



PHILIPPINE SAVINGS BANK
Metrobank Group

25 October 2018

Philippine Dealing & Exchange Corp.
37th Floor, Tower 1, The Enterprise Center
6766 Ayala Avenue corner Paseo de Roxas
Makati City

Attention: **Ms. Vina Vanessa S. Salonga**
Head - Issuer Compliance and Disclosure Department

Re: Philippine Savings Bank LTNCD due 2024 (PSBLTNCD2024)

Dear Ms. Salonga:

We refer to the Issuer Disclosures Operating Guidelines which requires **Philippine Savings Bank** (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 Prospectus dated 9 August 2018 and the Registry and Paying Agency Agreement (RPAA) dated 23 July 2018 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,


Perfecto Ramon Z. Dimayuga, Jr.
Senior Vice President


Jose Vicente L. Alde
President



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Interest Payment Date*	Record Date** (indicate number of Days before payment date)
2018	
November 9, Friday	November 7, Wednesday (2 business days prior)
2019	
February 11 ¹ , Monday	February 7, Thursday (2 business days prior)
May 9, Thursday	May 7, Tuesday (2 business days prior)
August 9, Friday	August 7, Wednesday (2 business days prior)
November 11 ² , Monday	November 7, Thursday (2 business days prior)
2020	
February 10 ³ , Monday	February 6, Thursday (2 business days prior)
May 11 ⁴ , Monday	May 7, Thursday (2 business days prior)
August 10 ⁵ , Monday	August 6, Thursday (2 business days prior)
November 9, Monday	November 5, Thursday (2 business days prior)
2021	
February 9, Tuesday	February 5, Friday (2 business days prior)
May 10 ⁶ , Monday	May 6, Thursday (2 business days prior)
August 9, Monday	August 5, Thursday (2 business days prior)
November 9, Tuesday	November 5, Friday (2 business days prior)
2022	
February 9, Wednesday	February 7, Monday (2 business days prior)
May 9, Monday	May 5, Thursday (2 business days prior)
August 9, Tuesday	August 5, Friday (2 business days prior)
November 9, Wednesday	November 7, Monday (2 business days prior)
2023	
February 9, Thursday	February 7, Tuesday (2 business days prior)
May 9, Tuesday	May 5, Friday (2 business days prior)
August 9, Wednesday	August 7, Monday (2 business days prior)
November 9, Thursday	November 7, Tuesday (2 business days prior)
2024	
February 9, Friday	February 7, Wednesday (2 business days prior)

¹ February 9, 2019 (Saturday); ² November 9, 2019 (Saturday); ³ February 9, 2020 (Sunday); ⁴ May 9, 2020 (Saturday);
⁵ August 9, 2020 (Sunday); ⁶ May 9, 2021 (Sunday)

Important notes:

- * Per RPAA, if any "Interest Payment Date" would otherwise fall on a day which is not a Business Day, the Interest Payment Date shall be deemed the next succeeding Business Day;
- ** Per RPAA, "Record Date" as used with respect to any Payment Date means the two (2) Business Days immediately preceding such relevant Payment Date, which shall be the cut-off date in determining the existing CD Holders entitled to receive interest, principal and other payments due, or such other date duly notified by the Bank.