

Major Terms of the HKMC's Public Benchmark Bond Issuance

Issuer:	The Hong Kong Mortgage Corporation Limited			
Issue Rating:	AA+ (S&P) / Aa3 (Moody's)			
	HKD tranches		CNH tranche	USD tranche
Issue Size:	HK\$10 billion	HK\$2 billion	CNH 5 billion	US\$ 1 billion
Issue Date:	25 November 2025	25 November 2025	26 November 2025	26 November 2025
Maturity Date:	25 November 2027	25 November 2055	26 November 2028	26 November 2030
Tenor:	2 years	30 years	3 years	5 years
Yield:	2.937% per annum	3.88% per annum	2.00% per annum	3.889% per annum
Status:	Senior and unsecured			
Expected Listing:	The Stock Exchange of Hong Kong Limited			
Use of Proceeds:	The net proceeds of the 2-, 3- and 5-year notes will be used to meet general financing requirements The net proceeds of the 30-year notes issued will be used exclusively to finance and / or refinance projects that fall under the “Access to Essential Financing & Financial Services for the Elderly” Eligible Asset Category under the SGS Framework			
Joint Global Coordinators, Joint Bookrunners and Joint Lead Managers:	ANZ Bank of China (Hong Kong) Crédit Agricole CIB HSBC Standard Chartered Bank	Bank of China (Hong Kong) Crédit Agricole CIB HSBC ICBC (Asia) Standard Chartered Bank	Citigroup Crédit Agricole CIB HSBC J.P. Morgan Standard Chartered Bank	
Joint Bookrunners and Joint Lead Managers:	Barclays BNP PARIBAS BofA Securities China Construction Bank (Asia) Citigroup DBS Bank Ltd. ICBC (Asia) J.P. Morgan Mizuho United Overseas Bank	ANZ Bank of Communications BNP PARIBAS China Construction Bank (Asia) China CITIC Bank International China International Capital Corporation Citigroup DBS Bank Ltd. J.P. Morgan Mizuho	ANZ Bank of China (Hong Kong) BNP PARIBAS BofA Securities China Construction Bank (Asia) DBS Bank Ltd. ICBC (Asia) Mizuho MUFG Morgan Stanley	
Joint Lead Managers:	Bank of Communications BOC International China CITIC Bank International China International Capital Corporation Morgan Stanley MUFG Natixis OCBC SMBC Nikko UBS	Agricultural Bank of China Limited Hong Kong Branch Barclays BOC International Haitong International Morgan Stanley MUFG Natixis OCBC SMBC Nikko United Overseas Bank	Bank of Communications Barclays China CITIC Bank International China International Capital Corporation Deutsche Bank Goldman Sachs (Asia) L.L.C. Natixis OCBC UBS United Overseas Bank	
Joint Structuring Banks:	Crédit Agricole CIB HSBC			