

*The best housing finance institution  
that grows along with the happiness of the people*

**HF** KOREA HOUSING-  
FINANCE CORPORATION



# KHFC Social Covered bond 2022 Post Issuance Reporting



# KHFC Overview

## KHFC Securitization Business

KHFC supports homeownership of the people by providing long-term fixed-rate amortizing mortgage loans and also procures funding for public mortgage loans in the capital markets through issuance of MBS and Covered Bonds, thereby supporting housing welfare for the public.

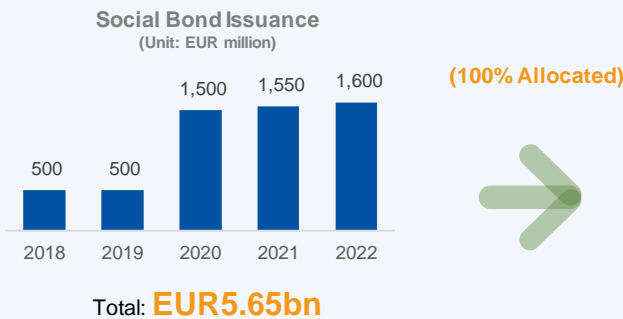
## 2022 Securitization Business Achievement



- 1 Provided housing finance for **110,000+ households**
- 2 Financed **KRW 19 trillion+** for homeownership
- 3 Expanded housing finance supports for **34,000 + policy support targets**
- 4 Enhanced housing stabilization for **3,000+ vulnerable groups**

## 2018~2022 Social Bond Achievement

### Allocation Summary



### Impact Summary

#### Households Supported

Loan Product	# of Loans
Bogeumjari Loan	35,822
Didimdol Loan	8,916
Conforming Loan	22,378
<b>Total</b>	<b>67,116</b>

**67,116** # of Households Supported  
by Social Covered Bond



“ Institution that improves the quality of life by enhancing the housing welfare of people ”



# 2022 Social Covered Bond Key Figures

## 2022 Social Covered Bond Key Figures

In 2022, KHFC issued **EUR 600million, EUR 500million Social Covered Bonds on March 14 and July 11, respectively**. KHFC also successfully diversified their social bond funding by issuing **CHF 300million in October** and **USD 200million in December**. The net proceeds will be used to facilitate access to housing finance for low and middle income earners in Korea through a diverse range of mortgage loan products as detailed in KHFC's Social Financing Framework.

<b>Issuer</b>	<b>Korea Housing Finance Corporation</b>																																			
<b>Issue Ratings</b>	AAA by S&P / Aaa by Moody's																																			
<b>Format</b>	Social Covered Bond																																			
	<b>Mar. 2022</b>	<b>Jul. 2022</b>																																		
<b>Pricing Date</b>	March 14, 2022	July 11, 2022																																		
<b>Maturity date</b>	March 22, 2025	July 19, 2026																																		
<b>Tenor</b>	3Y	4Y																																		
<b>Issued Amount</b>	EUR 600 million	EUR 500 million																																		
<b>Coupon</b>	0.723%	1.963%																																		
<b>ISIN</b>	XS2442748971	XS2502844116																																		
<b>Distribution by Country</b>	<table border="1"> <caption>Mar. 2022 Distribution by Country</caption> <tr><th>Country</th><th>Percentage</th></tr> <tr><td>Germany</td><td>29%</td></tr> <tr><td>France</td><td>13%</td></tr> <tr><td>UK</td><td>13%</td></tr> <tr><td>Other EMEA</td><td>18%</td></tr> <tr><td>Italy</td><td>11%</td></tr> <tr><td>Swiss</td><td>8%</td></tr> <tr><td>Denmark</td><td>5%</td></tr> <tr><td>Asia</td><td>3%</td></tr> </table>	Country	Percentage	Germany	29%	France	13%	UK	13%	Other EMEA	18%	Italy	11%	Swiss	8%	Denmark	5%	Asia	3%	<table border="1"> <caption>Jul. 2022 Distribution by Country</caption> <tr><th>Country</th><th>Percentage</th></tr> <tr><td>Nordics</td><td>26%</td></tr> <tr><td>UK</td><td>27%</td></tr> <tr><td>Benelux</td><td>20%</td></tr> <tr><td>Slovakia</td><td>8%</td></tr> <tr><td>Other EMEA</td><td>6%</td></tr> <tr><td>Asia</td><td>7%</td></tr> <tr><td>Germany</td><td>6%</td></tr> </table>	Country	Percentage	Nordics	26%	UK	27%	Benelux	20%	Slovakia	8%	Other EMEA	6%	Asia	7%	Germany	6%
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# 2022 Social Covered Bond Key Figures

