



24 February 2026

Philippine Dealing & Exchange Corp.  
29<sup>th</sup> 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 SIGLA Bonds due 2028

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 black ink, appearing to read "Hermenegildo Z. Narvaez", is written over a horizontal line.

Hermenegildo Z. Narvaez  
Chief Information Officer

**BANK OF THE PHILIPPINE ISLANDS**

Ayala Triangle Gardens Tower 2, Paseo de Roxas corner Makati Avenue, Makati City 1226  
Phone Banking: +632 889-10000 • [www.bpi.com.ph](http://www.bpi.com.ph)

**List of Record Dates and Interest Payment Dates**

<b>Interest Payment Date</b>	<b>Record Date</b>
Wednesday, May 13, 2026	Monday, May 11, 2026
Thursday, August 13, 2026	Tuesday, August 11, 2026
Friday, November 13, 2026	Wednesday, November 11, 2026
Monday, February 15, 2027	Thursday, February 11, 2027
Thursday, May 13, 2027	Tuesday, May 11, 2027
Friday, August 13, 2027	Wednesday, August 11, 2027
Monday, November 15, 2027	Thursday, November 11, 2027
Monday, February 14, 2028	Thursday, February 10, 2028

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.