

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

HF KOREA HOUSING-
FINANCE CORPORATION



KHFC Social Covered bond 2023 Post Issuance Reporting



KHFC Overview

KHFC Securitization Business

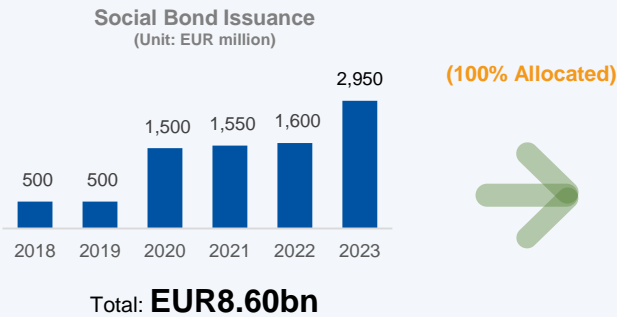
KHFC supports homeownership of the people by providing long-term fixed-rate amortizing mortgage loans and also procures funding for public mortgage loans in the capital markets through issuance of MBS and Covered Bonds, thereby supporting housing welfare for the public.

2023 YTD Securitization Business Achievement



2018~2023 Social Bond Achievement

Allocation Summary



Impact Summary

Households Supported

Loan Product	# of Loans
Bogeumjari Loan	59,133
Didimdol Loan	12,029
Conforming Loan	22,484
Total	93,646

93,646 # of Households Supported
by Social Covered Bond

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

2023 Social Covered Bond Key Figures

2023 Social Covered Bond Key Figures

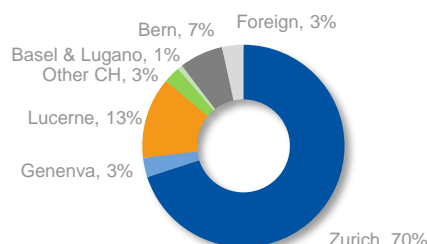
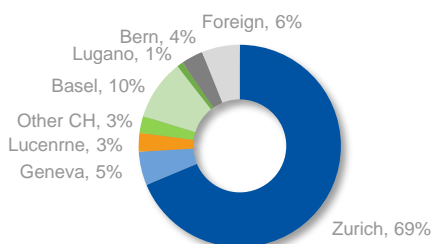
In 2023, KHFC issued **EUR 500million Social Covered Bonds on April 11**. KHFC also successfully diversified their funding currency by issuing **CHF 265 million in February** and **AUD 320million in April**. KHFC also made a debut in the senior bonds market by issuing USD 1.3 billion senior unsecured bonds in February and also issued privately placed covered bonds in June, July and August. 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.

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

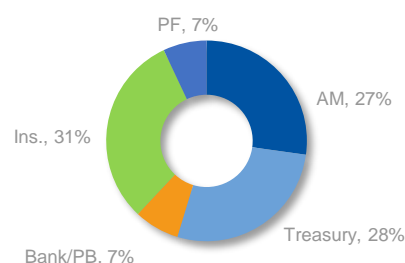
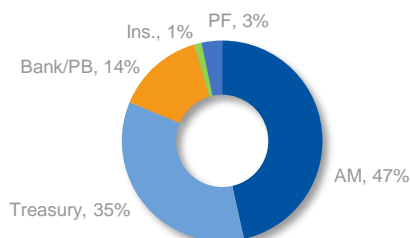
February 2023

Pricing Date	January 17, 2023	January 17, 2023
Maturity date	February 10, 2026	February 10, 2028
Tenor	3Y	5Y
Issued Amount	CHF 165 million	CHF 100 million
Coupon	1.815%	1.893%
ISIN	CH1243933574	CH1243933582

Distribution by Country



Distribution by Country



2023 Social Covered Bond Key Figures

2023 Social Covered Bond Key Figures

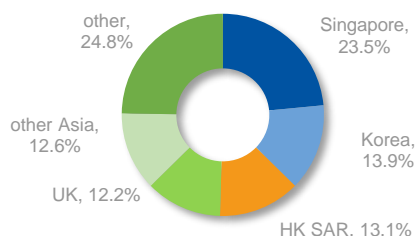
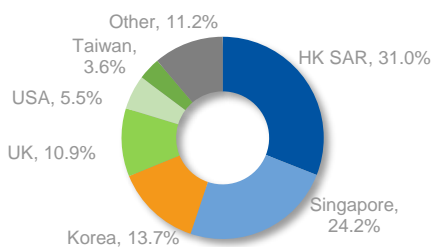
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Issuer	Korea Housing Finance Corporation	
Issue Ratings	AAA by S&P / Aaa by Moody's	
Format	Social Senior Unsecured Bonds	

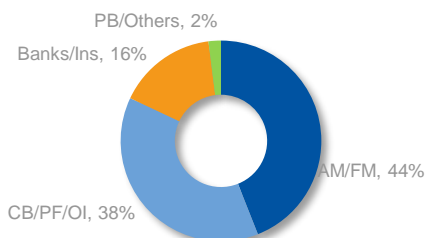
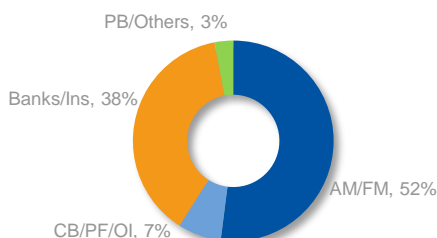
February 2023

Pricing Date	February 16 2023	February 16 2023
Maturity date	February 24, 2028	February 24, 2033
Tenor	5Y	10Y
Issued Amount	USD 1,000 million	USD 300 million
Coupon	4.625	4.625
ISIN	USY4841MWD73	USY4841MWE56

