



5 February 2026

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

Attention: Atty. Marie Rose M. Magallen-Lirio
Head - Issuer Compliance and Disclosure Department (ICDD)

Re: **PSBank Peso Fixed Rate Bonds due 2027**

Dear Ma'am:

We refer to the Issuer Disclosures Operating Guidelines which requires the 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 18 July 2025 and the Registry and Paying Agency Agreement dated 28 June 2019 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,



Elmer K. Mercado
First Vice President



Leah D. Zamora
Senior Vice President

Interest Payment Date	Record Date (indicate number of Days before payment date)
2025	
November 18, Tuesday	¹ November 14, Friday (2 business days prior)
2026	
February 18, Wednesday	February 13, Friday (2 business days prior)*
May 18, Monday	² May 14, Thursday (2 business days prior)
August 18, Tuesday	³ August 14, Friday (2 business days prior)
November 18, Wednesday	November 16, Monday (2 business days prior)
2027	
February 18, Thursday	February 16, Tuesday (2 business days prior)
May 18, Tuesday	⁴ May 14, Friday (2 business days prior)
August 18, Wednesday (Maturity)	August 16, Monday (2 business days prior)

¹November 15, 2025 (Saturday); ²May 16, 2026 (Saturday); ³August 16, 2026 (Sunday); ⁴May 16, 2027 (Sunday)

*Record Date for the February 18, 2026 Interest Payment Date was moved from February 16, 2026 to February 13, 2026 due to declared holiday on February 17, 2026.

Important note:

Dates above have been adjusted for regular non-business days, e.g. 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.

All dates are consistent with the Prospectus / Offering Circular and Pricing Supplement dated 18 July 2025.