HOUSING & DEVELOPMENT BOARD

Form of Client Confirmation

Name of Filing Agent : Citicorp Investment Bank (S) Limited
5 Changi Business Park Crescent
#07-00 Changi Business Park
Singapore 486027

Content of Announcement:
"HOUSING AND DEVELOPMENT BOARD S$42 BILLION MULTICURRENCY MEDIUM TERM NOTE PROGRAMME S$1,000,000,000 1.645% P.A. FIXED RATE NOTES (SERIES NO. 099)
INTEREST FOR PERIOD MAY 23, 2026 UP TO BUT NOT INCLUDING NOVEMBER 23, 2026 (MATURITY)

INTEREST PERIOD = MAY 23, 2026 UP TO BUT NOT INCLUDING NOVEMBER 23, 2026

NO. OF DAYS = 184 DAYS

INTEREST RATE = 1.645% P.A.

CALCULATION OF INTEREST = ACTUAL OVER ACTUAL (ICMA)

INTEREST PAYMENT DATE = NOVEMBER 23, 2026

REDEMPTION PAYMENT DATE = NOVEMBER 23, 2026

BOOK CLOSURE DATE = NOVEMBER 16, 2026 AT 5 P.M.

REDEMPTION AMOUNT DUE = SGD 1,000,000,000"

("Submission")

We, **Housing & Development Board**, hereby confirm (1) that the Submission set out above is true and accurate in all respects; (2) that **Citicorp Investment Bank (Singapore) Limited** is authorised to file the Submission, for and on our behalf, with Singapore Exchange Securities Trading Limited ("SGX-ST") for publication on SGXNET; and (3) that we undertake responsibility and liability for the Submission.

We hereby undertake to indemnify, defend and hold harmless SGX-ST and its directors, officers, agents and employees (the "Indemnified Parties") from and against any and all liabilities, claims, demands, causes of action, losses, damages, expenses and costs (including legal costs on an indemnity basis), whether vested or contingent, suffered or incurred by the Indemnified Parties, relating to, arising out of or in connection with the publication of the Submission on SGXNET.

This confirmation and indemnity shall be governed by the laws of Singapore.

Signed by

Randy Lim Chi Beng
Designation: Assistant Chief Executive Officer (Corporate)/Chief Data Officer/Chief Risk Officer
For and on behalf of
Housing & Development Board
480 Lorong 6 Toa Payoh
HDB Hub
Singapore 310480

Date: Oct 21, 2026