



April 23, 2019

PHILIPPINE DEALING & EXCHANGE CORP.
37/F, Tower 1, The Enterprise Center
6766 Ayala Ave. cor. Paseo de Roxas, Makati City

Attention: **Atty. Joseph B. Evangelista**
Head, Issuer Compliance and Disclosure Department

Re: **BDO Unibank, Inc. - Long-Term Negotiable Certificates of Time
Deposit due 2023**

=====

Ladies and Gentlemen:

Please be informed of the upcoming record date set on May 3, 2019 for BDO Unibank, Inc.'s Long-Term Negotiable Certificates of Time Deposit due 2023.

Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Elmer B. Serrano', written over a light blue rectangular background.

ELMER B. SERRANO
Corporate Information Officer