



KHFC Social Covered Bond 2021 Annual Reporting

Strictly Private & Confidential



KHFC Activities Update



KHFC Activities Update

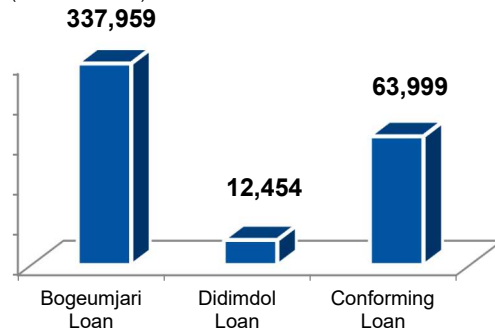


KHFC Securitization Business

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

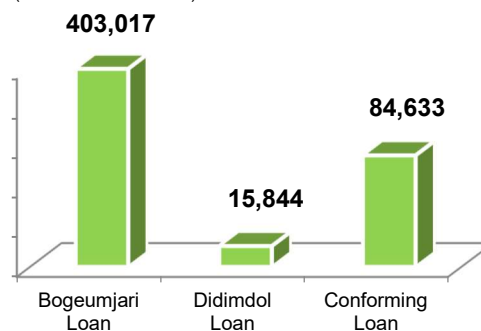
2020 KHFC Securitization Business Overview

(Unit: # of Loans)



**Provided housing finance for
c.414,000 households**

(Unit: KRW 100 million)



**Financed KRW c.50.3 trillion
for homeownership**

<Proceeds allocation>

(Unit: # of Loans, KRW 100 million)

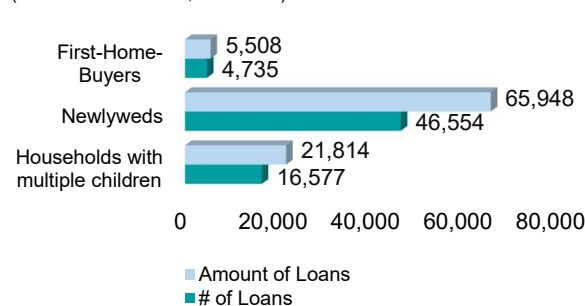
Type	# of Loans	Amount
Bogeumjari Loan	337,959	403,017
Didimdol Loan	12,454	15,844
Conforming Loan	63,999	84,633
Total	414,412	503,495

<Loans to Policy Support Targets>

(Unit: # of Loans, KRW 100 million)

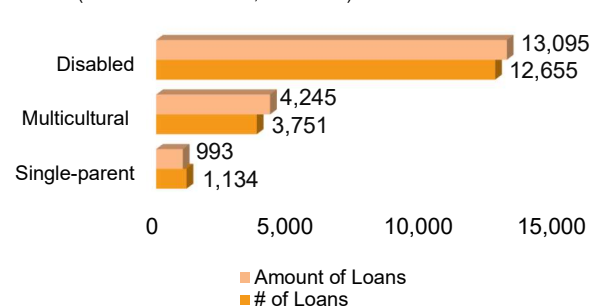
Type	# of Loans	Amount
First-Home-Buyers	4,735	5,508
Newlyweds	46,554	65,948
Households with multiple children	16,577	21,814
Total	67,866	93,270

(Unit: KRW 100 million, # of Loans)



**Expanded housing finance supports for
c. 68,000 policy support targets**

(Unit: KRW 100 million, # of Loans)



**Enhanced housing stabilization for
18,000+ vulnerable groups**

<Loans to Vulnerable Groups>

(Unit: # of Loans, KRW 100 million)

Type	# of Loans	Amount
Single-parent	1,134	993
Multicultural	3,751	4,245
Disabled	12,655	13,095
Total	17,540	18,333



KHFC Social Covered Bond Allocation & Impact Reporting Summary

KHFC Social Covered Bond Issuance



KHFC Jul 2020 Social Covered Bond

**1st Covid-19 Response
Covered-Bond out of
Non-Eurozone**



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

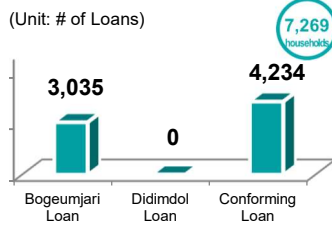
Social Covered Bond

Proceeds EUR 500mn

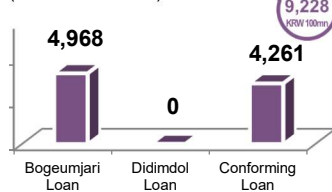
Allocated Proceeds EUR 500mn

Support for Homeownership

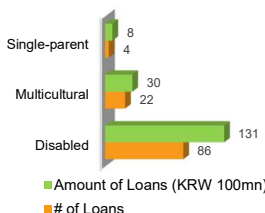
(Unit: # of Loans)



