

27 February 2019

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

Attention: Ms. Atty. Joseph B. Evangelista
Head - Issuer Compliance and Disclosure Department

Re: BPI Peso Fixed Rate Senior Bonds due 2020

Gentlemen:

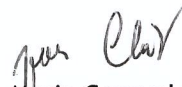
We refer to the Issuer Disclosures Operating Guidelines which requires (Issuer) (the "Company"), as issuer of the above-captioned fixed rate bonds listed with PDEX, to submit, among others, a written declaration of the Record Date to PDEX at least seven (7) business days prior to Record Date.

Record Date as used herein shall have the meaning under the Prospectus dated 22 November 2018 and the Registry and Paying Agency Agreement dated 23 November 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,



Maria Consuelo Lukban
Corporate Information Officer

Interest Payment Date	Record Date (2 Banking Days before Interest Payment Date)
3/6/2019, Wednesday	3/4/2019, Monday
6/6/2019, Thursday	6/4/2019, Tuesday
9/6/2019, Friday	9/4/2019, Wednesday
12/6/2019, Friday	12/4/2019, Wednesday
3/6/2020, Friday	3/4/2020, Wednesday

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.