

Major Terms of the HKMC's Inaugural Social Bond Issuance

Issuer:	The Hong Kong Mortgage Corporation Limited	
Issue Rating:	AA+ (S&P) / Aa3 (Moody's)	
Issue Date:	25 October 2022	
	HKD tranche	CNH tranche
Issue Size:	HK\$8 billion	CNH 3 billion
Maturity Date:	25 October 2024	25 October 2025
Tenor:	2 years	3 years
Coupon:	5.00% per annum	3.40% per annum
Status:	Senior and unsecured	
Expected Listing:	The Stock Exchange of Hong Kong Limited	
Use of Proceeds:	The net proceeds of the notes issued will be used exclusively to finance and / or refinance projects that fall under one or more of the "Eligible Social Asset Categories" under the SGS Framework	
Joint Global Coordinators, Joint Lead Managers and Joint Bookrunners:	Crédit Agricole Corporate and Investment Bank The Hongkong and Shanghai Banking Corporation Limited Standard Chartered Bank	
Joint Lead Managers and Joint Bookrunners:	Australia and New Zealand Banking Group Limited Bank of China (Hong Kong) Limited Citigroup Global Markets Limited Mizuho Securities Asia Limited United Overseas Bank Limited, Hong Kong Branch	
Joint Social, Green and Sustainability Structuring Banks:	Crédit Agricole Corporate and Investment Bank The Hongkong and Shanghai Banking Corporation Limited	