



24 July 2025

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

Attention: Atty. Suzie Claire R. Selleza
Head - Issuer Compliance and Disclosure Department (ICDD)

Re: BPI SINAG Bonds due 2026

Dear Atty. Selleza:

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 25 April 2025 and the Registry and Paying Agency Agreement dated 25 April 2025 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 "Hermenegildo Z. Narvaez", is written over a horizontal line.

Hermenegildo Z. Narvaez
Chief Information Officer

List of Record Dates and Interest Payment Dates

| Interest Payment Date | Record Date |
|-------------------------------|----------------------------|
| Wednesday, September 10, 2025 | Monday, September 8, 2025 |
| Wednesday, December 10, 2025 | Monday, December 8, 2025 |
| Tuesday, March 10, 2026 | Friday, March 6, 2026 |
| Wednesday, June 10, 2026 | Monday, June 8, 2026 |
| Thursday, September 10, 2026 | Tuesday, September 8, 2026 |
| Thursday, December 10, 2026 | Tuesday, December 8, 2026 |

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.