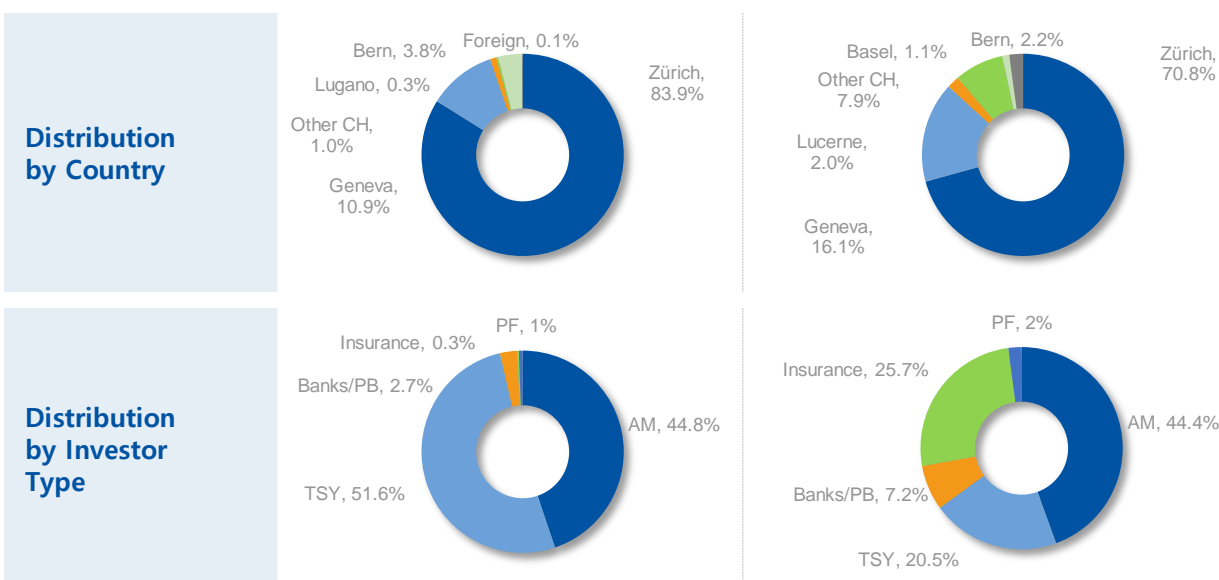
## 2022 Social Covered Bond Key Figures

In 2022, KHFC issued **EUR 600million, EUR 500million Social Covered Bonds on March 14 and July 11, respectively**. KHFC also successfully diversified their social bond funding by issuing **CHF 300million in October** and **USD 200million in December**. The net proceeds will be used to facilitate access to housing finance for low and middle income earners in Korea through a diverse range of mortgage loan products as detailed in KHFC's Social Financing Framework.

<b>Issuer</b>	<b>Korea Housing Finance Corporation</b>
<b>Issue Ratings</b>	AAA by S&P / Aaa by Moody's
<b>Format</b>	Social Covered Bond

### Oct. 2022

<b>Pricing Date</b>	September 28, 2022	September 28, 2022
<b>Maturity date</b>	October 14, 2025	October 14, 2027
<b>Tenor</b>	3Y	5Y
<b>Issued Amount</b>	CHF 160 million	CHF 140 million
<b>Coupon</b>	2.155%	2.465%
<b>ISIN</b>	CH1216400056	CH1216400064






# 2022 Social Covered Bond Key Figures

## 2022 Social Covered Bond Key Figures

In 2022, KHFC issued **EUR 600million, EUR 500million Social Covered Bonds on March 14 and July 11, respectively**. KHFC also successfully diversified their social bond funding by issuing **CHF 300million in October** and **USD 200million in December**. The net proceeds will be used to facilitate access to housing finance for low and middle income earners in Korea through a diverse range of mortgage loan products as detailed in KHFC's Social Financing Framework.

<b>Issuer</b>	<b>Korea Housing Finance Corporation</b>
<b>Issue Ratings</b>	Aaa by Moody's
<b>Format</b>	Social Covered Bond
	<b>Dec. 2022</b>
<b>Pricing Date</b>	December 7, 2022
<b>Maturity date</b>	November 16, 2025
<b>Tenor</b>	3Y
<b>Issued Amount</b>	USD 200 million (Private Placement)
<b>Coupon</b>	4.956%
<b>ISIN</b>	HK0000895778