Distribution by Country



Distribution by Investor Type



2023 Social Covered Bond Key Figures

2023 Social Covered Bond Key Figures

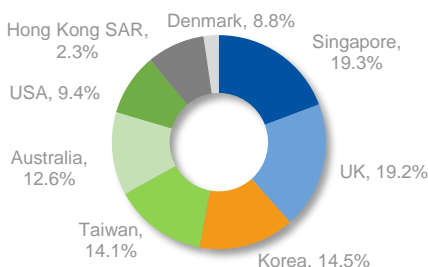
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Issuer	Korea Housing Finance Corporation	
Issue Ratings	AAA by S&P / Aaa by Moody's	
Format	Social Covered Bonds	

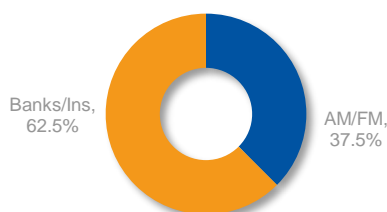
April 2023

Pricing Date	March 29, 2023	March 29, 2023
Maturity date	April 06, 2026	April 06, 2026
Tenor	3Y	3Y
Issued Amount	AUD 200 million	AUD 120 million
Coupon	4.475%	BBSW 3m + 1.05%
ISIN	AU3CB0298396	AU3FN0077020

Distribution by Country



Distribution by Investor Type



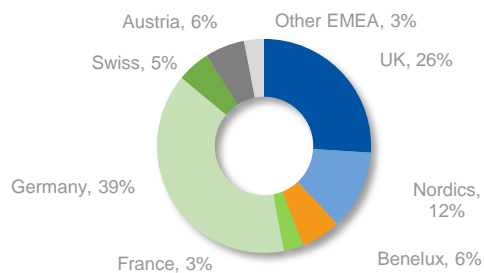
2023 Social Covered Bond Key Figures

2023 Social Covered Bond Key Figures

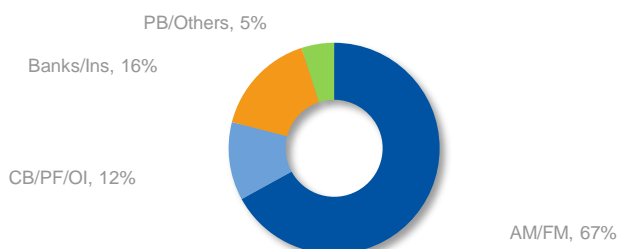
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Issuer	Korea Housing Finance Corporation
Issue Ratings	AAA by S&P / Aaa by Moody's
Format	Social Covered Bond
	April 2023
Pricing Date	March 30, 2023
Maturity date	April 11, 2027
Tenor	4Y
Issued Amount	EUR 500 million
Coupon	3.714%
ISIN	XS2545732484

Distribution by Country



Distribution by Investor Type









2023 Social Covered Bond Key Figures

2023 Social Covered Bond Key Figures

In 2023, KHFC issued **EUR 500million Social Covered Bonds on April 11**. KHFC also successfully diversified their funding currency by issuing **CHF 265 million in February** and **AUD 320million in April**. KHFC also made a debut in the senior bonds market by issuing USD 1.3 billion senior unsecured bonds in February and also issued privately placed covered bonds in June, July and August. 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.

Issuer	Korea Housing Finance Corporation			
Issue Ratings	Aaa by Moody's	AAA by S&P / Aaa by Moody's	Aaa by Moody's	AAA by S&P / Aaa by Moody's
Format	Social Covered Bonds			
	June 2023	July 2023 (Tap)	July 2023	August 2023
Pricing Date	June 15, 2023	July 19, 2023	July 24, 2023	August 01, 2023
Maturity date	June 20, 2026	April 11, 2027	July 28, 2028	June 30, 2026
Tenor	3Y	3.75Y	5Y	2.9Y
Issued Amount	USD 100 million	EUR 150 million	USD 100 million	USD 210 million
Coupon	5.222%	3.714%	SOFR + 1.00%	5.327%
ISIN	XS2638999461	XS2545732484	XS2660275327	HK0000946449

Global Recognition of KHFC's Social Covered Bonds

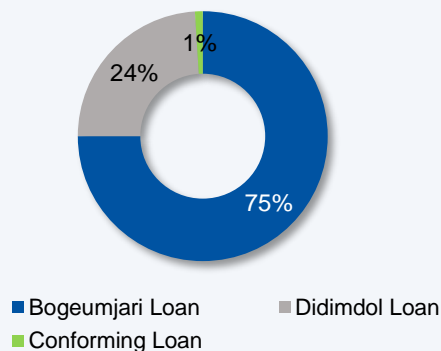
 2022 Best Issuer – Financial Institution	 2021 Best Social Covered Bond	 2021 Best Issuer	 2020 Best Structured Finance Deal
 2020 Best Social Bond (South Korea)	 2019 Best Covered Bond (South Korea)	 The Asset Best Social Bond 2018	 2019 Best Issuer for Sustainable Finance (South Korea)

2023 Allocation Reporting

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

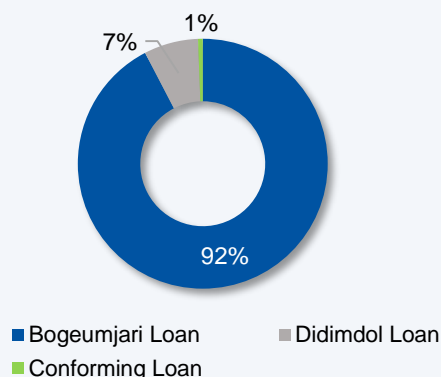
Feb 2023 - CHF 265mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	2,671
Didimdol Loan	842
Conforming Loan	38
Total	3,551