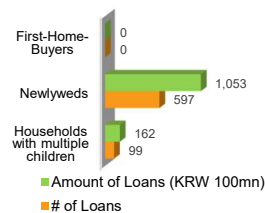
(Unit: KRW 100mn)



Loans to Vulnerable Group



Loans to Policy Support Targets



KHFC Feb 2020 Social Covered Bond

**1st Negative Yielding
Covered Bond out of Asia**



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

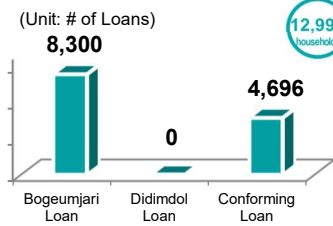
Social Covered Bond

Proceeds EUR 1bn

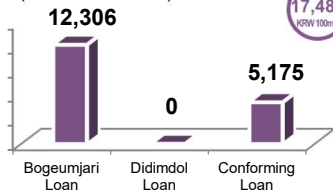
Allocated Proceeds EUR 1bn

Support for Homeownership

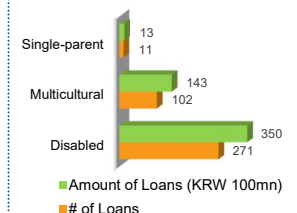
(Unit: # of Loans)



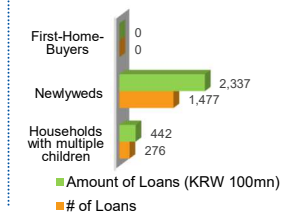
(Unit: KRW 100mn)



Loans to Vulnerable Group



Loans to Policy Support Targets



KHFC Jun 2019 Social Covered Bond

**1st AAA EUR Social
Covered Bond out of Asia**



EUR 500 million
0.100% due 2024
Social Covered Bond
Jun 2019

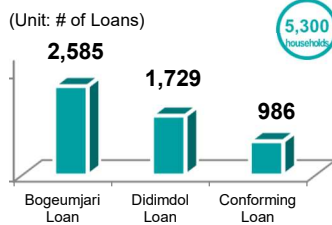
Social Covered Bond

Proceeds EUR 500mn

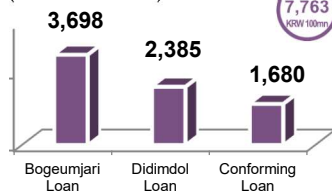
Allocated Proceeds EUR 500mn

Support for Homeownership

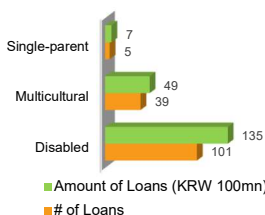
(Unit: # of Loans)



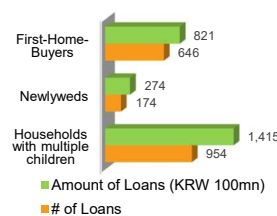
(Unit: KRW 100mn)



Loans to Vulnerable Group



Loans to Policy Support Targets



KHFC Oct 2018 Social Covered Bond

**1st EUR Social
Covered Bond out of Asia**



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

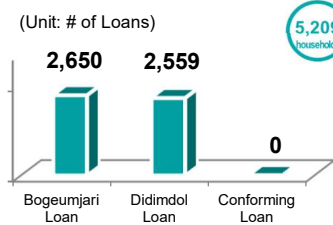
Social Covered Bond

Proceeds EUR 500mn

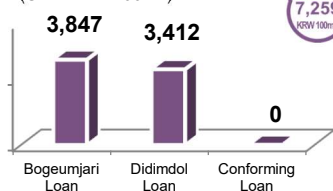
Allocated Proceeds EUR 500mn

Support for Homeownership

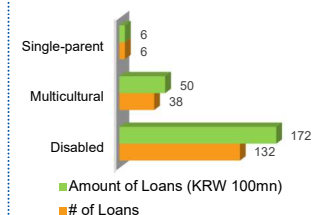
(Unit: # of Loans)



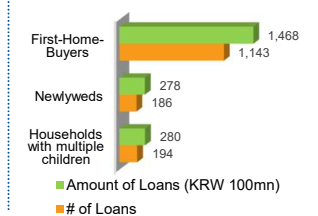
(Unit: KRW 100mn)



Loans to Vulnerable Group



Loans to Policy Support Targets





KHFC July 2020 Social Covered Bond Allocation & Impact Reporting

Jul 2020 Social Covered Bond Allocation Reporting

Post-issuance Reporting for KHFC's Social Covered Bond



Allocation of Net Proceeds

Social Covered Bond	Amount
Proceeds	EUR 500 million
Allocated Proceeds	EUR 500 million
Unallocated Proceeds	-