## Global Recognition of KHFC's Social Covered Bonds

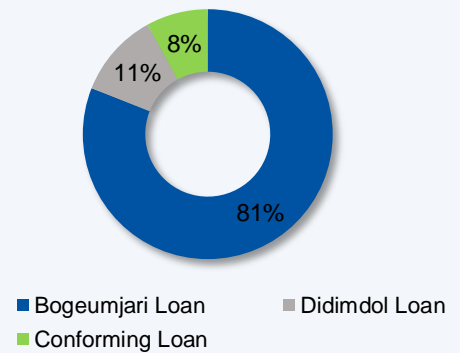
 <p>2022 Best Issuer – Financial Institution</p>	 <p>2021 Best Social Covered Bond</p>	 <p>2021 Best Issuer</p>	 <p>2020 Best Structured Finance Deal</p>
 <p>2020 Best Social Bond (South Korea)</p>	 <p>2019 Best Covered Bond (South Korea)</p>	 <p>The Asset Best Social Bond 2018</p>	 <p>2019 Best Issuer for Sustainable Finance (South Korea)</p>

# 2022 Allocation Reporting

## Breakdown of Allocated Proceeds by Loan Product (100% Allocated)

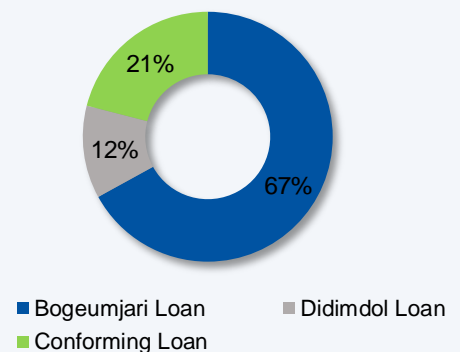
### Mar 2022 - EUR 600mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	10,419
Didimdol Loan	1,471
Conforming Loan	1,049
<b>Total</b>	<b>12,939</b>



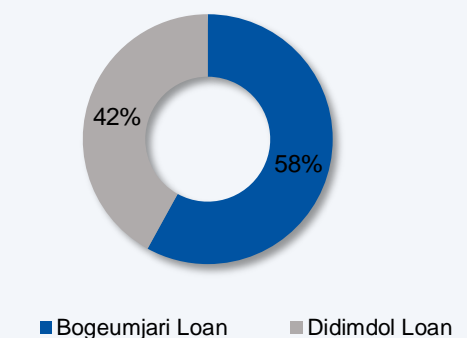
### Jul 2022 - EUR 500mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	6,111
Didimdol Loan	1,093
Conforming Loan	1,930
<b>Total</b>	<b>9,134</b>



### Oct 2022 - CHF 300mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	3,076
Didimdol Loan	2,191
Conforming Loan	1
<b>Total</b>	<b>5,267</b>

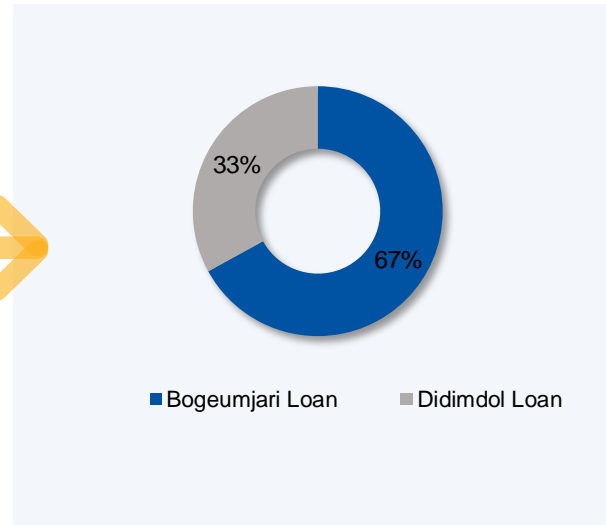


# 2022 Allocation Reporting

## Breakdown of Allocated Proceeds by Loan Product (100% Allocated)

Dec 2022 - USD 200mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	1,756
Didimdol Loan	883
Conforming Loan	-
<b>Total</b>	<b>2,640</b>



## Types of Loan

### I. Bogeumjari Loan

- The first and only long-term fixed rate installment mortgage loans provided to moderate- to low- income households, enabling people to own their residential house with an affordable mortgage loan through stable debt payment.

### II. Didimdol Loan

- Integration of KHFC's Prime Rate Bogeumjari Loan, National Housing Fund's Working Class Housing Loan and the First Home Buyer Loan. Didimdol Loan targets low-income households, supporting them with their home purchase.

### III. Conforming Loan

- In partnership with certain commercial banks to promote long-term amortizing fixed-rate mortgage products. Conforming Loan targets new borrowers or borrowers with short-term, floating rate loans.
- Promoting long-term fixed rate amortized mortgage loans and helping households manage their mortgage payment burden.

# 2022 Impact Reporting

## Impact Breakdown

Please refer to further analysis of social impact in Appendix.