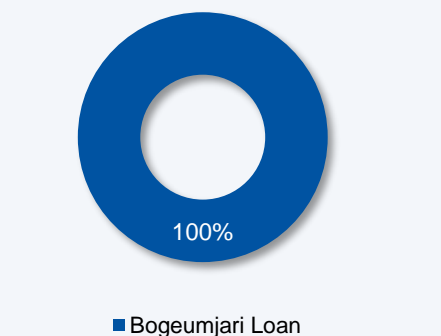
Feb 2023 – USD 1.3bn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	15,299
Didimdol Loan	1,193
Conforming Loan	117
Total	16,609



April 2023 – AUD 320mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	2,784
Didimdol Loan	-
Conforming Loan	-
Total	2,784

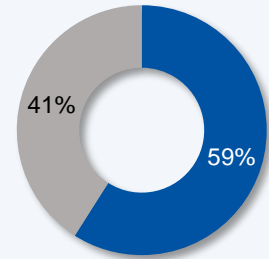


2023 Allocation Reporting

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

April 2023 EUR 500mn

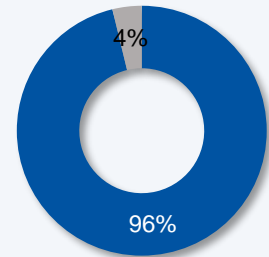
Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	4,155
Didimdol Loan	2,885
Conforming Loan	-
Total	7,040



■ Bogeumjari Loan ■ Didimdol Loan

June ~ Aug 2023 – USD 410mn + EUR 150mn

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	7,014
Didimdol Loan	324
Conforming Loan	-
Total	7,338



■ Bogeumjari Loan ■ Didimdol Loan

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.

2023 Impact Reporting

Impact Breakdown

Please refer to further analysis of social impact in Appendix.

Feb 2023 - CHF 265mn

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	1,437	Single-parent	11	First Home Buyer	235
Didimdol Loan	566	Multicultural	13	Newlyweds	199
Conforming Loan	21	Disabled	35	Households with Multiple Children	199
Total	2,024	Total	91	Total	633

Feb 2023 – USD 1.3bn

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	13,341	Single-parent	4	First Home Buyer	475
Didimdol Loan	644	Multicultural	8	Newlyweds	175
Conforming Loan	85	Disabled	30	Households with Multiple Children	346
Total	14,070	Total	42	Total	996

April 2023 – AUD 320mn

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	2,144	Single-parent	-	First Home Buyer	-
Didimdol Loan	524	Multicultural	-	Newlyweds	-
Conforming Loan	-	Disabled	-	Households with Multiple Children	-
Total	2,668	Total	-	Total	-

April 2023 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	2,074	Single-parent	23	First Home Buyer	1,333
Didimdol Loan	1,754	Multicultural	20	Newlyweds	487
Conforming Loan	-	Disabled	74	Households with Multiple Children	846
Total	3,828	Total	117	Total	2,666

June ~ Aug 2023 – USD 410mn + EUR 150mn

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	3,791	Single-parent	9	First Home Buyer	255
Didimdol Loan	149	Multicultural	31	Newlyweds	450
Conforming Loan	-	Disabled	118	Households with Multiple Children	164
Total	3,940	Total	158	Total	869

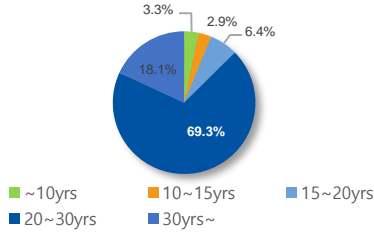
Appendix

- I. 2023 Impact Analysis
- II. 2018~2022 Social Covered Bond Impact History

Appendix I. 2023 Impact Analysis (1/5)

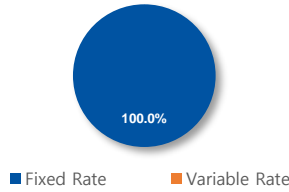
Social Covered Bond issued in Feb 2023

Tenor



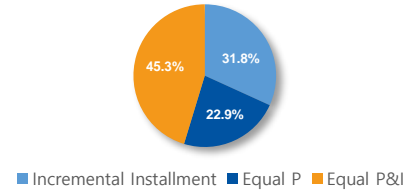
Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	133	119
10 years ~ 15 years	86	103
15 years ~ 20 years	182	231
20 years ~ 30 years	1,326	2,487
More than 30 years	297	649
Total	2,024	3,588

Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	2,024	3,588
Variable Rate	0	0
Total	2,024	3,588

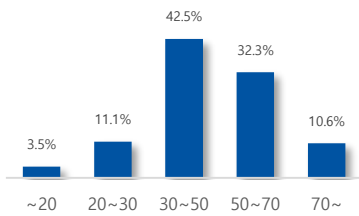
Repayment Type



Type	# of Loans	Amount (KRW 100 million)
Incremental Installment	511	1,140
Equal P	545	823
Equal P&I	968	1,625
Total	2,024	3,588

Customer Information

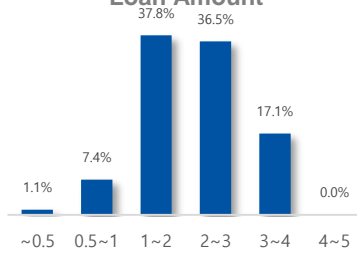
Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	127	126
20~30	282	399
30~50	843	1,524
50~70	575	1,159
70~	197	381
Total	2,024	3,588

