

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

**HF** KOREA HOUSING-  
FINANCE CORPORATION



# KHFC Social Bond 2H 2024 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 HF mortgage loans in the capital markets through issuance of MBS and Covered Bonds, thereby supporting housing welfare for the public.

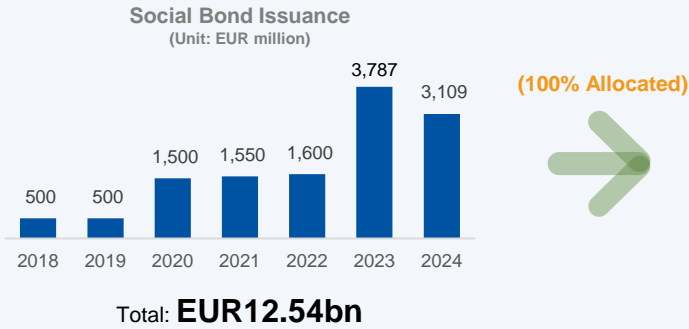
### 2024 Securitization Business Achievement



- 1 Provided housing finance for **92,000+** households
- 2 Financed **KRW 19.4 trillion+** for homeownership
- 3 Expanded housing finance supports for **16,900+** policy support targets
- 4 Enhanced housing stabilization for **2,700+** vulnerable groups

### 2018 ~ 2024 Social Bond Achievement

#### Allocation Summary



#### Impact Summary

##### Households Supported

Loan Product	# of Loans
Bogejumjari Loan	77,675
Didimdol Loan	12,979
Conforming Loan	22,484
<b>Total</b>	<b>113,138</b>

**113,138** # of Households Supported by Social Bonds

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



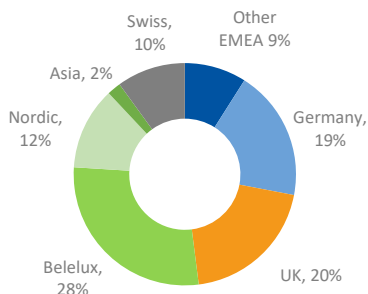
# 2024 Social Bond Key Figures

## 2024 Social Bond Key Figures

In 2H 2024, KHFC issued **EUR 650 million benchmark Social Covered Bonds** in September 2024 and **HKD 1.5 billion Social Covered Bonds** in November 2024. KHFC also issued **USD 500mn of benchmark senior unsecured Social Bonds** in September 2024. In private placements, KHFC issued **BRL 1.08 billion** and **BRL 1.10 billion** senior unsecured bonds July and October of 2024, as well as **SGD 300 million** senior unsecured bonds in November 2024. 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.

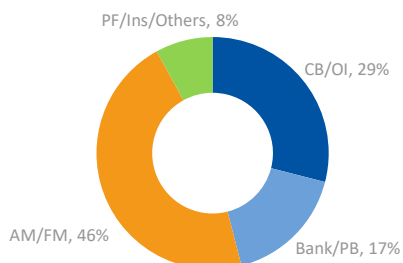
<b>Issuer</b>	<b>Korea Housing Finance Corporation</b>	
<b>Issue Ratings</b>	AAA by S&P / Aaa by Moody's	
<b>Format</b>	<b>Social Covered Bond</b>	
<b>Pricing Date</b>	<b>September 23, 2024</b>	<b>November 20, 2024</b>
<b>Maturity date</b>	July 02, 2028	October 29, 2026
<b>Tenor</b>	3.75Y	1.9Y
<b>Issued Amount</b>	EUR 650 million	HKD 1,500 million
<b>Coupon</b>	2.7331%	3M HIBOR + 0.349%
<b>ISIN</b>	XS2900380226	HK0001085437

**Distribution by Country**



n/a

**Distribution by Investor Type**



n/a

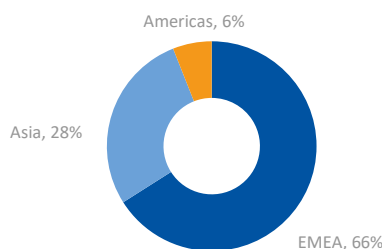
# 2024 Social Bond Key Figures

## 2024 Social Bond Key Figures

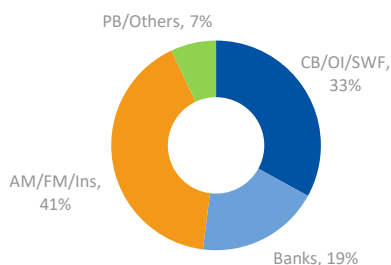
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<b>Issuer</b>	<b>Korea Housing Finance Corporation</b>
<b>Issue Ratings</b>	AA by S&P / Aa2 by Moody's
<b>Format</b>	<b>Social Senior Unsecured Bonds</b>
<b>Pricing Date</b>	<b>September 04, 2024</b>
<b>Maturity date</b>	March 12, 2028
<b>Tenor</b>	3.5Y
<b>Issued Amount</b>	USD 500 million
<b>Coupon</b>	4.125%
<b>ISIN</b>	USY4841PAA04

### Distribution by Country



### Distribution by Investor Type











# 2024 Social Bond Key Figures

## 2024 Social Bond Key Figures

In 2H 2024, KHFC issued **EUR 650 million benchmark Social Covered Bonds** in September 2024 and **HKD 1.5 billion Social Covered Bonds** in November 2024. KHFC also issued **USD 500mn of benchmark senior unsecured Social Bonds** in September 2024. In private placements, KHFC issued **BRL 1.08 billion** and **BRL 1.10 billion** senior unsecured bonds July and October of 2024, as well as **SGD 300 million** senior unsecured bonds in November 2024. 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>Format</b>	<b>Senior Unsecured Private Placements</b>		
<b>Pricing Date</b>	<b>July 10, 2024</b>	<b>October 08, 2024</b>	<b>November 20, 2024</b>
<b>Maturity date</b>	July 17, 2026	October 16, 2026	November 27, 2026
<b>Tenor</b>	2Y	2Y	2Y
<b>Issued Amount</b>	BRL 1.08 billion	BRL 1.10 billion	SGD 300 million
<b>Coupon</b>	10.315%	10.325%	3.033%
<b>ISIN</b>	XS2858728129	XS2919904446	XS2947173584