### Mar 2022 – EUR 600mn

Households Supported		Loans to Vulnerable Groups		Loans to Policy Support Targets	
Loan Product	# of Loans	Loan Product	# of Loans	Loan Product	# of Loans
Bogeumjari Loan	5,673	Single-parent	11	First Home Buyer	282
Didimdol Loan	788	Multicultural	46	Newlyweds	559
Conforming Loan	746	Disabled	129	Households with Multiple Children	559
<b>Total</b>	<b>7,207</b>	<b>Total</b>	<b>186</b>	<b>Total</b>	<b>1,400</b>

### Jul 2022 – EUR 500mn

Households Supported		Loans to Vulnerable Groups		Loans to Policy Support Targets	
Loan Product	# of Loans	Loan Product	# of Loans	Loan Product	# of Loans
Bogeumjari Loan	3,021	Single-parent	9	First Home Buyer	264
Didimdol Loan	693	Multicultural	21	Newlyweds	474
Conforming Loan	1,059	Disabled	88	Households with Multiple Children	474
<b>Total</b>	<b>4,773</b>	<b>Total</b>	<b>118</b>	<b>Total</b>	<b>1,212</b>

### Oct 2022 – CHF 300mn

Households Supported		Loans to Vulnerable Groups		Loans to Policy Support Targets	
Loan Product	# of Loans	Loan Product	# of Loans	Loan Product	# of Loans
Bogeumjari Loan	1,550	Single-parent	17	First Home Buyer	486
Didimdol Loan	1,294	Multicultural	17	Newlyweds	294
Conforming Loan	1	Disabled	49	Households with Multiple Children	294
<b>Total</b>	<b>2,845</b>	<b>Total</b>	<b>83</b>	<b>Total</b>	<b>1,074</b>

### Dec 2022 – USD 200mn

Households Supported		Loans to Vulnerable Groups		Loans to Policy Support Targets	
Loan Product	# of Loans	Loan Product	# of Loans	Loan Product	# of Loans
Bogeumjari Loan	844	Single-parent	11	First Home Buyer	250
Didimdol Loan	608	Multicultural	7	Newlyweds	195
Conforming Loan	-	Disabled	41	Households with Multiple Children	195
<b>Total</b>	<b>1,452</b>	<b>Total</b>	<b>59</b>	<b>Total</b>	<b>640</b>



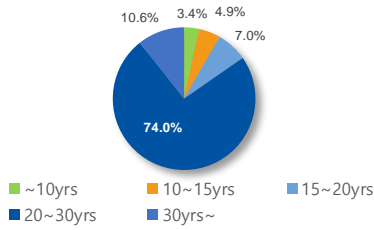
# Appendix

- I. 2022 Impact Analysis
- II. 2018~2021 Social Covered Bond Impact History

# Appendix I. 2022 Impact Analysis (1/4)

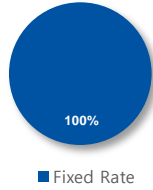
## Social Covered Bond issued in Mar 2022

### Tenor



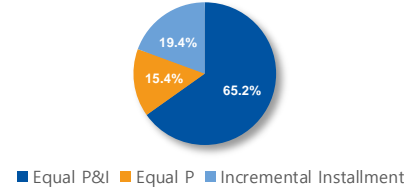
Income (KRW million)	# of Loans	Amount (KRW 100 million)
Up to 10 years	464	441
10 years ~ 15 years	501	634
15 years ~ 20 years	622	910
20 years ~ 30 years	5,045	9,575
More than 30 years	575	1,378
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

### Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	7,207	12,939
Variable Rate	0	0
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

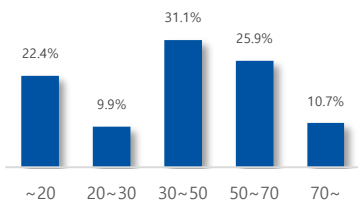
### Repayment Type



Type	# of Loans	Amount (KRW 100 million)
Equal P&I	4,829	8,434
Equal P	1,285	1,994
Incremental Installment	1,093	2,511
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

### Customer Information

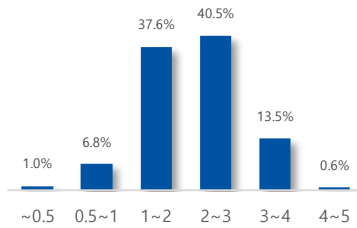
#### Income



Income (KRW 100million)	# of Loans	Amount (KRW 100 million)
~20	1,764	2,894
20~30	853	1,287
30~50	2,243	4,018
50~70	1,674	3,355
70~	673	1,385
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

### Loan Information

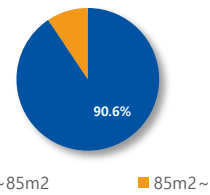
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	354	135
0.5~1	1,075	875
1~2	3,115	4,859
2~3	2,121	5,242
3~4	525	1,750
4~5	17	77
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