Loan Information

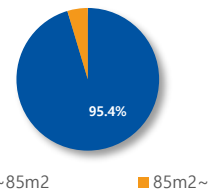
Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	103	40
0.5~1	325	264
1~2	872	1,358
2~3	537	1,311
3~4	187	615
4~5	0	0
Total	2,024	3,588

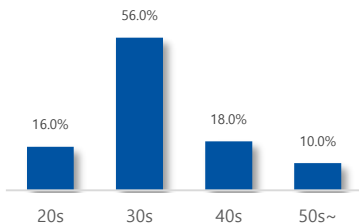
Collateral Information

Size



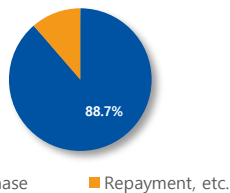
Type	# of Loans	Amount (KRW 100 million)
~85m ²	1,928	3,422
85m ² ~	96	166
Total	2,024	3,588

Age



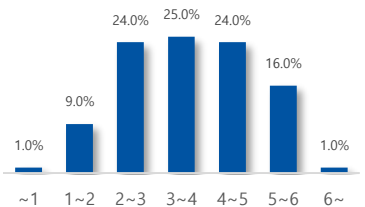
Age	# of Loans	Amount (KRW 100 million)
20s	319	582
30s	1,010	2,007
40s	410	631
50s~	285	369
Total	2,024	3,588

Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	1,765	3,182
Repayment, etc.	259	407
Total	2,024	3,588

House Price

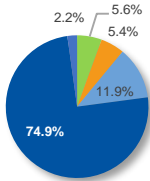


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	77	37
1~2	350	336
2~3	570	866
3~4	448	880
4~5	353	878
5~6	216	569
6~	10	23
Total	2,024	3,588

Appendix I. 2023 Impact Analysis (2/5)

Social Covered Bond issued in Feb 2023

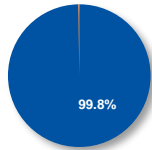
Tenor



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

Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	1,439	949
10 years ~ 15 years	1,034	903
15 years ~ 20 years	2,042	2,004
20 years ~ 30 years	9,393	12,598
More than 30 years	162	371
Total	14,070	16,825

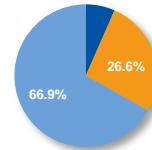
Interest Rate Type



■ Fixed Rate ■ Variable Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	14,049	16,783
Variable Rate	21	41
Total	14,070	16,825

Repayment Type

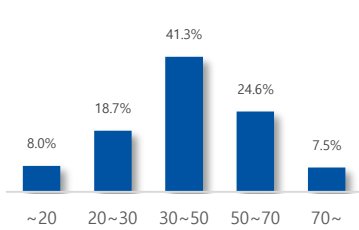


■ Incremental Installment ■ Equal P ■ Equal P&I

Type	# of Loans	Amount (KRW 100 million)
Incremental Installment	468	1,105
Equal P	4,168	4,469
Equal P&I	9,434	11,251
Total	14,070	16,825

Customer Information

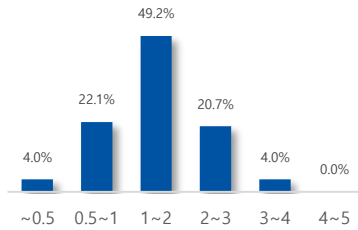
Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	1,781	1,339
20~30	3,012	3,142
30~50	5,610	6,942
50~70	2,974	4,133
70~	693	1,268
Total	14,070	16,825

Loan Information

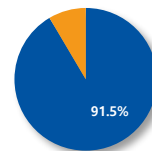
Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	1,836	668
0.5~1	4,755	3,714
1~2	5,808	8,279
2~3	1,465	3,490
3~4	206	673
4~5	0	0
Total	14,070	16,825

Collateral Information

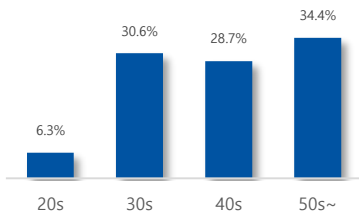
Size



■ ~85m2 ■ 85m2~

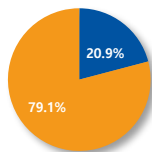
Type	# of Loans	Amount (KRW 100 million)
~85m ²	12,906	15,390
85m ² ~	1,164	1,434
Total	14,070	16,825

Age



Age	# of Loans	Amount (KRW 100 million)
20s	745	1,055
30s	3,290	5,156
40s	3,987	4,832
50s~	6,048	5,781
Total	14,070	16,825

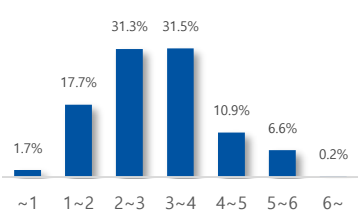
Purpose



■ Purchase ■ Repayment, etc.

