

Major Terms of the HKMC's Social 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\$9.5 billion	CNH 5 billion	US\$ 650 million
Issue Date:	12 September 2023	12 September 2023	13 September 2023
Maturity Date:	12 September 2025	12 September 2026	13 September 2028
Tenor:	2 years	3 years	5 years
Yield:	4.68% per annum	2.98% per annum	4.939% 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:	Bank of China (Hong Kong) Crédit Agricole CIB HSBC Standard Chartered Bank	Bank of China (Hong Kong) Crédit Agricole CIB HSBC Standard Chartered Bank	Citigroup Crédit Agricole CIB HSBC Standard Chartered Bank
Joint Lead Managers and Joint Bookrunners:	ANZ BNP PARIBAS Citigroup DBS Bank Ltd. Mizuho United Overseas Bank	ANZ China CITIC Bank International China Construction Bank (Asia) Citigroup ICBC (Asia) Mizuho	ANZ Bank of China (Hong Kong) BNP PARIBAS DBS Bank Ltd. J.P. Morgan Mizuho
Joint Structuring Banks:	Crédit Agricole CIB HSBC		