

PHILTRUST BANK
Philippine Trust Company

NOTICE OF THE ANNUAL MEETING OF THE STOCKHOLDERS

TO ALL STOCKHOLDERS:

Please be informed that the Annual Meeting of the Stockholders of Philippine Trust Company, also known as PHILTRUST BANK, will be held on Tuesday, July 20, 2021 at 8:00 A.M. via remote communication.

A G E N D A

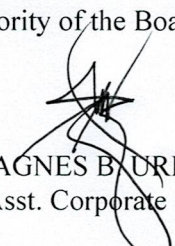
1. Call to order.
2. Proof of service of the required notice of the meeting.
3. Proof of presence of quorum.
4. Reading and approval of the Minutes of the Annual Meeting of the Stockholders held on July 28, 2020.
5. Approval of the Annual Report to the Stockholders and the Audited Financial Statements for the year 2020.
6. Ratification and approval of all the acts and transactions of the Board of Directors, the Committees and the Management, including related party transactions, since the Annual Meeting of the Stockholders on July 28, 2020.
7. Appointment of External Auditor.
8. Election of Directors.
9. Other matters.

Only stockholders as of the Record Date of June 18, 2021 are entitled to notice of, and vote at, the said meeting.

Given the current pandemic situation, the stockholders may participate in the Meeting via remote communication. Stockholders who intend to attend the meeting are requested to notify the Bank and to submit the requirements, and the Ballot/Proxy through email at ptcorsec@philtrustbank.com from July 12 to July 15, 2021. For your convenience, downloadable copies of the Ballot/Proxy are available at the Bank's website: <https://www.philtrustbank.com>. The procedure and details for attending the meeting are set forth in the Definitive Information Statement.

Manila, June 22, 2021.

By Authority of the Board of Directors,


AGNES B. URBANO
Asst. Corporate Secretary