Type	# of Loans	Amount (KRW 100 million)
Purchase	1,700	3,508
Repayment, etc.	12,370	13,317
Total	14,070	16,825

House Price

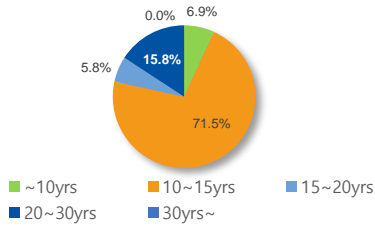


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	684	284
1~2	3,869	2,976
2~3	4,553	5,267
3~4	3,551	5,308
4~5	876	1,833
5~6	519	1,115
6~	18	40
Total	14,070	16,825

Appendix I. 2023 Impact Analysis (3/5)

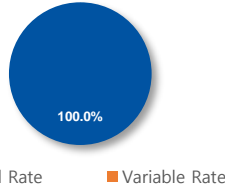
Social Covered Bond issued in Apr 2023

Tenor



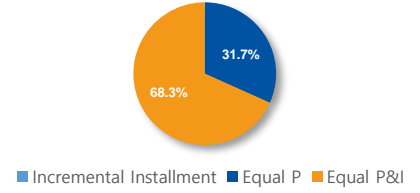
Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	276	195
10 years ~ 15 years	1,734	2,022
15 years ~ 20 years	197	164
20 years ~ 30 years	461	447
More than 30 years	0	0
Total	2,668	2,827

Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	2,668	2,827
Variable Rate	0	0
Total	2,668	2,827

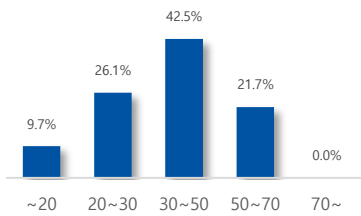
Repayment Type



Type	# of Loans	Amount (KRW 100 million)
Incremental Installment	0	0
Equal P	908	897
Equal P&I	1,760	1,930
Total	2,668	2,827

Customer Information

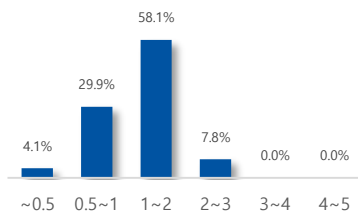
Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	332	272
20~30	701	769
30~50	1,089	1,201
50~70	546	614
70~	0	0
Total	2,668	2,827

Loan Information

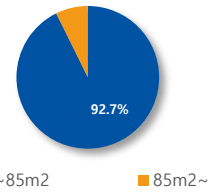
Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	301	116
0.5~1	1,064	846
1~2	1,203	1,643
2~3	100	222
3~4	0	0
4~5	0	0
Total	2,668	2,827

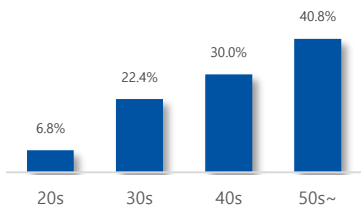
Collateral Information

Size



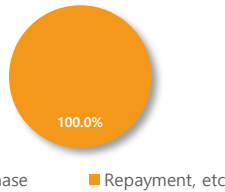
Type	# of Loans	Amount (KRW 100 million)
~85m ²	2,497	2,621
85m ² ~	171	205
Total	2,668	2,827

Age



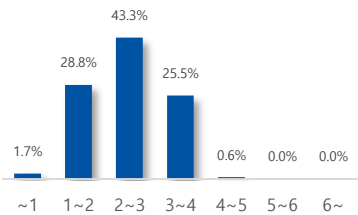
Age	# of Loans	Amount (KRW 100 million)
20s	165	193
30s	525	633
40s	786	845
50s~	1,192	1,156
Total	2,668	2,827

Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	2,668	2,827
Repayment, etc.	0	0
Total	2,668	2,827

House Price

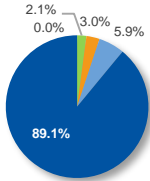


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	114	49
1~2	994	816
2~3	1,053	1,223
3~4	495	720
4~5	12	18
5~6	0	0
6~	0	0
Total	2,668	2,827

Appendix I. 2023 Impact Analysis (4/5)

Social Covered Bond issued in Apr 2023

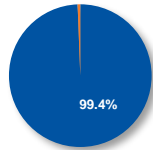
Tenor



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

Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	177	150
10 years ~ 15 years	167	214
15 years ~ 20 years	278	421
20 years ~ 30 years	3,206	6,398
More than 30 years	0	0
Total	3,828	7,183

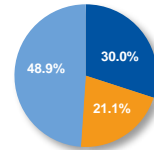
Interest Rate Type



■ Fixed Rate ■ Variable Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	3,799	7,137
Variable Rate	29	46
Total	3,828	7,183

Repayment Type

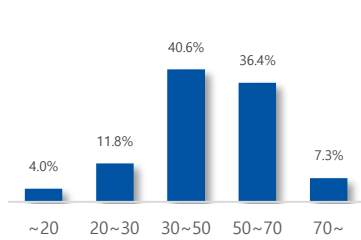


■ Incremental Installment ■ Equal P ■ Equal P&I

Type	# of Loans	Amount (KRW 100 million)
Incremental Installment	960	3,513
Equal P	955	1,519
Equal P&I	1,913	2,152
Total	3,828	7,183

Customer Information

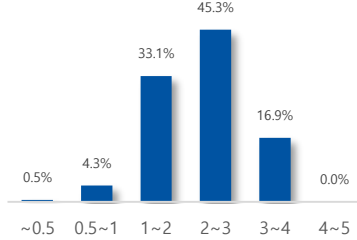
Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	240	286
20~30	536	846
30~50	1,545	2,913
50~70	1,255	2,616
70~	252	523
Total	3,828	7,183

Loan Information

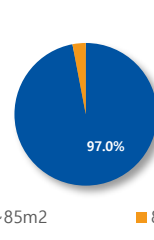
Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	152	39
0.5~1	475	306
1~2	1,634	2,375
2~3	1,293	3,251
3~4	274	1,213
4~5	0	0
Total	3,828	7,183

