

FLORENCIA G. TARRIELA

Nationality

Education

· Bachelor of Science in Business Administration

Masters in Economics degree, University of

in the Bank

Current Position • Chairman of the Board/Independent Director

Date of First Appointment May 29, 2001 (as Director)

May 24, 2005 (as Chairman of the Board)
 May 30, 2006 (as Independent Director)

Directorship in Other Listed Companies

· Independent Director of LT Group, Inc.

Other Current Positions

Chairman/Independent Director of PNB Capital

• Independent Director of PNB International Investments

Columnist for "Business Options" of the Manila Bulletin

Director/Vice President of Tarriela Management Co., Inc.
 Director/Vice President/Assistant Treasurer of Gozon

Life Sustaining Member of the Bankers Institute of the

Philippines and FINEX, where she is also a Director

Trustee of TSPI Development Corporation, TSPI MBA,

 Co-author of several inspirational books - "Coincidence or Miracle? Books I, II, III ("Blessings in Disguise"), IV ("Against All Odds"), and V ("Beyond All Barriers"), and gardening books - "Oops-Don't Throw Those Weeds Away!" and "The Secret is in the Soil"

· Environmentalist and practices natural ways of

Other Previous • Undersecretary of Finance

Alternate Monetary Board Member of the BSP, Land

Managing Partner and the first Filipina Vice President of

President, Bank Administration Institute of the Philippine

Independent Director of PNB Life Insurance, Inc.

Awards/Citations • 2014 Most Outstanding Citibank Philippines Alumn



FELIX ENRICO R. ALFILER

Age

Nationality

Education

Bachelor of Science and Masters in Statistics,

in the Bank

Current Position

Vice Chairman/Independent Director

Date of First

Appointment Directorship in Other Listed

Positions

None

Companies Other Current

Chairman/Independent Director of PNB General Insurers

Independent Director of PNB Savings Bank and PNB

Other Previous • Independent Director of PNB-IBJL Leasing and Finance

. Senior Advisor to the World Bank Group Executive Board in

 Special Assistant to the Philippine Secretary of Finance for International Operations and Privatization
• Director of the BSP

. Assistant to the Governor of the Central Bank of the

Senior Advisor to the Executive Director at the International

Associate Director at the Central Bank

· Head of the Technical Group of the CB Open Market

. Monetary Policy Expert in the Economics Sub-Committee

Advisor at Lazaro Bernardo Tiu and Associates, Inc.
 President of Pilgrims (Asia Pacific) Advisors, Ltd.

· President of the Cement Manufacturers Association of the

Board Member of the Federation of Philippine Industries

Vice President of the Philippine Product Safety and Quality

Convenor for Fair Trade Alliance.



Age

Nationality

Education

Bachelor of Laws, Ateneo de Manila University

Current Position • President of the Bank in the Bank Date of First

May 27, 2014 (as President)

Appointment Directorship in Other Listed Companies

Other Current Positions

Chairman of PNB (Europe) Plc.

Director of Allied Leasing & Finance Corporation, PNB

Director of the Bankers Association of the Philippines, Asian Bankers Association, and Bancnet, Inc., where he is also a

Director of LGU Guarantee Corporation

Other Previous Positions

Director of PNB Savings Bank

President of Allied Savings Bank from 1986 to 2001
 President of Allied Banking Corporation (ABC) from 2001 to

. Director of ABC, PNB Life Insurance, Inc., PNB Italy



FLORIDO P. CASUELA

Age Nationality

Education Bachelor of Science in Business Administration, Major in

· Masters in Business Administration, University of Advanced Management Program for Overseas Bankers,

Certified Public Accountant, Economist, Commercial

Current Position • Director

Date of First Appointment

• May 30, 2006

Directorship in • None Other Listed Companies

Positions

Other Current • Chairman of PNB Securities, Inc. Vice Chairman of PNB Savings Bank, Director, PNB International Investments Corporation, PNB RCI Holdings
Co., Ltd., and Surigao Micro Credit Corporation

• Senior Adviser of the Bank of Makati, Inc.

