

for immediate release

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Hong Kong Capital Finance Corporation Limited (HKCFC) historic HK capital markets transaction with Loeb Smith Attorneys acting as BVI counsel wins the Significant Deals 2026 – Best Securitization (North Asia- Hong Kong) at The Asset Triple A Awards

Hong Kong (12 February 2026) Off the back of winning the Best Structured Finance Deal of the Year (Hong Kong) at the FinanceAsia Achievement Awards 2025, Loeb Smith is proud to announce that Hong Kong Capital Finance Corporation Limited (HKCFC)'s residential mortgage-backed securitisation (RMBS) transaction, as arranged by United Overseas Bank with HKCFC MBS 5 Limited as the issuer (Issuer), has been named the **Significant Deals 2026 – Best Securitization (North Asia- Hong Kong) at The Asset Triple A Awards**.

This accolade recognises the complexity and innovation of the HK\$1,503 million rated, privately placed fixed-rate RMBS issued by HKCFC MBS 5 Limited, rated Aa2(sf) and A3(sf) by Moody's. Notably, this transaction marked Hong Kong's first rated RMBS in more than two decades, marking a milestone for Hong Kong's capital markets and promoting greater funding diversification among newer originators despite a challenging residential property market.

Loeb Smith acted as BVI counsel to HKCFC MBS 5 Limited, led by Vanisha Harjani, Partner in the Loeb Smith Hong Kong office.

Commenting in Hong Kong, Partner Vanisha Harjani said: *"It is encouraging to see the British Virgin Islands remain a popular and important jurisdiction for issuers in onshore structured finance deals. We are optimistic about the market outlook and remain committed to serving our clients in Asia and those seeking to establish a presence there. This award reflects the strength of Loeb Smith's corporate and finance capabilities and our commitment to delivering innovative solutions in complex markets. We are honoured to have advised HKCFC MBS 5 Limited on Hong Kong's Best Structured Finance Deal of the Year."*

About Loeb Smith Attorneys

Loeb Smith Attorneys is one of the leading offshore corporate law firms considered one of the most active and knowledgeable firms for advising on offshore investment funds formation and launch of all asset classes including public securities, private equity, venture capital, real estate, and virtual assets. Other areas of strength and growth are advising on M&A, Finance, Corporate Restructurings, Capital Markets, Regulatory Compliance, Investments, Logistics, Shipping and Aviation.

Considered a leading law firm in the Fintech and Blockchain Technology space, Loeb Smith also advises on token issuances, application for VASP licences for Web 3.0 businesses, Metaverse infrastructure and other virtual asset service providers, and utilising Cayman and BVI structures to develop virtual asset platforms for DAOs. Loeb Smith's clients are investment managers, financial institutions, onshore counsels, and HNWIs

who the firm advises on day-to-day legal issues and complex, strategic matters.

Some of our firm's recent accolades are: rankings in IFLR1000, Legal500; winning Best Law Firm - Client Service at Hedgeweek US Awards 2025; winning Best Law Firm - Fund Domicile at Hedgeweek US Emerging Manager Awards 2023 and 2024; winning Best Law Firm - Fund Domicile at Private Equity Wire US Emerging Manager Awards 2023 and 2024; winning Best Law Firm - Fund Domicile at Private Equity Wire US Awards 2023 and 2025; recognised amongst Top 30 Asia's Fastest Growing Law Firms in 2023 and 2024 by Asian Legal Business; ranked in The A-List: Top Offshore Lawyers by Asia Business Law Journal in 2022 and 2024; winning The Best Offshore Law Firm - Client Service at With Intelligence HFM Asia Services Awards 2024; ranked in ALB Hong Kong Firms to Watch 2024 and 2025 lists.

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