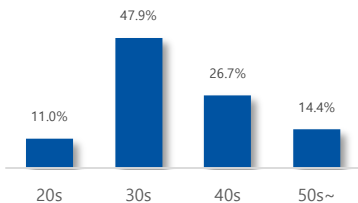
### Collateral Information

#### Size



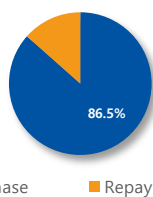
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	6,618	11,728
85m <sup>2</sup> ~	589	1,211
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

#### Age



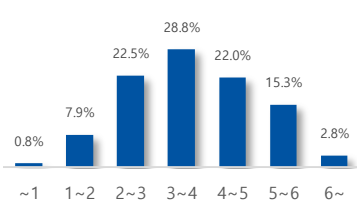
Age	# of Loans	Amount (KRW 100 million)
20s	757	1,427
30s	3,130	6,198
40s	2,032	3,450
50s~	1,288	1,865
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

#### Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	5,979	11,198
Repayment, ect.	1,228	1,741
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

#### House Price

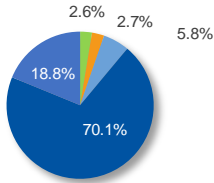


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	234	108
1~2	1,098	1,019
2~3	1,987	2,906
3~4	1,881	3,728
4~5	1,152	2,845
5~6	742	1,976
6~	113	357
<b>Total</b>	<b>7,207</b>	<b>12,939</b>

# Appendix I. 2022 Impact Analysis (2/4)

## Social Covered Bond issued in Jul 2022

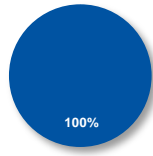
### Tenor



■ ~10yrs ■ 10-15yrs ■ 15-20yrs ■ 20-30yrs ■ 30yrs+

Income (KRW million)	# of Loans	Amount (KRW 100 million)
Up to 10 years	260	238
10 years ~ 15 years	205	245
15 years ~ 20 years	376	528
20 years ~ 30 years	3,266	6,405
More than 30 years	666	1,718
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

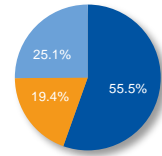
### Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	4,773	9,134
Variable Rate	0	0
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

### Repayment Type

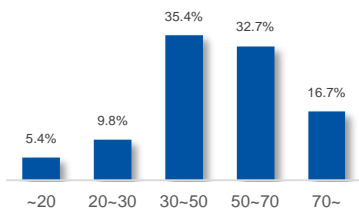


■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	2,696	5,065
Equal P	1,104	1,771
Incremental Installment	973	2,297
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

### Customer Information

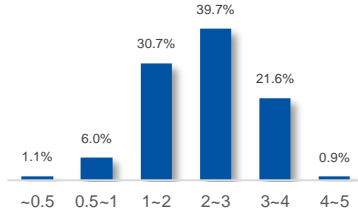
#### Income



Income (KRW 100million)	# of Loans	Amount (KRW 100 million)
~20	524	494
20-30	556	892
30-50	1,673	3,235
50-70	1,359	2,991
70+	661	1,521
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

### Loan Information

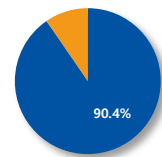
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	251	96
0.5-1	672	545
1-2	1,772	2,806
2-3	1,475	3,630
3-4	583	1,971
4-5	20	85
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

### Collateral Information

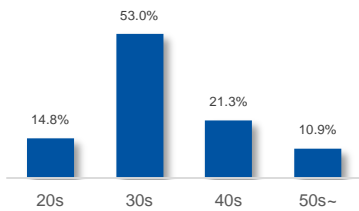
#### Size



■ ~85m2 ■ 85m2+

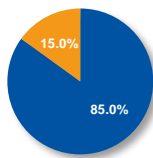
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	4,363	8,258
85m <sup>2</sup> +	410	876
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

#### Age



Age	# of Loans	Amount (KRW 100 million)
20s	643	1,353
30s	2,276	4,840
40s	1,130	1,942
50s+	724	998
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

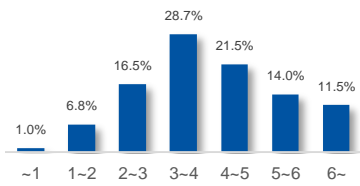
#### Purpose



■ Purchase ■ Repayment, ect.