Positions

Other Previous • Director of PNB Life Insurance, Inc., President of Maybank

Vice-Chairman of Land Bank of the Philippines and Maybank Philippines, Inc.

 Director, Meralco
 Trustee of Land Bank of the Philippines Countryside . Director of Sagittarius Mines, Inc.

Senior Adviser in the BSP

Senior Executive Vice President of United Overseas Bank

 Executive Vice President of PDCP (Producers Bank) . Senior Vice President of Philippine National Bank Special Assistant to the Chairman of the National Power

First Vice President of Bank of Commerce

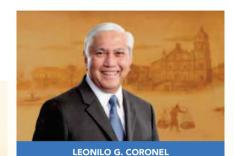
Vice President of Metropolitan Bank & Trust Co.

 Audit Staff of Joaquin Cunanan, CPAs Awards/Citations One of the ten (10) awardees of the 2001 Distinguished Alumni Award of the UP College of Business Administration

Most Outstanding Surigaonon in the field of Banking and Finance, awarded by the Rotary Club - Surigao Chapter







Age

Nationality

Education • Bachelor of Arts degree, Major in Economics, Ateneo de

Advance Management Program, University of Hawaii

Current Position • Director in the Bank

Date of First • May 28, 2013 Appointment

Directorship in Other Listed

Independent Director of Megawide Construction

Companies Other Current Positions

 Independent Director of DBP-Daiwa Capital Markets Phil. Director of Software Ventures International

Positions

Chairman of PNB-IBJL Leasing and Finance Corporation

Executive Director of the Bankers Association of the

Director/Treasurer of Philippine Depository and Trust

Director of the Philippine Clearing House Corporation,

Managing Director of BAP-Credit Bureau

 President of Cebu Bankers Association . Consultant of Land Bank of the Philippines, Arthur Young,

. Worked with Citibank, Manila for twenty (20) years.

Awards/Citations • Fellow of the Australian Institute of Company

Fellow of ICD



EDGAR A. CUA

Age Nationality

Education

. Bachelor of Arts in Economics degree (Honors Program),

Masters of Arts in Economics degree, University of

Masters of Planning Urban and Regional Environment

Advanced Chinese, Beijing Language and Culture

Sustainable Development Training Program, Cambridge

Current Position • Independent Director

Date of First Appointment

May 31, 2016

Directorship in Other Listed Companies

· Independent Director of PNB Capital and Investment

Other Current Positions

Director of Davao Unicar Corporation

Previous Positions • Held various managerial and staff positions at the Asian

• Staff Consultant, SGV & Co.



Age

Nationality Education

. Bachelor of Laws (cum laude), University of the

Master of Laws, Harvard University

Current Position • Director in the Bank

Date of First Appointment • January 1, 2009

Other Listed Companies

Directorship in

• Director of San Miguel Corporation and Petron Corporation

Other Current Positions

 Chairman of Prestige Travel, Inc. · Director of Philippine Airlines, In

Practicing lawver for more than sixty (60) years

Positions

Other Previous

• Professorial Lecturer of law at the University of the

Undersecretary of Justice, Solicitor General and Minister of

Member of the Batasang Pambansa and Provincial

Governor of Pampanga

Chairman of the Sixth (Legal) Committee, 31st Session of the UN General Assembly and the Special Committee on

Awards/Citations • Doctor of Laws degree (honoris causa) by Central Colleges

Doctor of Humane Letters degree by the Misamis University
 Recipient of a Presidential Medal of Merit as Special



CHRISTOPHER J. NELSON

Age

Nationality Education

Bachelor of Arts and Masters of Arts in History from

Emmanuel College, Cambridge University, U.K.
 Diploma in Marketing, Institute of Marketing,

in the Bank

Date of First Appointment

March 21, 2013 (Director)
 May 27, 2014 (Board Advisor)

May 26, 2015 (Director)

Directorship in • None Other Listed

Companies Other Current Positions

 Chairman of Lux Et Sal Corporation . Director of the Philippine Band of Mercy, the

Vice President/Member of the Board of Trustees of the

Member of the Society of Fellows of the Institute of

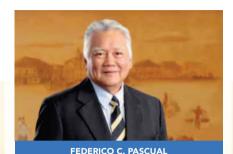
Positions

Other Previous • Director of PNB Holdings Corporation

• Director of the American Chamber of Commerce of the Philippines, Inc.

