Annex

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 tranche	**CNH tranche**	**USD tranche**
Issue Size:	HK$8 billion	CNH 5 billion	US$1.1 billion
Issue Date:	24 November 2026	25 November 2026	25 November 2026
Maturity Date:	24 November 2029	25 November 2028	25 November 2031
Tenor:	3 years	2 years	5 years
Yield:	4.148% per annum	1.75% per annum	5.179% per annum
Status:	Senior and unsecured		
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:	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 Natixis Société Générale	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 Morgan Stanley MUFG
Joint Lead Managers:	Bank of Communications China CITIC Bank International China International Capital Corporation CMB Wing Lung Deutsche Bank Morgan Stanley MUFG OCBC SMBC Nikko UBS United Overseas Bank	Agricultural Bank of China Limited Hong Kong Branch Barclays CMB Wing Lung Deutsche Bank Haitong International Morgan Stanley MUFG Natixis OCBC SMBC Nikko Société Générale 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 SMBC Nikko Société Générale UBS United Overseas Bank