



September 4, 2018

Philippine Dealing & Exchange Corp.
37th Floor, Tower 1, The Enterprise Center
6766 Ayala Avenue corner Paseo de Roxas
Makati City

Attention: Ms. Vina Vanessa S. Salonga
Head - Issuer Compliance and Disclosure Department (ICDD)

Re: CHIB Long-Term Negotiable Certificates of Time Deposit (LTNCD) Due 2024 -
"CHIB 01-24"

Ladies:

We refer to the Issuer Disclosures Operating Guidelines which requires China Banking Corporation (the "Bank"), as issuer of the above-captioned LTNCD 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 July 12, 2018 and the Registry and Paying Agency Agreement dated June 25, 2018 by and between the Bank and Philippine Depository & Trust Corp.

In compliance with the said guidelines, please find enclosed herein a schedule of all the Record Dates of the LTNCD issued by the Bank.

As agreed with you, we shall inform PDEX in case of any changes to the attached schedule.

Very truly yours,

Alexander C. Escucha
Senior Vice President
Corporate Information Officer

| Interest Payment Date | Record Date (indicate number of Days before payment date) |
|------------------------------|--|
| Friday, October 12, 2018 | Wednesday, October 10, 2018 <i>(2 days before Payment Date)</i> |
| Monday, January 14, 2019 | Thursday, January 10, 2019 <i>(2 days before Payment Date)</i> |
| Friday, April 12, 2019 | Wednesday, April 10, 2019 <i>(2 days before Payment Date)</i> |
| Friday, July 12, 2019 | Wednesday, July 10, 2019 <i>(2 days before Payment Date)</i> |
| Monday, October 14, 2019 | Thursday, October 10, 2019 <i>(2 days before Payment Date)</i> |
| Monday, January 13, 2020 | Thursday, January 09, 2020 <i>(2 days before Payment Date)</i> |
| Monday, April 13, 2020 | Wednesday, April 08, 2020 <i>(2 days before Payment Date)</i> |
| Monday, July 13, 2020 | Thursday, July 09, 2020 <i>(2 days before Payment Date)</i> |
| Monday, October 12, 2020 | Thursday, October 08, 2020 <i>(2 days before Payment Date)</i> |
| Tuesday, January 12, 2021 | Friday, January 08, 2021 <i>(2 days before Payment Date)</i> |
| Monday, April 12, 2021 | Wednesday, April 07, 2021 <i>(2 days before Payment Date)</i> |
| Monday, July 12, 2021 | Thursday, July 08, 2021 <i>(2 days before Payment Date)</i> |
| Tuesday, October 12, 2021 | Friday, October 08, 2021 <i>(2 days before Payment Date)</i> |
| Wednesday, January 12, 2022 | Monday, January 10, 2022 <i>(2 days before Payment Date)</i> |
| Tuesday, April 12, 2022 | Friday, April 08, 2022 <i>(2 days before Payment Date)</i> |
| Tuesday, July 12, 2022 | Friday, July 08, 2022 <i>(2 days before Payment Date)</i> |
| Wednesday, October 12, 2022 | Monday, October 10, 2022 <i>(2 days before Payment Date)</i> |
| Thursday, January 12, 2023 | Tuesday, January 10, 2023 <i>(2 days before Payment Date)</i> |
| Wednesday, April 12, 2023 | Monday, April 10, 2023 <i>(2 days before Payment Date)</i> |
| Wednesday, July 12, 2023 | Monday, July 10, 2023 <i>(2 days before Payment Date)</i> |
| Thursday, October 12, 2023 | Tuesday, October 10, 2023 <i>(2 days before Payment Date)</i> |
| Friday, January 12, 2024 | Wednesday, January 10, 2024 <i>(2 days before Payment Date)</i> |

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.