President of Philip Morris Philippines Manufacturing, Inc., a

Various management positions with Philip Morris



Age 7.4

Nationality

Education

 Bachelor of Arts, Ateneo de Manila University . Bachelor of Laws (Member, Law Honors Society), University

Master of Laws, Columbia University

Current Position • Independent Director

in the Bank

Date of First Appointment

Directorship in Other Listed Companies

Other Current Positions

· Independent Director of Allianz PNB Life Insurance,

President/Director of Tala Properties, Inc. and Woldingham

 Chairman of San Antonio Resources Incorporated Director of Global Energy Growth System and Apo Reef

· Proprietor of Green Grower Farm

Partner of the University of Nueva Caceres Bataan Branch

Other Previous • Chairman/Independent Director of PNB General Insurers

· President and General Manager of Government Service

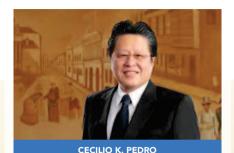
· President and CEO of Allied Banking Corporation and PNOC Alternative Fuels Corporation

Various positions with PNB for twenty (20) years in various

President and Director of Philippine Chamber of Commerce

 Chairman of National Reinsurance Corporation Co-Chairman of the Industry Development Council of the Department of Trade and Industry

Director of San Miguel Corporation, Philippine Stock



Age

Nationality

Education · Bachelor of Science in Business Management,

Ateneo de Manila University

Honorary Doctorate of Philosophy in Technological

Current Position • Independent Director in the Bank

Date of First February 28, 2014 Appointment

Directorship in Other Listed Companies Other Current

Independent Director of PNB Savings Bank

. Chief Executive Officer (CEO)/President of Lamoiyan

Chairman and CEO of Pneumatic Equipment Corporation

Director of CATS Motors, Manila Doctors Hospital and

Philippine Business for Social Progress

Chairman of the Deaf Evangelistic Alliance Foundation, Inc.

Vice President of the Federation of Filipino-Chinese

Chairman of Asian Theological Seminary

Other Previous Positions

 CEO/President of Aluminum Container, Inc Director of DBS Philippines, Inc. (formerly Bank of

· Chairman of the Board of Hope Christian High School

Awards/Citations • Recipient of the Ten Outstanding Young Men in the field

Recognized by the House of Representatives for his Exemplary Accomplishment in the Promotion of the



Age

Nationality

Education

Bachelor of Science in Commerce from the University of

Sto. Tomas

• Masters in Commerce from the University of Sto. Tomas and

Current Position • Director in the Bank

Date of First December 8, 1999 Appointment

Directorship in Other Listed Companies

Positions

. Chairman of Cityland Development Corporation Independent Director of Belle Corporation, First Philippine

Director of LT Group, Inc. and MacroAsia Corporation

Other Current Founder of SGV Group

Chairman Emeritus of the Asian Institute of Management
 Member of the Board of Overseers of the Graduate School

Honorary Chairman of the Euro-Asia Centre of INSEAD in

Honorary Life Trustee of The Asia Society

Other Previous Positions

 President of the International Federation of Accountants . Member of the International Advisory Board of the Council

. Chairman of the Asia Pacific Advisory Committee of the

New York Stock Exchange
Served in the international Boards of the American International Group, AT&T, Australia & New Zealand Bank,

Board of Trustees of the Ramon Magsaysay Award

Awards/Citations • Most Outstanding Professional in the field of Accountancy

Arangkada Lifetime Achievement Award conferred by the

. Order of Lakandula, Rank of Grand Cross, conferred by Philippine President Benigno S. Aquino, III on June 30, 2011
 Doctor of Laws, Honorary Degree conferred by the

Officer's Cross of the Order of Merit given by the Federal

. Star of the Order of Merit Conferred by the Republic of

Officer First Class of the Royal Order of the Polar Star



CARMEN K. TAN

Nationality

Current Position • Director in the Bank

Date of First Appointment

Age

May 31, 2016.