## Global Recognition of KHFC's Social Covered Bonds

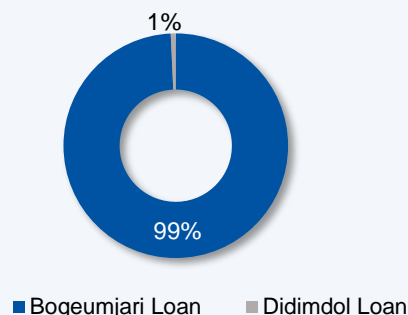
 2022 Best Issuer – Financial Institution	 2021 Best Social Covered Bond	 2021 Best Issuer	 2020 Best Structured Finance Deal
 2020 Best Social Bond (South Korea)	 2019 Best Covered Bond (South Korea)	 The Asset Best Social Bond 2018	 2019 Best Issuer for Sustainable Finance (South Korea)

# 2024 Allocation Reporting

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

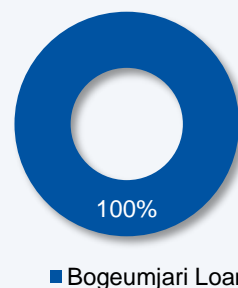
### Sep 2024 - EUR 650mn CvB

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	9,590
Didimdol Loan	69
<b>Total</b>	<b>9,659</b>



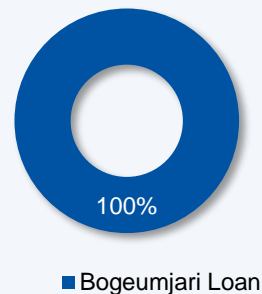
### Sep 2024 – USD 500mn Senior

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	6,648
<b>Total</b>	<b>6,648</b>



### Jul 2024 – BRL 1,080mn Senior

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	2,766
<b>Total</b>	<b>2,766</b>

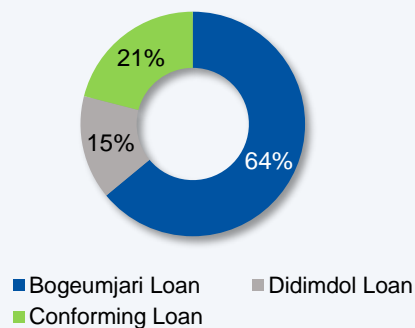


### Oct 2024 – BRL 1,100mn Senior \*

### Nov 2024 – HKD 1,500mn Covered \*

### Nov 2024 – SGD 300mn Senior \*

Loan Product	Allocated Proceeds (KRW 100 million)
Bogeumjari Loan	9,168
Didimdol Loan	2,142
Conforming Loan	3,066
<b>Total</b>	<b>14,376</b>



\* Refinancing Ratio: 100%

# 2H 2024 Impact Reporting

## Impact Breakdown

Please refer to further analysis of social impact in Appendix.

### Sep 2024 - EUR 650mn CvB

Households Supported		Loans to Vulnerable Groups			Loans to Policy Support Targets		
Loan Product	# of Loans	Loan Product	# of Loans	Discount Rate <sup>1</sup>	Loan Product	# of Loans	Discount Rate <sup>1</sup>
Bogeumjari Loan	4,563	Single-parent	7	0.4%	First Home Buyer	11	0.2%
			4	0.7%			
		Multicultural	29	0.4%			
			8	0.7%			
Didimdol Loan	32	Households with Newborn Children	12	0.2%	Newlyweds	383	0.2%
			1	0.3%			
		Disabled	75	0.4%			
			30	0.7%			
<b>Total</b>	<b>4,595</b>	<b>Total</b>	<b>166</b>		<b>Total</b>	<b>1,575</b>	

### Sep 2024 – USD 500mn Senior

Households Supported		Loans to Vulnerable Groups			Loans to Policy Support Targets		
Loan Product	# of Loans	Loan Product	# of Loans	Discount Rate <sup>1</sup>	Loan Product	# of Loans	Discount Rate <sup>1</sup>
Bogeumjari Loan	3,202	Single-parent	7	0.4%	First Home Buyer	0	0.2%
			2	0.7%			
		Multicultural	23	0.4%			
			4	0.7%			
Didimdol Loan	0	Households with Newborn Children	10	0.2%	Newlyweds	183	0.2%
			1	0.3%			
		Disabled	55	0.4%			
			11	0.7%			
<b>Total</b>	<b>3,202</b>	<b>Total</b>	<b>113</b>		<b>Total</b>	<b>1,094</b>	

### Jul 2024 – BRL 1,080mn Senior

Households Supported		Loans to Vulnerable Groups			Loans to Policy Support Targets		
Loan Product	# of Loans	Loan Product	# of Loans	Discount Rate <sup>1</sup>	Loan Product	# of Loans	Discount Rate <sup>1</sup>
Bogeumjari Loan	1,316	Single-parent	1	0.4%	First Home Buyer	0	0.2%
			8	0.4%			
		Multicultural	1	0.7%			
			2	0.2%			
Didimdol Loan	0	Households with Newborn Children	2	0.2%	Newlyweds	145	0.2%
			1	0.3%			
		Disabled	42	0.4%			
			12	0.7%			
<b>Total</b>	<b>1,316</b>	<b>Total</b>	<b>67</b>		<b>Total</b>	<b>392</b>	

# Appendix

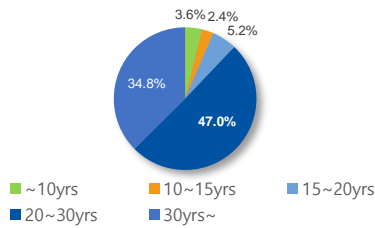
- I. 2024 Impact Analysis
- II. 2018~2022 Social Bond Impact History



# Appendix I. 2024 Impact Analysis (1/5)

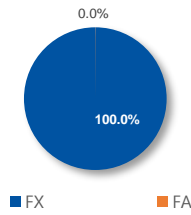
## EUR Covered Bond Issued in Sep 2024

### Tenor



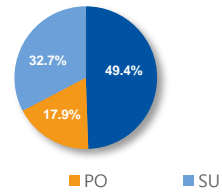
Tenor	# of Loans	Amount (KRW 100 million)
10 years	361	347
15 years	177	236
20 years	310	506
30 years	2,233	4,537
40 years	1,261	3,365
50 years	253	668
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	4,593	9,655
FA	2	4
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

