



13 December 2018

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

Attention: **Ms. Paula Beatrice A. Bueno**
OIC - Issuer Compliance and Disclosure Department

Re: RCBC LTNCD 03-24

Ladies:

We refer to the Issuer Disclosures Operating Guidelines which requires Rizal Commercial Banking Corporation (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 Prospectus/ Offering Circular dated September 28, 2018 and the Registry and Paying Agency Agreement dated September 7, 2018 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,


MA. CHRISTINA P. ALVAREZ
SVP & Corporate Information Officer



Interest Payment Date	Record Date (2 business days prior to payment date)
December 28, 2018	December 26, 2018
March 28, 2019	March 26, 2019
June 28, 2019	June 26, 2019
September 30, 2019	September 26, 2019
January 2, 2020	December 26, 2020
March 30, 2020	March 26, 2020
June 29, 2020	June 25, 2020
September 28, 2020	September 24, 2020
December 28, 2020	December 23, 2020
March 29, 2021	March 25, 2021
June 28, 2021	June 24, 2021
September 28, 2021	September 24, 2021
December 28, 2021	December 24, 2021
March 28, 2022	March 24, 2022
June 28, 2022	June 24, 2022
September 28, 2022	September 26, 2022
December 28, 2022	December 26, 2022
March 28, 2023	March 24, 2023
June 28, 2023	June 26, 2023
September 28, 2023	September 26, 2023
December 28, 2023	December 26, 2023
March 28, 2024	March 26, 2024

Important note:

Dates above have been adjusted for regular non-business days, i.e. 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.