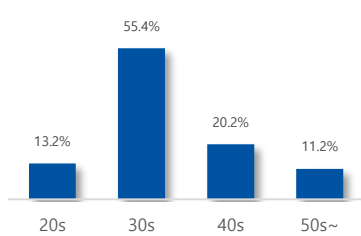
Collateral Information

Size



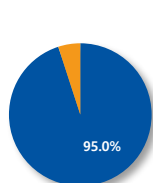
Type	# of Loans	Amount (KRW 100 million)
~85m ²	3,718	6,971
85m ² ~	110	212
Total	3,828	7,183

Age



Age	# of Loans	Amount (KRW 100 million)
20s	502	948
30s	1,994	3,977
40s	823	1,450
50s~	509	808
Total	3,828	7,183

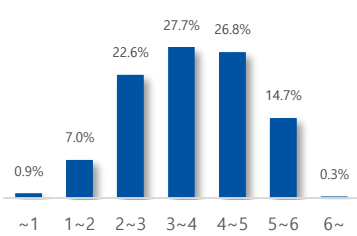
Purpose



■ Purchase ■ Repayment, etc.

Type	# of Loans	Amount (KRW 100 million)
Purchase	3,595	6,821
Repayment, etc.	233	362
Total	3,828	7,183

House Price

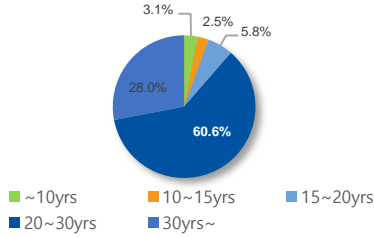


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	135	65
1~2	518	505
2~3	1,022	1,623
3~4	999	1,989
4~5	749	1,923
5~6	398	1,059
6~	7	20
Total	3,828	7,183

Appendix I. 2023 Impact Analysis (5/5)

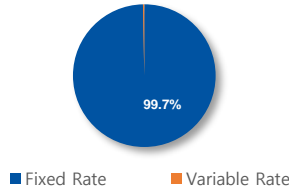
Social Covered Bond issued in Jun~Aug 2023

Tenor



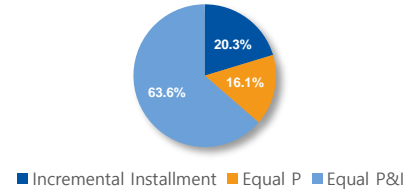
Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	237	233
10 years ~ 15 years	151	191
15 years ~ 20 years	301	435
20 years ~ 30 years	2,374	4,549
More than 30 years	877	2,100
Total	3,940	7,508

Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	3,931	7,487
Variable Rate	9	21
Total	3,940	7,508

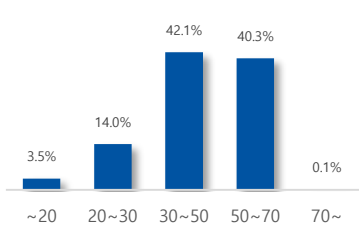
Repayment Type



Type	# of Loans	Amount (KRW 100 million)
Incremental Installment	626	1,527
Equal P	750	1,207
Equal P&I	2,564	4,773
Total	3,940	7,508

Customer Information

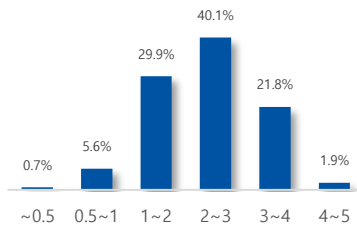
Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	257	266
20~30	669	1,052
30~50	1,601	3,158
50~70	1,411	3,026
70~	2	622
Total	3,940	7,508

Loan Information

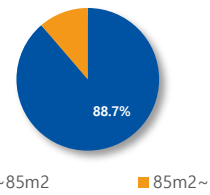
Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	165	53
0.5~1	595	419
1~2	1,504	2,246
2~3	1,205	3,007
3~4	442	1,640
4~5	29	144
Total	3,940	7,508

Collateral Information

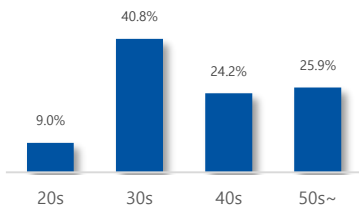
Size



Type	# of Loans	Amount (KRW 100 million)
~85m ²	3,518	6,661
85m ² ~	422	847
Total	3,940	7,508

Customer Information

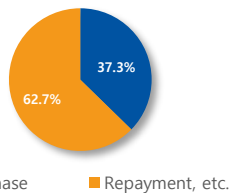
Age



Age	# of Loans	Amount (KRW 100 million)
20s	335	679
30s	1,399	3,064
40s	1,000	1,818
50s~	1,206	1,946
Total	3,940	7,508

Loan Information

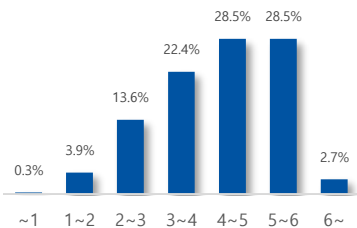
Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	1,354	2,801
Repayment, etc.	2,586	4,707
Total	3,940	7,508

Loan Information

House Price



House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	57	24
1~2	347	290
2~3	755	1,025
3~4	909	1,679
4~5	965	2,142
5~6	832	2,143
6~	75	205
Total	3,940	7,508

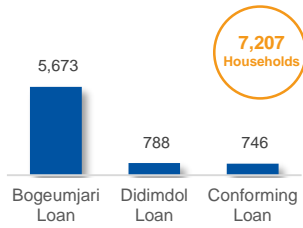
Appendix II. 2018~2022 Social Covered Bond Impact History