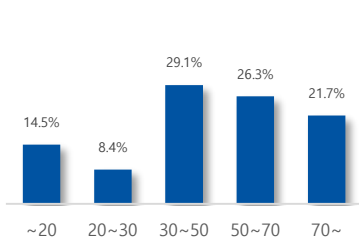
### Repayment Type



Type	# of Loans	Amount (KRW 100 million)
PI	2,350	4,776
PO	1,041	1,729
SU	1,204	3,155
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Customer Information

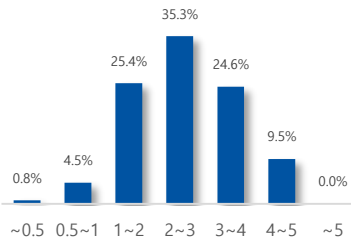
#### Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	823	1,399
20~30	453	814
30~50	1,327	2,811
50~70	1,121	2,543
70~	871	2,091
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Loan Information

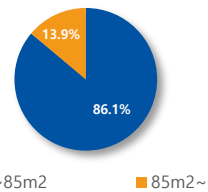
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	101	74
0.5~1	422	431
1~2	1,453	2,452
2~3	1,518	3,408
3~4	836	2,379
4~5	265	915
5~	0	0
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Collateral Information

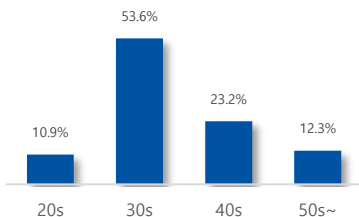
#### Size



Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	4,023	8,317
85m <sup>2</sup> ~	572	1,342
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Customer Information

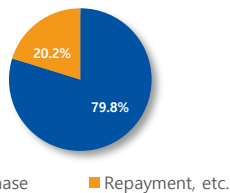
#### Age



Age	# of Loans	Amount (KRW 100 million)
20s	533	1,056
30s	2,198	5,176
40s	1,142	2,238
50s~	722	1,189
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Loan Information

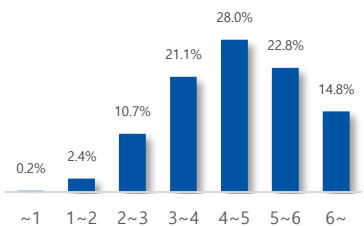
#### Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	3,528	7,709
Repayment, etc.	1,067	1,950
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

### Customer Information

#### House Price

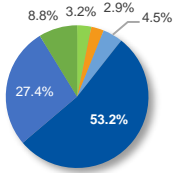


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	52	20
1~2	277	235
2~3	769	1,032
3~4	1,136	2,041
4~5	1,180	2,701
5~6	793	2,199
6~	388	1,430
<b>Total</b>	<b>4,595</b>	<b>9,659</b>

# Appendix I. 2024 Impact Analysis (2/5)

## USD Senior Unsecured Bond Issued in Sep 2024

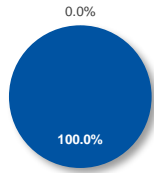
### Tenor



■ 10yrs ■ 15yrs ■ 20yrs ■ 30yrs ■ 40yrs ■ 50yrs

Tenor	# of Loans	Amount (KRW 100 million)
10 years	206	214
15 years	128	190
20 years	214	302
30 years	1,728	3,536
40 years	697	1,824
50 years	229	582
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

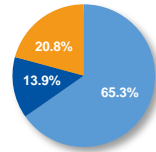
### Interest Rate Type



■ FX ■ FA

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	3,202	6,648
FA	0	0
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

### Repayment Type

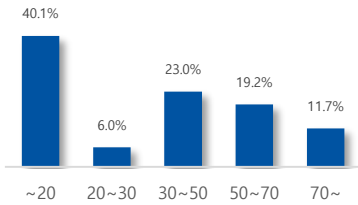


■ PI ■ PO ■ SU

Type	# of Loans	Amount (KRW 100 million)
PI	2,128	4,341
PO	538	925
SU	536	1,382
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

### Customer Information

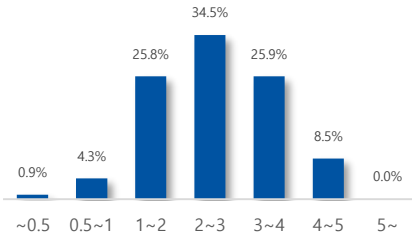
#### Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	1,370	2,667
20~30	230	397
30~50	727	1,529
50~70	553	1,274
70~	322	780
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

### Loan Information

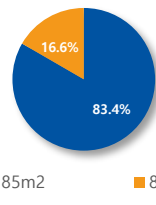
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	94	61
0.5~1	291	288
1~2	1,047	1,717
2~3	1,000	2,296
3~4	600	1,718
4~5	170	567
5~	0	-
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

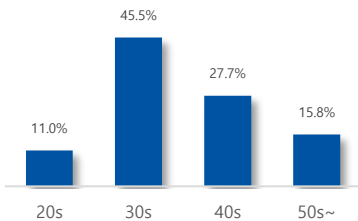
### Collateral Information

#### Size



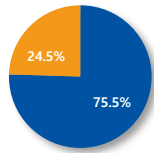
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	2,732	5,541
85m <sup>2</sup> ~	470	1,106
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

### Age



Age	# of Loans	Amount (KRW 100 million)
20s	374	729
30s	1,308	3,027
40s	898	1,840
50s~	622	1,052
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

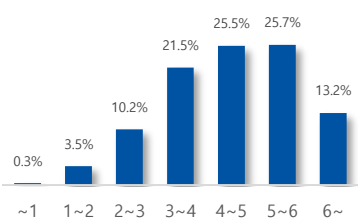
### Purpose



■ Purchase ■ Repayment, etc.