Type	# of Loans	Amount (KRW 100 million)
Purchase	3,877	7,761
Repayment, ect.	896	1,373
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

#### House Price

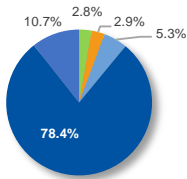


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	177	87
1-2	653	618
2-3	1,008	1,508
3-4	1,325	2,624
4-5	787	1,967
5-6	459	1,282
6+	364	1,047
<b>Total</b>	<b>4,773</b>	<b>9,134</b>

# Appendix I. 2022 Impact Analysis (3/4)

## Social Covered Bond issued in Oct 2022

### Tenor



■ ~10yrs ■ 10~15yrs ■ 15~20yrs ■ 20~30yrs ■ 30yrs~

Income (KRW million)	# of Loans	Amount (KRW 100 million)
Up to 10 years	169	146
10 years ~ 15 years	118	155
15 years ~ 20 years	187	278
20 years ~ 30 years	2,120	4,128
More than 30 years	251	561
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

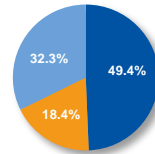
### Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	2,845	5,267
Variable Rate	0	0
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

### Repayment Type

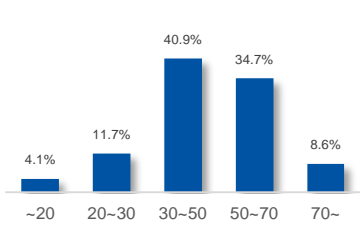


■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	1,464	2,600
Equal P	623	969
Incremental Installment	758	1,699
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

### Customer Information

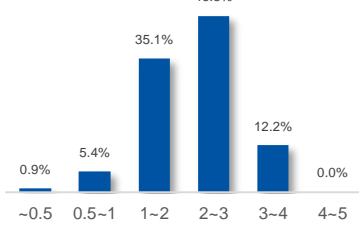
#### Income



Income (KRW 100million)	# of Loans	Amount (KRW 100 million)
~20	184	216
20~30	404	616
30~50	1,158	2,155
50~70	876	1,830
70~	223	451
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

### Loan Information

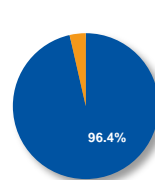
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	117	47
0.5~1	356	287
1~2	1,174	1,851
2~3	999	2,440
3~4	199	643
4~5	0	0
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

### Collateral Information

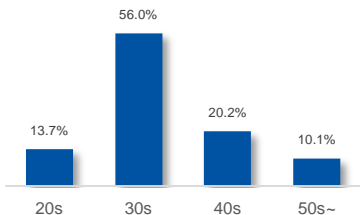
#### Size



■ ~85m2 ■ 85m2~

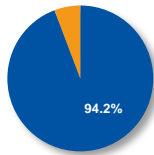
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	2,748	5,080
85m <sup>2</sup> ~	97	188
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

#### Age



Age	# of Loans	Amount (KRW 100 million)
20s	379	722
30s	1,460	2,948
40s	622	1,066
50s~	384	532
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

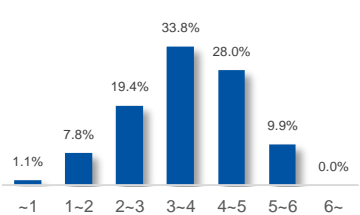
#### Purpose



■ Purchase ■ Repayment, ect.

Type	# of Loans	Amount (KRW 100 million)
Purchase	2,659	4,964
Repayment, ect.	186	303
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

#### House Price

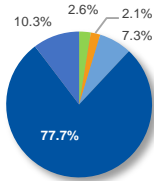


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	117	58
1~2	421	411
2~3	661	1,022
3~4	886	1,782
4~5	570	1,475
5~6	190	520
6~	0	0
<b>Total</b>	<b>2,845</b>	<b>5,267</b>

# Appendix I. 2022 Impact Analysis (4/4)

## Social Covered Bond issued in Dec 2022

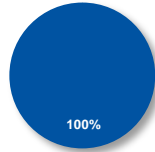
### Tenor



■ ~10yrs ■ 10~15yrs ■ 15~20yrs ■ 20~30yrs ■ 30yrs~

Income (KRW million)	# of Loans	Amount (KRW 100 million)
Up to 10 years	73	68
10 years ~ 15 years	45	56
15 years ~ 20 years	134	192
20 years ~ 30 years	1,082	2,051
More than 30 years	118	273
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

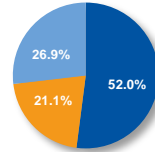
### Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	1,452	2,640
Variable Rate	0	0
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

### Repayment Type

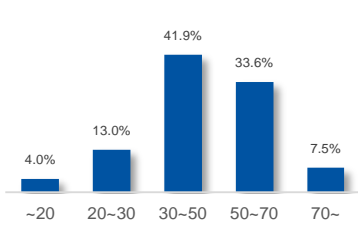


■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	760	1,374
Equal P	371	557
Incremental Installment	321	709
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

