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FOR IMMEDIATE RELEASE

**Hilton Grand Vacations Completes ¥9.5188 Billion
Term Securitization**

ORLANDO, Fla. (July 11, 2025) – [Hilton Grand Vacations Inc.](https://www.hilton.com) (NYSE:HGV) announces today the completion of a ¥9.5188 billion securitization of timeshare loans through Hilton Grand Vacations Japan Trust 2025-1 (“the Trust” or “SMRAI”). One class of Notes were issued by the Trust, bearing a rating of AAA by Standard & Poor’s. The Note has a coupon rate of 1.41%.

“This achievement represents the culmination of decades of effort, underscoring not only the strength of our industry-leading presence in Japan but also the power of our team’s ability to collaborate and deliver results on a global scale,” said Mark Wang, CEO of Hilton Grand Vacations. “I want to extend my congratulations to everyone involved in bringing this landmark deal to life.”

HGV has nearly 75,000 members in Japan and currently operates two world-class properties across the country: The Beach Resort Sesoko, a Hilton Club, which opened in October 2021, and The Bay Forest Odawara, a Hilton Club, which opened in 2018. The company’s latest addition, Tradimo Kyoto Gojo, a Hilton Grand Vacations Club, anticipated to be completed in the first quarter of 2026, will feature 63 modern one-bedroom timeshare units. This new property will be ideally located in the historic Kyoto tourism and business district.

“This deal marks an exciting milestone as it builds on our financing business optimization strategy and demonstrates our ability to execute novel and complex cross-border transactions,” said Dan Mathewes, president and chief financial officer of Hilton Grand Vacations. “Although modest in scale to start, this deal unlocks access to highly cost-effective capital. As the program grows, it offers a source of inexpensive capital and creates a unique opportunity to generate highly accretive returns through share repurchases coupled with inexpensive financing.”

Proceeds of the issuance, net of fees, will be used for general corporate purposes.

MUFG served as the Structuring Lead Manager and Bookrunner. Greenberg Traurig, LLP (Tokyo), and Alston and Bird LLP represented HGV as issuer counsel.

Important Notice

This press release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements convey management’s expectations as to the future of HGV, and are based on management’s beliefs, expectations, assumptions and such plans, estimates, projections and other information available to management at the time HGV makes such

statements. Forward-looking statements include all statements that are not historical facts, and may be identified by terminology such as the words “outlook,” “believe,” “expect,” “potential,” “goal,” “continues,” “may,” “will,” “should,” “could,” “would,” “seeks,” “approximately,” “projects,” “predicts,” “intends,” “plans,” “estimates,” “anticipates,” “future,” “guidance,” “target,” or the negative version of these words or other comparable words, although not all forward-looking statements may contain such words. The forward-looking statements contained in this press release include statements related to HGV’s revenues, earnings, taxes, cash flow and related financial and operating measures, and expectations with respect to future operating, financial and business performance and other anticipated future events and expectations that are not historical facts. HGV cautions you that our forward-looking statements involve known and unknown risks, uncertainties and other factors, including those that are beyond HGV’s control, which may cause the actual results, performance or achievements to be materially different from the future results. Any one or more of these risks or uncertainties could adversely impact HGV’s operations, revenue, operating profits and margins, key business operational metrics, financial condition or credit rating. For a more detailed discussion of these factors, see the information under the captions “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” in HGV’s most recent Annual Report on Form 10-K, which may be supplemented and updated by the risk factors in HGV’s quarterly reports, current reports and other filings HGV makes with the SEC. HGV’s forward-looking statements speak only as of the date of this communication or as of the date they are made. HGV disclaims any intent or obligation to update any “forward-looking statement” made in this communication to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

About Hilton Grand Vacations Inc.

Hilton Grand Vacations Inc. (NYSE:HGV) is recognized as a leading global timeshare company and is the exclusive vacation ownership partner of Hilton. With headquarters in Orlando, Florida, Hilton Grand Vacations develops, markets, and operates a system of brand-name, high-quality vacation ownership resorts in select vacation destinations. Hilton Grand Vacations has a reputation for delivering a consistently exceptional standard of service, and unforgettable vacation experiences for guests and nearly 725,000 Club Members. Membership with the Company provides best-in-class programs, exclusive services and maximum flexibility for our Members around the world.

For more information, visit www.corporate.hgv.com. Follow us on [Instagram](#), [Facebook](#), [LinkedIn](#), [X \(formerly Twitter\)](#), [Pinterest](#) and [YouTube](#).

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