Type	# of Loans	Amount (KRW 100 million)
Purchase	2,301	5,017
Repayment, etc.	901	1,630
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

### House Price

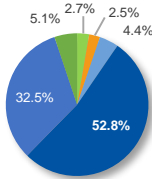


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	54	22
1~2	264	231
2~3	497	680
3~4	783	1,432
4~5	738	1,697
5~6	630	1,709
6~	236	877
<b>Total</b>	<b>3,202</b>	<b>6,648</b>

# Appendix I. 2024 Impact Analysis (3/5)

## BRL Senior Unsecured Bond Issued in Jul 2024

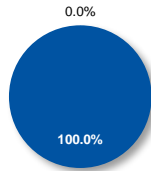
### Tenor



■ 10yrs ■ 15yrs ■ 20yrs ■ 30yrs ■ 40yrs ■ 50yrs

Tenor	# of Loans	Amount (KRW 100 million)
10 years	84	75
15 years	51	69
20 years	73	120
30 years	700	1,460
40 years	352	899
50 years	56	142
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

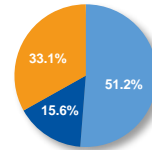
### Interest Rate Type



■ FX ■ FA

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	1,316	2,766
FA	0	0
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

### Repayment Type

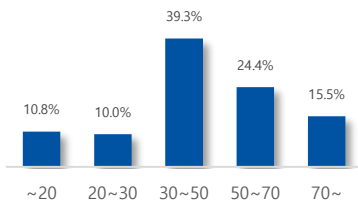


■ PI ■ PO ■ SU

Type	# of Loans	Amount (KRW 100 million)
PI	684	1,417
PO	264	432
SU	368	916
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

### Customer Information

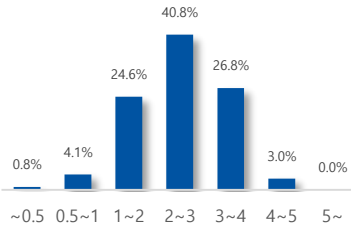
#### Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	161	299
20~30	145	277
30~50	495	1,087
50~70	314	674
70~	201	428
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

### Loan Information

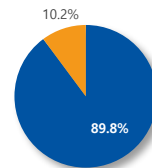
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	27	21
0.5~1	91	113
1~2	354	679
2~3	523	1,129
3~4	299	741
4~5	22	83
5~	0	0
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

### Collateral Information

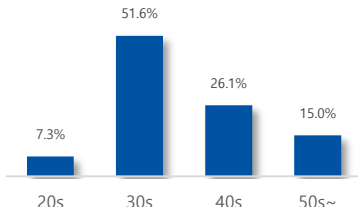
#### Size



■ ~85m2 ■ 85m2~

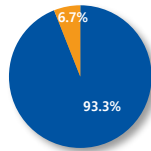
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	1,190	2,485
85m <sup>2</sup> ~	126	281
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

### Age



Age	# of Loans	Amount (KRW 100 million)
20s	97	202
30s	639	1,427
40s	355	721
50s~	225	416
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

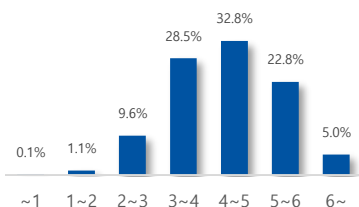
### Purpose



■ Purchase ■ Repayment, etc.

Type	# of Loans	Amount (KRW 100 million)
Purchase	1,214	2,582
Repayment, etc.	102	184
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

### House Price

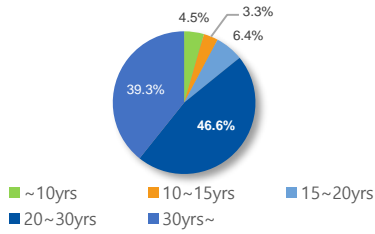


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	10	4
1~2	35	30
2~3	189	267
3~4	414	790
4~5	389	908
5~6	241	630
6~	38	138
<b>Total</b>	<b>1,316</b>	<b>2,766</b>

# Appendix I. 2024 Impact Analysis (4/5)

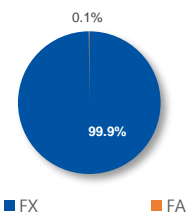
## Social Covered Bond issued in Feb 2024 / Mar 2024

### Tenor



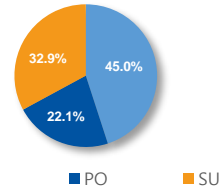
Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	178	281
10 years ~ 15 years	111	207
15 years ~ 20 years	200	401
20 years ~ 30 years	1,215	2,938
More than 30 years	827	2,477
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

### Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	2,529	6,300
FA	2	5
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

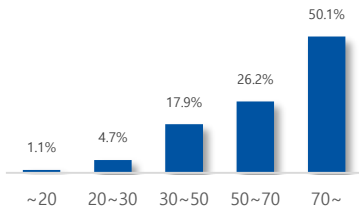
### Repayment Type



Type	# of Loans	Amount (KRW 100 million)
PI	1,171	2,840
PO	670	1,393
SU	690	2,072
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

### Customer Information

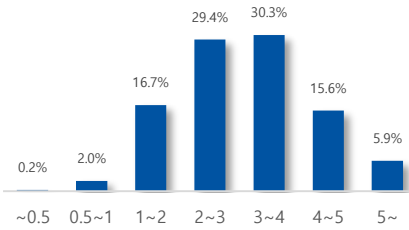
#### Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	65	73
20~30	171	296
30~50	514	1,128
50~70	635	1,649
70~	1,146	3,159
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

### Loan Information

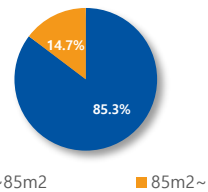
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	32	12
0.5~1	168	126
1~2	705	1,052
2~3	758	1,851
3~4	568	1,908
4~5	226	986
5~	74	370
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

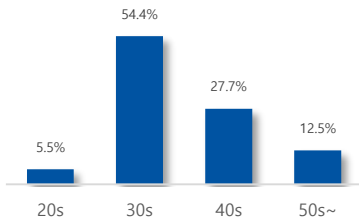
### Collateral Information

#### Size



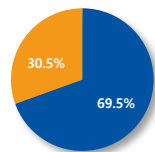
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	2,193	5,380
85m <sup>2</sup> ~	338	925
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