Directorship in Other Listed Companies

. Director of MacroAsia Corporation, LT Group, Inc., and PAL

Other Current Positions

Director: Asia Brewery, Tanduay Distillers, Inc., The

Major Affiliations • Director of Tan Yan Kee Foundation

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Age Nationality

Education

. Bachelor of Science in Chemical Engineering degree from

Doctor of Philosophy, Major in Commerce, from University

. Chairman and CEO: LT Group, Inc., PAL Holdings, Inc., and

Current Position • Director in the Bank

Date of First Appointment December 8, 1999

Directorship in Other Listed Companies Other Current Positions

Chairman and CEO of Philippine Airlines, Inc. and

Chairman/President: Tangent Holdings Corporation and

 Chairman: Air Philippines Corporation, Eton Properties and Progressive Farms, Inc.

President: Basic Holdings Corporation, Himmel Industries,

 Chairman Emeritus of the Federation of Filipino-Chinese Chambers of Commerce and Industry, Inc. . Founder and Vice Chairman of the Foundation for

Upgrading the Standard of Education, Inc.

• Founded the Tan Yan Kee Foundation, Inc., of which he is

Positions

Other Previous • Chairman: Allied Banking Corporation

Awards/Citations • Various honorary degrees for his outstanding



LUCIO K. TAN. JR.

Age Nationality

Education

· Bachelor of Science degree in Civil Engineering (Minors in

Executive Masters in Business Administration, Hong Kong

University, Hong Kong

Courses in Basic and Intermediate Japanese Language,

. Director of MacroAsia Corporation, LT Group, Inc., PAL

Current Position • Director

Date of First

Appointment

Positions

Directorship in Other Listed Companies

Other Current • President/COO of Tanduay Distillers, Inc.

Sentember 28, 2007

President of Eton Properties Philippines, Inc.
 Director of Bulawan Mining Corporation, PNB Capital

Director of PMFTC, Inc., Philippine Airlines, Inc., Air

EVP and Director of Fortune Tobacco Corporation

Positions

Other Previous

• President and Chief Executive Officer of MacroAsia

Director of Tanduay Distillers, Inc.

Executive Vice President of Fortune Tobacco Corporation

MICHAEL G. TAN

Age

Nationality

Bachelor of Applied Science in Civil Engineering, Major

Current Position • Director in the Bank

Date of First Appointment

Education

• February 9, 2013

Directorship in Other Listed Companies

. Director and President of LT Group, Inc. Director of PAL Holdings, Inc. and Victorias Milling

Positions

Other Current • Chairman of PNB Management and Development

. Director of PNB Forex, Inc., Bulawan Mining Corporation,

. Chief Operating Officer of Asia Brewery, Inc. Director of the following companies: Philippine Airlines

Other Previous Positions

Chairman of PNB Holdings Corporation

Director of Allied Banking Corporation (ABC) from January

CORPORATE SECRETARY



Age

Nationality Education

Bachelor of Science in Legal Management, De La Salle

Juris Doctor, Ateneo de Manila University School of Law

Current Position • Corporate Secretary in the Bank

Date of First Appointment

• June 29, 2015

Directorship in • None Other Listed Companies

Positions

 Corporate Secretary of PNB Capital and Investment Corporation and PNB Securities, Inc. Other Current Position

Other Previous • Senior Associate, Roxas De Los Reyes Laurel Rosario &

Leagogo

Assistant Corporate Secretary, Ionics, Inc.

Assistant Corporate Secretary, Ionics EMS, Inc.

BOARD OF ADVISORS





MANUEL T. GONZALES









PROFILES OF THE SENIOR MANAGEMENT TEAM

