

February 1, 2016

**THE PHILIPPINE STOCK EXCHANGE, INC.**  
3<sup>rd</sup> Floor, Philippine Stock Exchange Plaza  
Ayala Triangle, Ayala Avenue  
Makati City

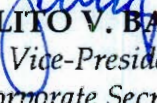
Attention : **MS. JANET A. ENCARNACION**  
Head-Disclosure Department

**Gentlemen:**

Please be informed that ATTY. GEOSSIEL A. COTOCO was hired as Documentation Head of the Bank's Legal Division with the rank of Assistant Vice President effective February 1, 2016.

For your information and guidance. Thank you.

Very truly yours,

  
**JOSELITO V. BANAAG**  
*Senior Vice-President  
and Corporate Secretary*