

Major Terms of the HKMC's Inaugural Public Digital Bond Issuance

Issuer:	The Hong Kong Mortgage Corporation Limited		
Issue Rating:	AA+ (S&P) / Aa3 (Moody's)		
	HKD tranches		CNH tranche
Issue Size:	HK\$6 billion	HK\$2.5 billion	CNH 3 billion
Issue Date:	15 June 2026	15 June 2026	15 June 2026
Maturity Date:	15 June 2028	15 June 2031	15 June 2029
Tenor:	2 years	5 years	3 years
Yield:	3.355% per annum	3.431% per annum	1.70% per annum
Status:	Senior and unsecured		
Settlement Cycle:	T+3 business days		
Expected Listing:	The Stock Exchange of Hong Kong Limited		
Use of Proceeds:	The net proceeds of the notes will be used to meet general financing requirements		
Joint Global Coordinators, Joint Bookrunners and Joint Lead Managers:	Bank of China (Hong Kong) Crédit Agricole CIB HSBC J.P. Morgan Standard Chartered Bank	Bank of China (Hong Kong) Crédit Agricole CIB HSBC ICBC (Asia) Standard Chartered Bank	
Joint Bookrunners and Joint Lead Managers:	Bank of Communications Barclays BNP PARIBAS China Construction Bank (Asia) ICBC (Asia) Mizuho MUFG OCBC Société Générale	Bank of Communications BNP PARIBAS China Construction Bank (Asia) China CITIC Bank International China International Capital Corporation J.P. Morgan Mizuho MUFG Société Générale	
Clearing and Settlement System:	CMU operated by the HKMA, with linkage to Euroclear and Clearstream		
Digital Assets Platform:	HSBC Orion		
Fiscal Agent, Principal Paying Agent and Registrar:	HSBC		
Legal Advisers:	Clifford Chance (to issuer) Linklaters (to banks and agents)		