

Date: 08 February 2019

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

Attention: Ms. Paula Beatrice A. Bueno
OIC - Issuer Compliance and Disclosure Department

Re: **Php10,000,000,000.00 7.15% MBTC Fixed-Rate Bonds Due 2020**

Ladies:

We refer to the Issuer Disclosures Operating Guidelines which requires Metropolitan Bank & Trust Company (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 09 November 2018, and the Registry and Paying Agency Agreement dated 30 October 2018 by and between the Company and Philippine Depository & Trust Corp.


In compliance with the said guidelines, please find enclosed herein a schedule for 2019 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,



Fernand A. Tansingco
SEVP, Head Financial Markets Sector
Metropolitan Bank & Trust Company



Joshua E. Naing
SEVP, Financial and Control Sector
Metropolitan Bank & Trust Company

Interest Payment Date	Record Date (indicate number of Days before payment date)
11 February 2019	07 February 2019
09 May 2019	07 May 2019
09 August 2019	07 August 2019
11 November 2019	07 November 2019

JR

Important note:

Dates above have been adjusted for regular non-business days, i.e. Saturdays and Sundays. However, if the Record Date falls on a day which is a non-business day, the Record Date shall be the immediately preceding Business Day.