



23 April 2020

PHILIPPINE STOCK EXCHANGE, INC.

Disclosure Department
6F PSE Tower One Bonifacio High Street
28th Street corner 5th Avenue, Bonifacio Global City
Taguig City

ATTENTION: **MS. JANET A. ENCARNACION**
Head – Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

Philippine Dealing System Holdings Corp. & Subsidiaries
29th Floor, BDO Equitable Tower
8751 Paseo de Roxas, Makati City
Telephone Number: 8884-4446

ATTENTION: **ATTY. MARIE ROSE M. MAGALLEN-LIRIO**
Head – Issuer Compliance and Disclosure Department

Mesdames:

We are pleased to furnish your good office with a copy of our Amended SEC 17 A Annual Report (pursuant to section 20 of the Securities Regulation Code).

We have revised 2nd paragraph of credit risk management section on page 30 to reflect the current practice of the Bank. We have underlined the changes made for your ready reference.

For your information and guidance.

Thank you.

Respectfully yours,

ALEXANDER C. ESCUCHA
Corporate Information Officer