### Age



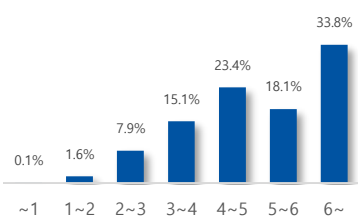
Age	# of Loans	Amount (KRW 100 million)
20s	158	349
30s	1,250	3,427
40s	733	1,744
50s~	390	785
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

### Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	1,661	4,384
Repayment, etc.	870	1,921
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

### House Price

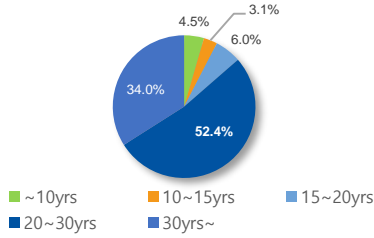


House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	11	5
1~2	108	101
2~3	346	497
3~4	485	951
4~5	580	1,476
5~6	400	1,142
6~	601	2,133
<b>Total</b>	<b>2,531</b>	<b>6,305</b>

# Appendix I. 2024 Impact Analysis (5/5)

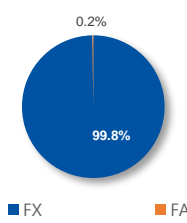
## Senior Unsecured Bond issued in Feb 2024

### Tenor



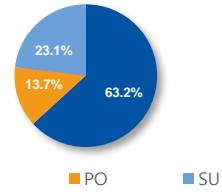
Tenor	# of Loans	Amount (KRW 100 million)
Up to 10 years	229	326
10 years ~ 15 years	124	223
15 years ~ 20 years	229	432
20 years ~ 30 years	1,588	3,789
More than 30 years	823	2,456
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

### Interest Rate Type



Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	2,988	7,214
FA	5	12
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

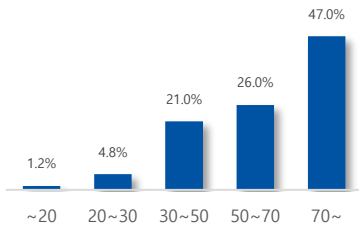
### Repayment Type



Type	# of Loans	Amount (KRW 100 million)
PI	1,861	4,567
PO	513	990
SU	619	1,669
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

### Customer Information

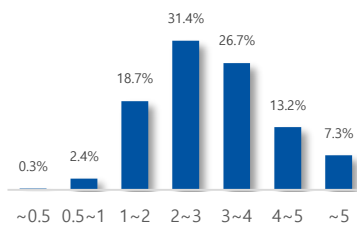
#### Income



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	80	84
20~30	205	347
30~50	669	1,520
50~70	745	1,881
70~	1,294	3,394
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

### Loan Information

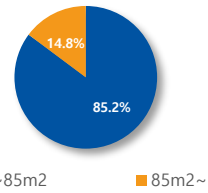
#### Loan Amount



Loan Amount (KRW 100million)	# of Loans	Amount (KRW 100 million)
~0.5	48	19
0.5~1	231	172
1~2	897	1,355
2~3	924	2,266
3~4	569	1,928
4~5	218	956
5~	106	530
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

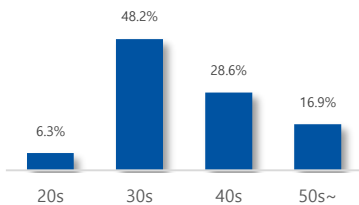
### Collateral Information

#### Size



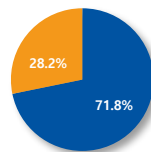
Type	# of Loans	Amount (KRW 100 million)
~85m <sup>2</sup>	2,617	6,154
85m <sup>2</sup> ~	376	1,072
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

### Age



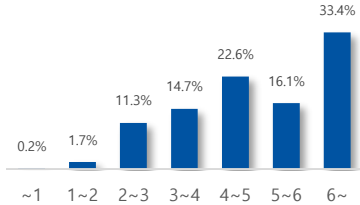
Age	# of Loans	Amount (KRW 100 million)
20s	215	455
30s	1,324	3,482
40s	853	2,068
50s~	601	1,221
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

### Purpose



Type	# of Loans	Amount (KRW 100 million)
Purchase	2,102	5,189
Repayment, etc.	891	2,037
<b>Total</b>	<b>2,993</b>	<b>7,226</b>

### House Price



House Price (KRW 100million)	# of Loans	Amount (KRW 100 million)
~1	22	11
1~2	131	121
2~3	559	818
3~4	533	1,059
4~5	653	1,634
5~6	393	1,167
6~	702	2,416
<b>Total</b>	<b>2,993</b>	<b>7,226</b>



# Appendix II. 2018~2023 Social Bond Impact History

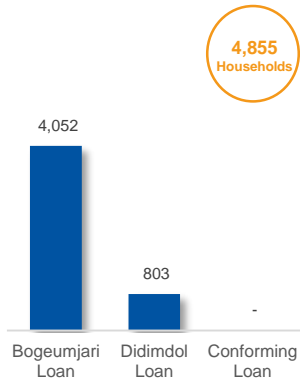
## Sep~Dec 2023 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

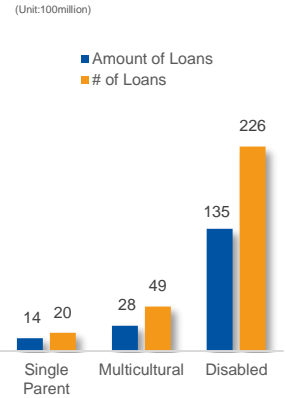
**KHFC**  
 EUR 1 billion +  
 EUR 100 million  
 Social Covered Bond  
**Sep~Dec 2023**

(100% Allocated)

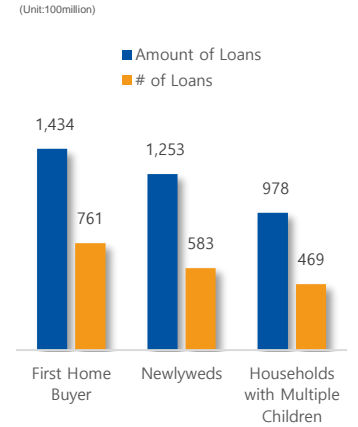
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