Mar 2022 Social Covered Bond

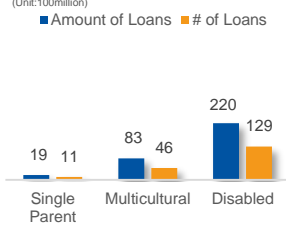
KHFC
 KOREA HOUSING-FINANCE CORPORATION
 EUR 600 million
 0.723% due 2025
 Social Covered Bond
Mar 2022

(100% Allocated)

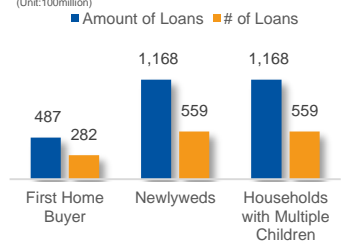
Support for Homeownership



Loans to Vulnerable Group



Loans to Policy Support Targets

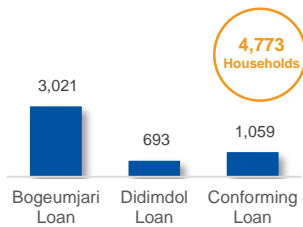


Jul 2022 Social Covered Bond

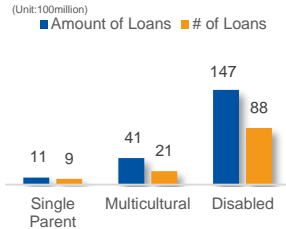
KHFC
 KOREA HOUSING-FINANCE CORPORATION
 EUR 500 million
 1.963% due 2026
 Social Covered Bond
Jul 2022

(100% Allocated)

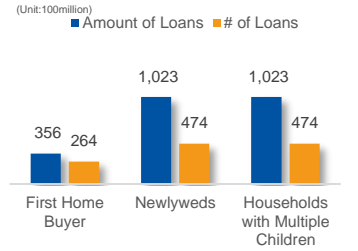
Support for Homeownership



Loans to Vulnerable Group



Loans to Policy Support Targets

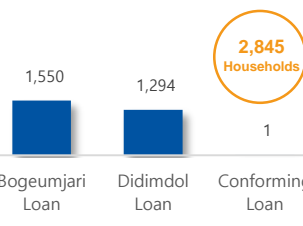


Oct 2022 Social Covered-Bond

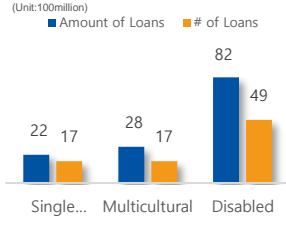
KHFC
 KOREA HOUSING-FINANCE CORPORATION
 CHF 300 million
 2.155% due 2025
 2.465% due 2027
 Social Covered Bond
Oct 2022

(100% Allocated)

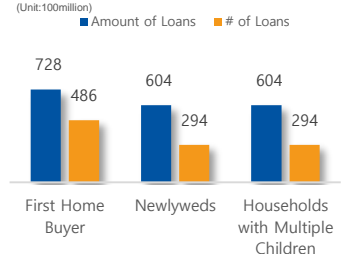
Support for Homeownership



Loans to Vulnerable Group



Loans to Policy Support Targets

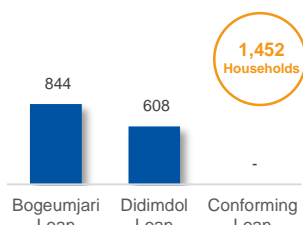


Dec 2022 Social Covered Bond

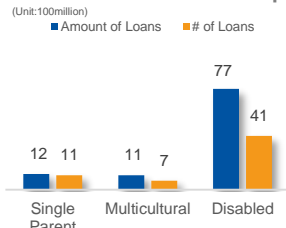
KHFC
 KOREA HOUSING-FINANCE CORPORATION
 USD 200 million
 4.956% due 2025
 Social Covered Bond
Dec 2022

(100% Allocated)

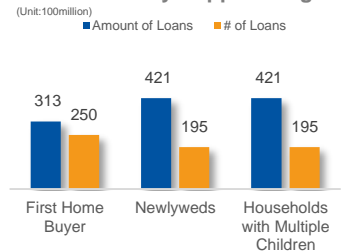
Support for Homeownership



Loans to Vulnerable Group



Loans to Policy Support Targets



Appendix II. 2018~2022 Social Covered Bond Impact History

Jun 2021 Social Covered Bond

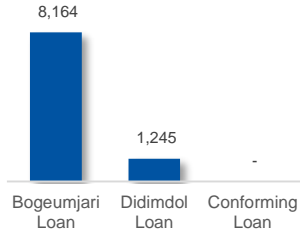
KHFC
 KOREA HOUSING-FINANCE CORPORATION

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

(100% Allocated)

Support for Homeownership

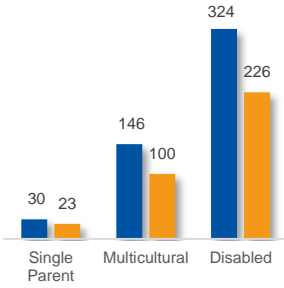
9,409 Households



Loans to Vulnerable Group

(Unit:100million)

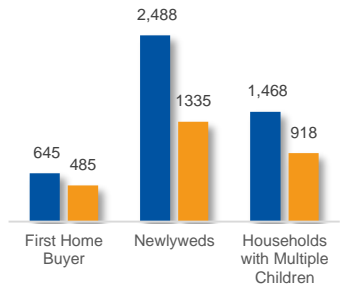
■ Amount of Loans ■ # of Loans



Loans to Policy Support Targets

(Unit:100million)