### Customer Information

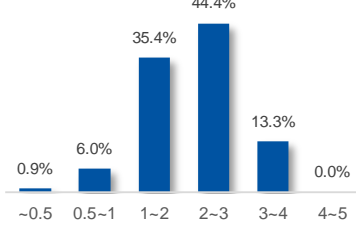
#### Income



Income (KRW 100million)	# of Loans	Amount (KRW 100 million)
~20	95	105
20~30	229	344
30~50	596	1,107
50~70	439	887
70~	93	197
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

### Loan Information

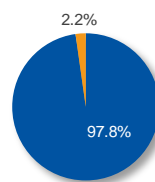
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	63	25
0.5~1	197	159
1~2	599	934
2~3	485	1,171
3~4	108	351
4~5	0	0
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

### Collateral Information

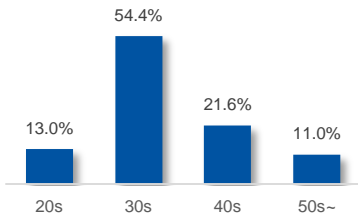
#### Size



■ ~85m2 ■ 85m2~

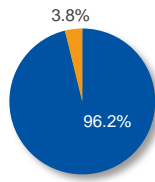
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	1,416	2,581
85m <sup>2</sup> ~	36	59
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

#### Age



Age	# of Loans	Amount (KRW 100 million)
20s	180	344
30s	736	1,435
40s	333	570
50s~	203	290
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

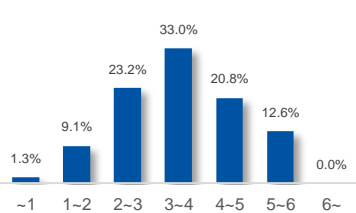
#### Purpose



■ Purchase ■ Repayment, ect.

Type	# of Loans	Amount (KRW 100 million)
Purchase	1,388	2,539
Repayment, ect.	64	101
<b>Total</b>	<b>1,452</b>	<b>2,640</b>

#### House Price



House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	68	34
1~2	243	240
2~3	388	613
3~4	419	870
4~5	212	550
5~6	122	333
6~	0	0
<b>Total</b>	<b>1,452</b>	<b>2,640</b>



# Appendix II. 2018~2021 Social Covered Bond Impact History

## Jun 2021 Social Covered Bond

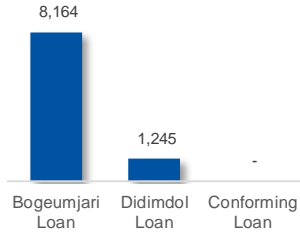
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 EUR 1 billion  
 0.010% due 2026  
 Social Covered Bond  
**Jun 2021**

(100% Allocated)

### Support for Homeownership

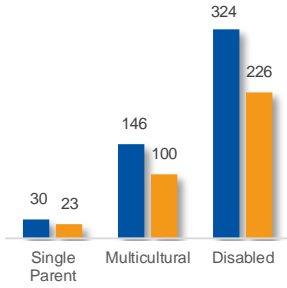
9,409 Households



### Loans to Vulnerable Group

(Unit:100million)

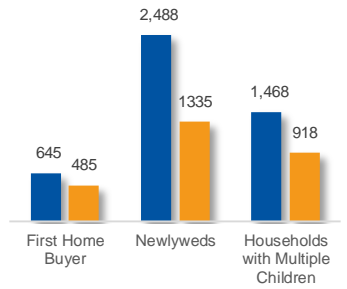
■ Amount of Loans ■ # of Loans



### Loans to Policy Support Targets

(Unit:100million)

■ Amount of Loans ■ # of Loans



## Oct 2021 Social Covered Bond

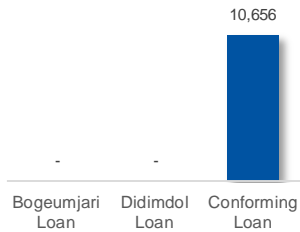
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 EUR 550 million  
 0.258% due 2028  
 Social Covered Bond  
**Oct 2021**

(100% Allocated)

### Support for Homeownership

10,656 Households



## Jul 2020 Covid-19 Response Covered-Bond

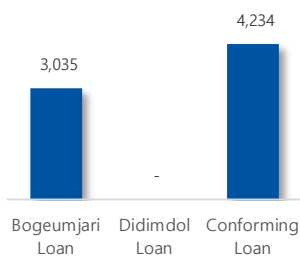
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 EUR 500 million  
 0.010% due 2025  
 Social Covered Bond  
**Jul 2020**

(100% Allocated)

### Support for Homeownership

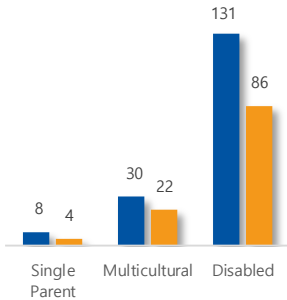
7,269 Households



### Loans to Vulnerable Group

(Unit:100million)