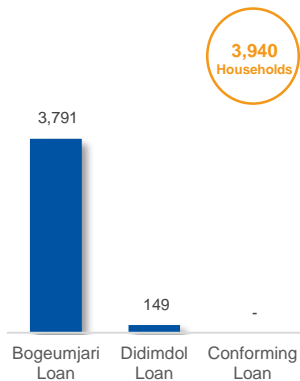
## Jun~Aug 2023 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

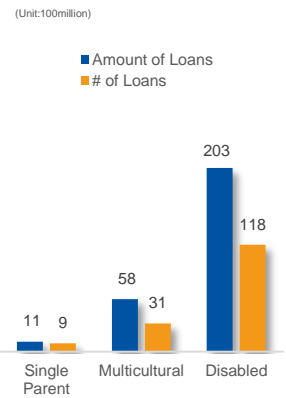
**KHFC**  
 USD 410 million +  
 EUR 150 million  
 Social Covered Bond  
**Jun~Aug 2023**

(100% Allocated)

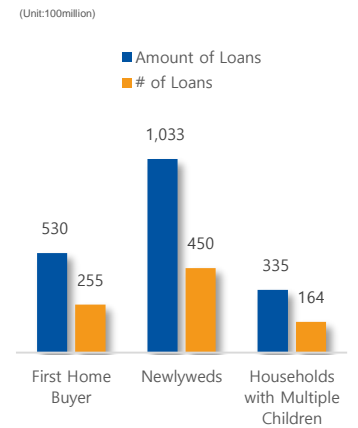
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



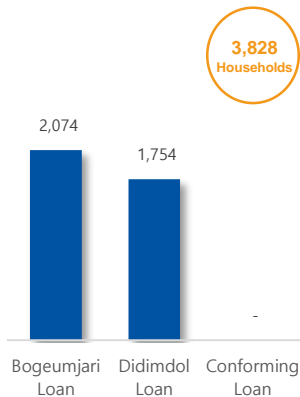
## April 2023 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

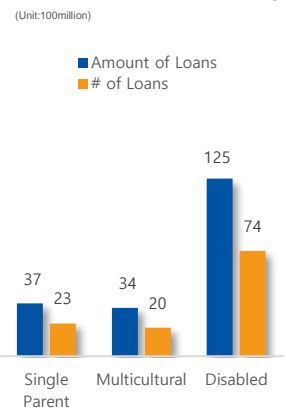
**KHFC**  
 EUR 500 million  
 3.714% due 2027  
 Social Covered Bond  
**Apr 2023**

(100% Allocated)

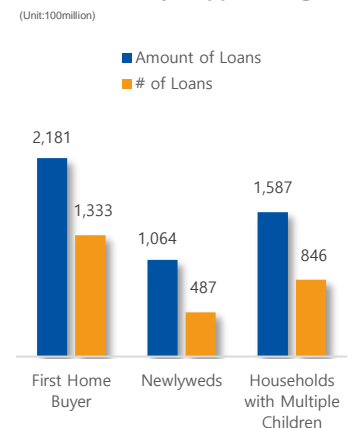
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



# Appendix II. 2018~2023 Social Bond Impact History

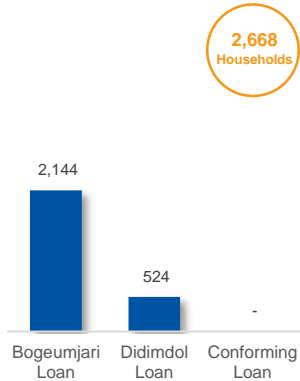
## Apr 2023 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

**KHFC**  
 AUD 320 million  
 Social Covered Bond  
**Apr 2023**

(100% Allocated)

### Support for Homeownership



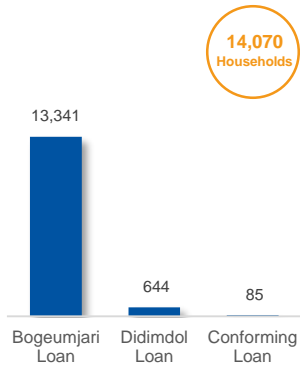
## Feb 2023 Social Senior Unsecured Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

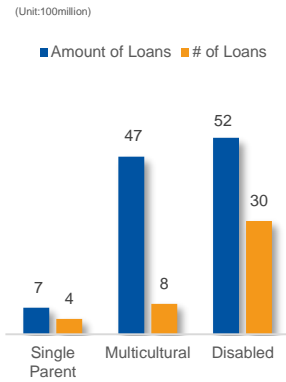
**KHFC**  
 USD 1.3 billion  
 Social Bond  
**Feb 2023**

(100% Allocated)

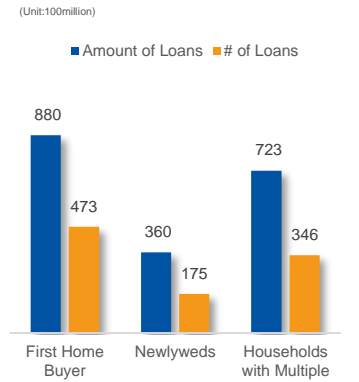
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



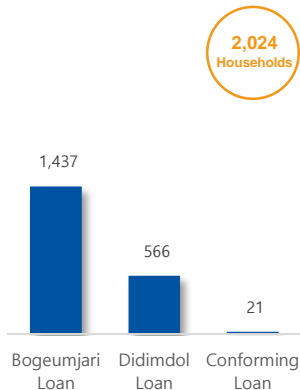
## Feb 2023 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

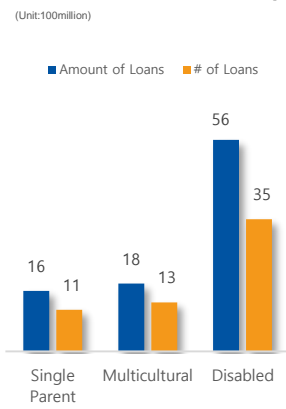
**KHFC**  
 CHF 265 million  
 Social Covered Bond  
**Feb 2023**

(100% Allocated)

