



22 February 2022

Philippine Dealing & Exchange Corp.  
29<sup>th</sup> Floor BDO Equitable Tower  
8751 Paseo de Roxas, Makati City

Attention: Atty. Marie Rose M. Magallen-Lirio  
Head - Issuer Compliance and Disclosure Department

Re: BPI Php 27Bn Fixed Rate Bonds due 2024

Dear Atty. Magallen-Lirio:

We refer to the Issuer Disclosures Operating Guidelines which requires Bank of the Philippine Islands (the "Company"), as issuer of the above-captioned fixed rate bonds listed with PDEX, to submit, among others, a written declaration of the Record Date to PDEX at least seven (7) business days prior to Record Date.

Record Date as used herein shall have the meaning under the Offering Circular dated on or about 13 January 2020 and the Registry and Paying Agency Agreement dated on or about 13 January 2020 by and between the Company and Philippine Depository & Trust Corp.

In compliance with the said guidelines, please find enclosed herein a schedule of all the Record Dates of the fixed rate bonds issued by the Company.

As agreed with you, we shall inform PDEX in case of any changes to the attached schedule.

Very truly yours,

A handwritten signature in blue ink, appearing to read "M. Lukban", is written over a horizontal line.

Maria Consuelo A. Lukban  
Chief Information Officer

**List of Record Dates and Interest Payment Dates**

| <b>Interest Payment Date</b> | <b>Record Date</b>         |
|------------------------------|----------------------------|
| Monday, May 2, 2022          | Thursday, April 28, 2022   |
| Monday, August 1, 2022       | Thursday, July 28, 2022    |
| Monday, October 31, 2022     | Thursday, October 27, 2022 |
| Tuesday, January 31, 2023    | Friday, January 27, 2023   |
| Monday, May 1, 2023          | Thursday, April 27, 2023   |
| Monday, July 31, 2023        | Thursday, July 27, 2023    |
| Tuesday, October 31, 2023    | Friday, October 27, 2023   |

**Important notes:**

1. Dates above have been adjusted for regular non-business days, i.e. Saturdays and Sundays.
2. If the Interest Payment Date falls on a day which is a non-business day, the Interest Payment Date shall be the next succeeding Business Day.
3. If the Record Date falls on a day which is a non-business day, the Record Date shall be the immediately preceding Business Day.