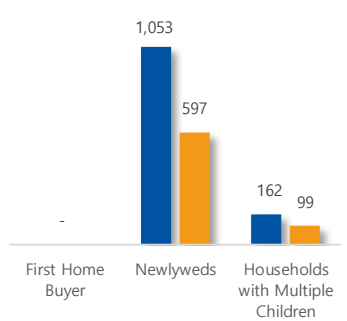
■ Amount of Loans ■ # of Loans



### Loans to Policy Support Targets

(Unit:100million)

■ Amount of Loans ■ # of Loans



# Appendix II. 2018~2021 Social Covered Bond Impact History

## Feb 2020 Social Covered Bond

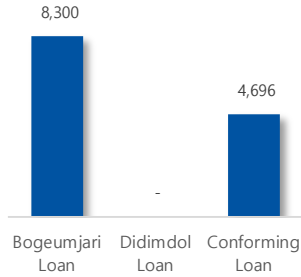
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 EUR 1 billion  
 0.010% due 2025  
 Social Covered Bond  
**Feb 2020**

(100% Allocated)

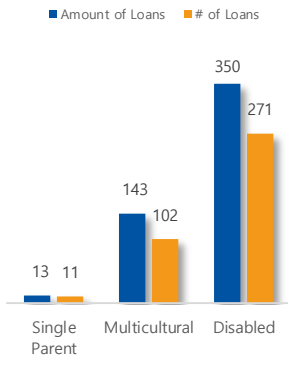
### Support for Homeownership

12,996 Households



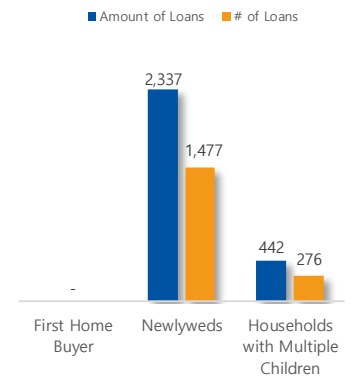
### Loans to Vulnerable Group

(Unit:100million)



### Loans to Policy Support Targets

(Unit:100million)



## Jun 2019 Social Covered Bond

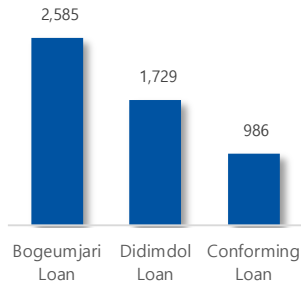
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 EUR 500 million  
 0.100% due 2024  
 Social Covered Bond  
**Jul 2019**

(100% Allocated)

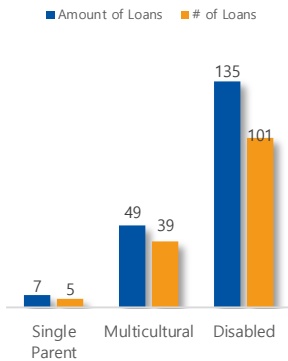
### Support for Homeownership

5,300 Households



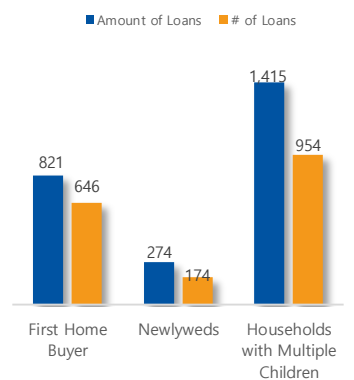
### Loans to Vulnerable Group

(Unit:100million)



### Loans to Policy Support Targets

(Unit:100million)



## Oct 2018 Social Bond

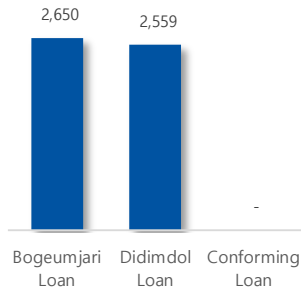
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 EUR 500 million  
 0.750% due 2023  
 Social Covered Bond  
**Oct 2018**

(100% Allocated)

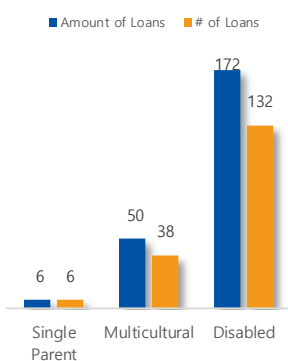
### Support for Homeownership

5,209 Households



### Loans to Vulnerable Group

(Unit:100million)



### Loans to Policy Support Targets

(Unit:100million)