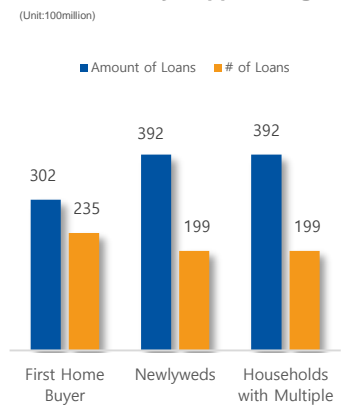
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



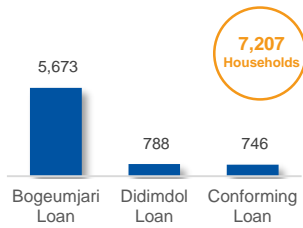
# Appendix II. 2018~2023 Social Bond Impact History

## Mar 2022 Social Covered Bond

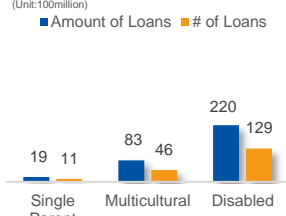
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION  
 EUR 600 million  
 0.723% due 2025  
 Social Covered Bond  
**Mar 2022**

(100% Allocated)

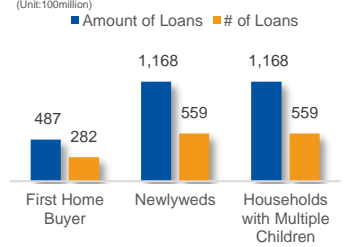
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets

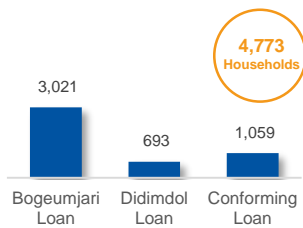


## Jul 2022 Social Covered Bond

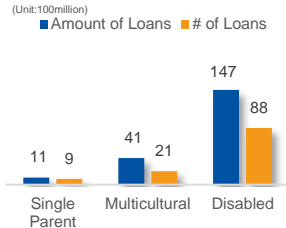
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION  
 EUR 500 million  
 1.963% due 2026  
 Social Covered Bond  
**Jul 2022**

(100% Allocated)

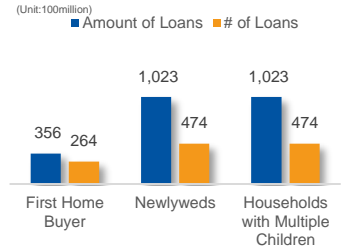
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets

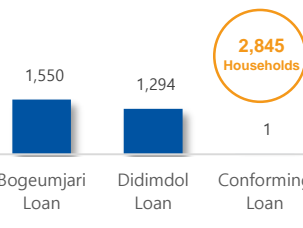


## Oct 2022 Social Covered-Bond

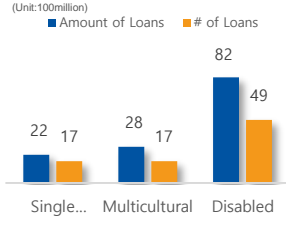
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION  
 CHF 300 million  
 2.155% due 2025  
 2.465% due 2027  
 Social Covered Bond  
**Oct 2022**

(100% Allocated)

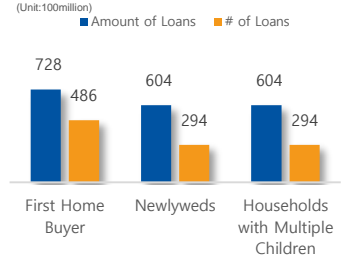
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets

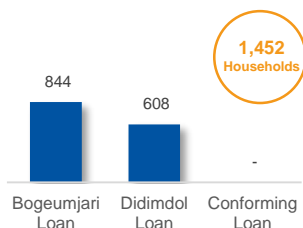


## Dec 2022 Social Covered Bond

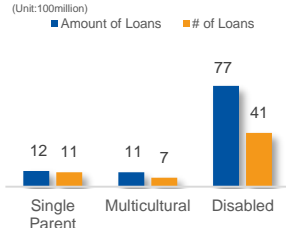
**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION  
 USD 200 million  
 4.956% due 2025  
 Social Covered Bond  
**Dec 2022**

(100% Allocated)

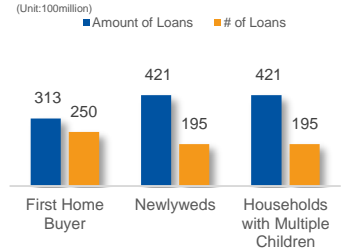
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



# Appendix II. 2018~2023 Social Bond Impact History

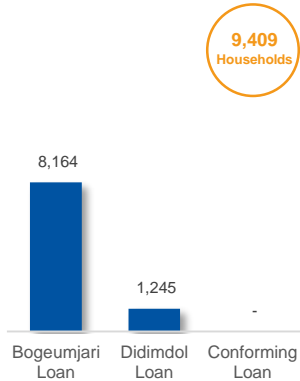
## Jun 2021 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

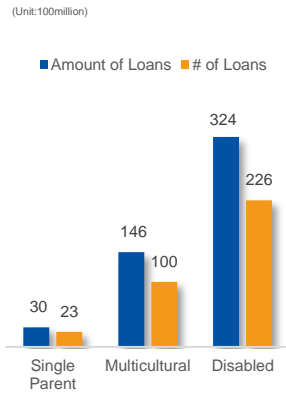
**KHFC**  
 EUR 1 billion  
 0.010% due 2026  
 Social Covered Bond  
**Jun 2021**

(100% Allocated)

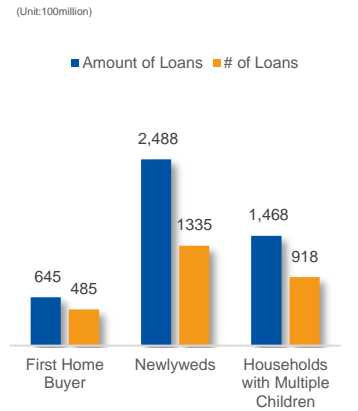
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