■ Amount of Loans ■ # of Loans



Oct 2021 Social Covered Bond

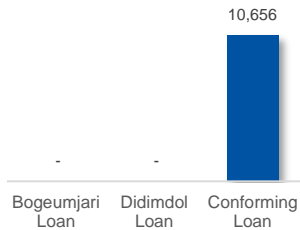
KHFC
 KOREA HOUSING-FINANCE CORPORATION

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

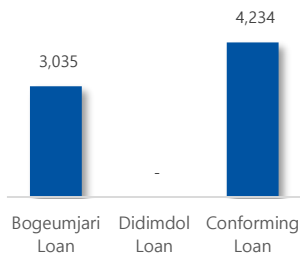
KHFC
 KOREA HOUSING-FINANCE CORPORATION

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

(100% Allocated)

Support for Homeownership

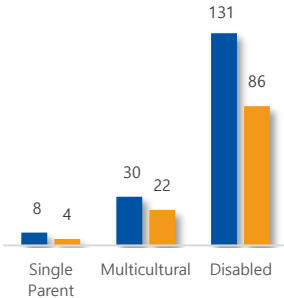
7,269 Households



Loans to Vulnerable Group

(Unit:100million)

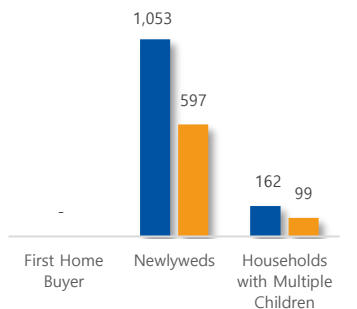
■ Amount of Loans ■ # of Loans



Loans to Policy Support Targets

(Unit:100million)

■ Amount of Loans ■ # of Loans



Appendix II. 2018~2022 Social Covered Bond Impact History

Feb 2020 Social Covered Bond

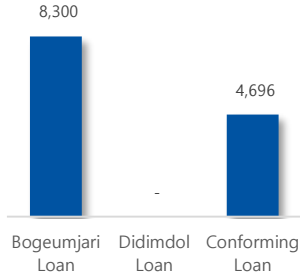
KHFC
 KOREA HOUSING-FINANCE CORPORATION

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

(100% Allocated)

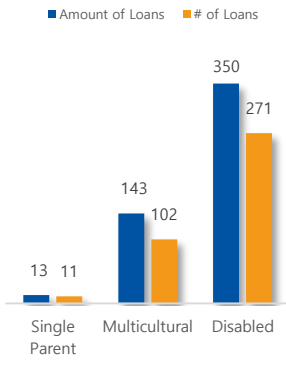
Support for Homeownership

12,996 Households



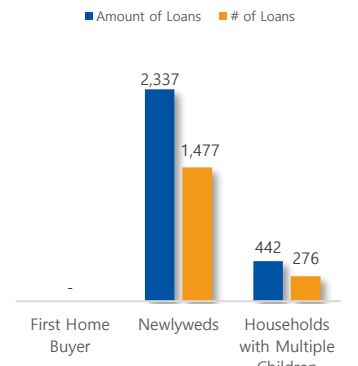
Loans to Vulnerable Group

(Unit:100million)



Loans to Policy Support Targets

(Unit:100million)



Jun 2019 Social Covered Bond

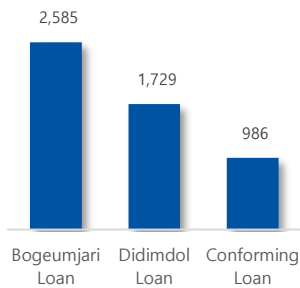
KHFC
 KOREA HOUSING-FINANCE CORPORATION

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

(100% Allocated)

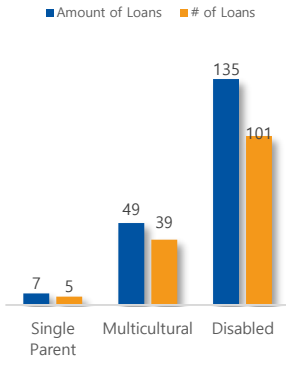
Support for Homeownership

5,300 Households



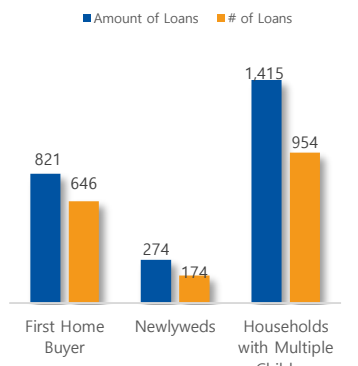
Loans to Vulnerable Group

(Unit:100million)



Loans to Policy Support Targets

(Unit:100million)



Oct 2018 Social Bond

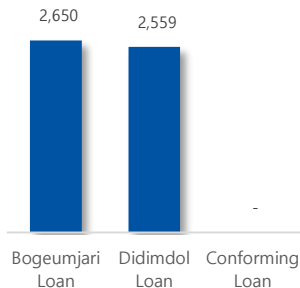
KHFC
 KOREA HOUSING-FINANCE CORPORATION

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

(100% Allocated)

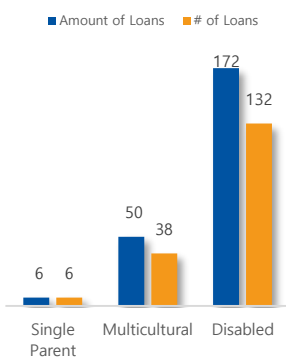
Support for Homeownership

5,209 Households



Loans to Vulnerable Group

(Unit:100million)



Loans to Policy Support Targets

(Unit:100million)

