

7 January 2015

Philippine Dealing & Exchange Corporation
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

Re: RCBC LTNCD 2020

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 December 19, 2014 and the Registry and Paying Agency Agreement dated December 3, 2014 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,



MICHAEL G. OLIVA
AVP & Deputy Corporate Information Officer

Interest Payment Date	Record Date (2 business days prior to payment date)
March 19, 2015	March 17, 2015
June 19, 2015	June 17, 2015
September 21, 2015	September 17, 2015
December 21, 2015	December 17, 2015
March 21, 2016	March 17, 2016
June 20, 2016	June 16, 2016
September 19, 2016	September 15, 2016
December 19, 2016	December 15, 2016
March 20, 2017	March 16, 2017
June 19, 2017	June 15, 2017
September 19, 2017	September 15, 2017
December 19, 2017	December 15, 2017
March 19, 2018	March 15, 2018
June 19, 2018	June 15, 2018
September 19, 2018	September 17, 2018
December 19, 2018	December 17, 2018
March 19, 2019	March 15, 2019
June 19, 2019	June 17, 2019
September 19, 2019	September 17, 2019
December 19, 2019	December 17, 2019
March 19, 2020	March 17, 2020
June 19, 2020	June 17, 2020

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.