distribute or cumulate shares to the nominees as follows:			
1. Dr. Lucio C. Tan	☐		
2. Karlu T. Say	☐		
3. Lucio C. Tan III	☐		
4. William T. Lim	☐		

5. Eusebio V. Tan	☐	
6. Cielo Macapagal-Salgado	☐	
7. Elaine Y. Co	☐	
8. Ma. Cecilia Gonzalez	☐	
9. Rowena Nazareth	☐	

For any other matter arising during the meeting, the above-named proxy is authorized to vote as he/she may deem fit. This proxy revokes and supersedes any proxy or proxies the undersigned may have previously executed and shall not apply in instances where the undersigned personally attends such stockholders' meeting.

IN WITNESS WHEREOF, the undersigned stockholder has executed this proxy this ______ day of ___________ 2025 in ____________________.

____
(name in print below signature)

SIGNED IN THE PRESENCE OF:

_____________________ _____________________

REPUBLIC OF THE PHILIPPINES)
) SS.

SUBSCRIBED AND SWORN to before me this this _______________ in _______________, affiant exhibited to me his/her ___________________ issued on ___________________ at _________________.

Doc. No. _____;
Page No. _____;
Book No. _____;
Series of 2025.