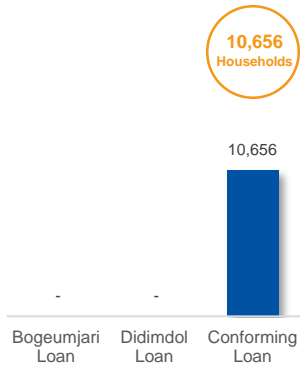
## Oct 2021 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

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

(100% Allocated)

### Support for Homeownership



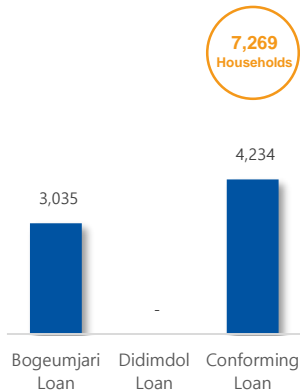
## Jul 2020 Covid-19 Response Covered-Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

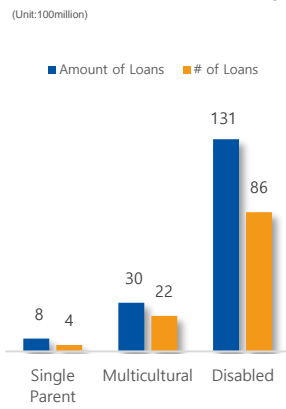
**KHFC**  
 EUR 500 million  
 0.010% due 2025  
 Social Covered Bond  
**Jul 2020**

(100% Allocated)

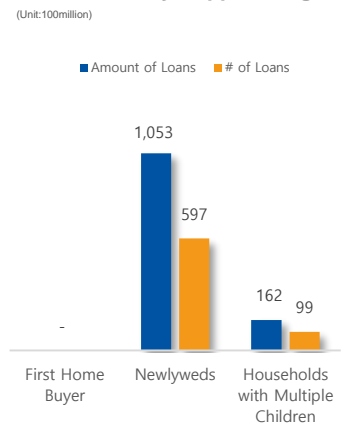
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



# Appendix II. 2018~2023 Social Bond Impact History

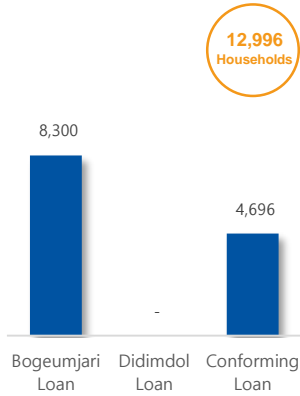
## Feb 2020 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

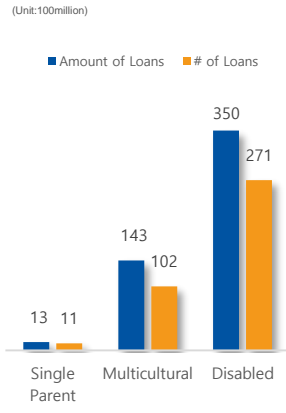
**KHFC**  
 EUR 1 billion  
 0.010% due 2025  
 Social Covered Bond  
**Feb 2020**

(100% Allocated)

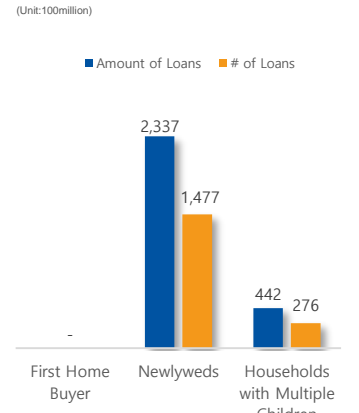
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



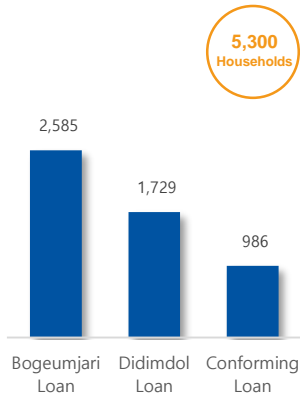
## Jun 2019 Social Covered Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

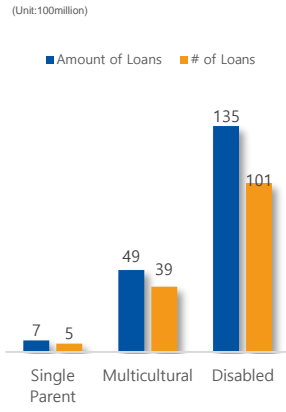
**KHFC**  
 EUR 500 million  
 0.100% due 2024  
 Social Covered Bond  
**Jul 2019**

(100% Allocated)

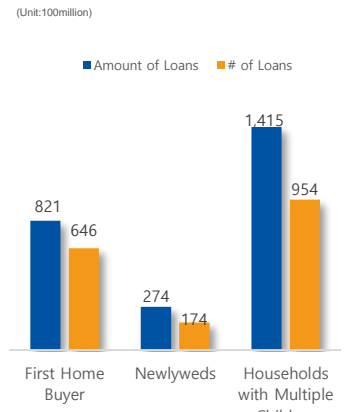
### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets



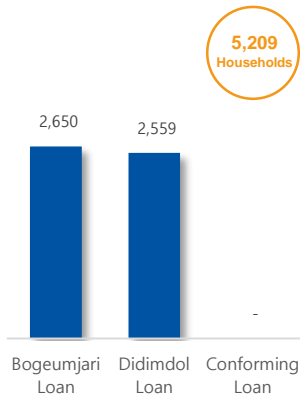
## Oct 2018 Social Bond

**KHFC**  
 KOREA HOUSING-FINANCE CORPORATION

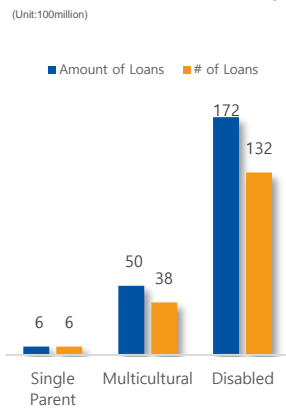
**KHFC**  
 EUR 500 million  
 0.750% due 2023  
 Social Covered Bond  
**Oct 2018**

(100% Allocated)

### Support for Homeownership



### Loans to Vulnerable Group



### Loans to Policy Support Targets