1st Covid-19 Response Covered-Bond out of Non-Eurozone

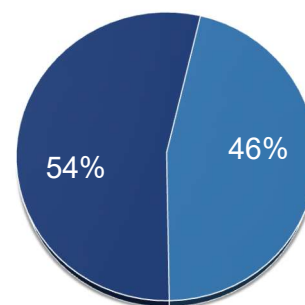


On July 7, 2020, KHFC successfully issued EUR 500 million Social Covered Bonds. With the 1st Covid-19 Response Social Covered Bond issuance out of Non-Eurozone, KHFC again proved its solidity, even during the pandemic, as a leading issuer out of Asia and contribution to realizing social values including stable supply of housing finance for low- to moderate income population

On the day of KHFC's inaugural Covid-19 Response Social Covered Bond issuance, 100% of the net proceeds were exclusively used to purchase KHFC's public mortgage loans which support sustainable housing finance for low- to moderate income households in accordance with KHFC's Social Financing Framework

Breakdown of Allocated Proceeds by Loan Product

Loan Product	Allocated Proceeds (KRW 100 million)	Number of Loans
Bogeumjari Loan	4,968	3,035
Didimdol Loan	-	-
Conforming Loan	4,261	4,234
Total	9,228	7,269



Bogeumjari Loan & Didimdol Loan:

Long-term, fixed rate, amortizing mortgage loans provided to help ordinary people realize the dream of owning a home

Conforming Loan:

Long-term, fixed rate, amortizing mortgage loans designed to improve the structure of the mortgage market

Jul 2020 Social Covered Bond Impact Reporting



Funding for Realization of Social Values

- With the proceeds (EUR 500 million) from KHFC's Jul 2020 Social Covered Bond issuance, KHFC supplied KRW 922.8 billion of public mortgages, contributing to meeting demand from real home buyers and supporting 7,269 households

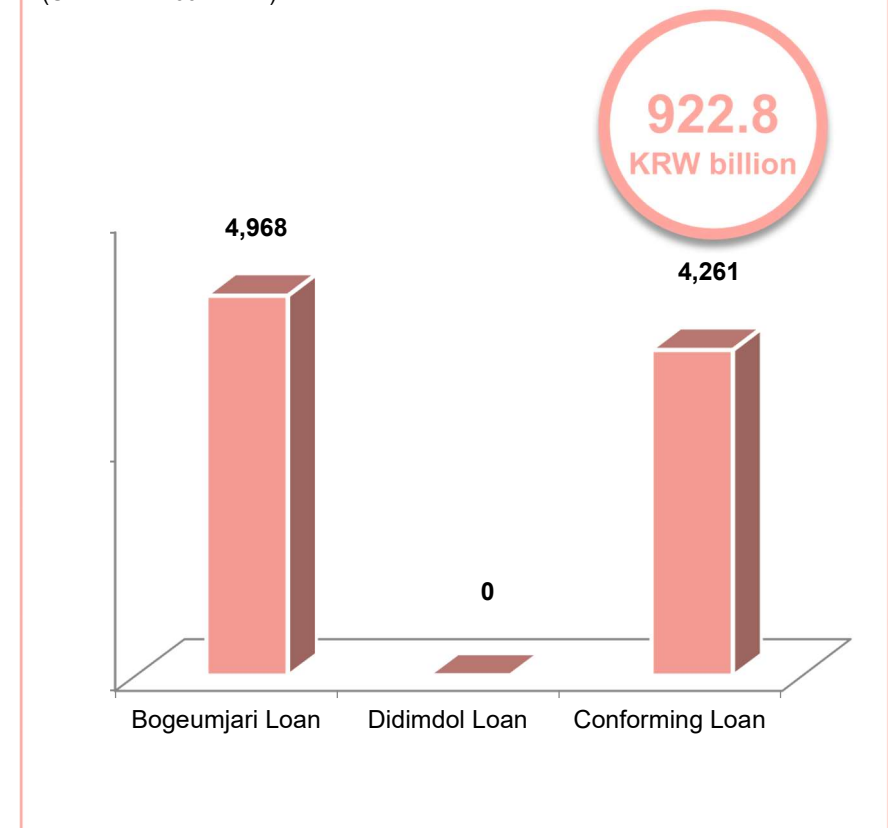
Households supported by KHFC's Social Covered Bond

(Unit: # of Loans)



Loan amount provided by KHFC's Social Covered Bond

(Unit: KRW 100 million)



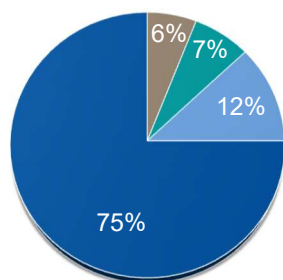
Jul 2020 Social Covered Bond Impact Reporting

KHFC's contribution to stable housing finance market



- KHFC has endeavored to improve the structure of the domestic mortgage loan market by actively supplying long-term (10yrs~) • fixed rate • amortizing mortgage loans

Tenor



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

Tenor	# of Loans	Amount (KRW 100 million)
~10yrs	779	587
10yrs~15yrs	661	648
15yrs~20yrs	1,058	1,088
20yrs~30yrs	4,771	6,905
Total	7,269	9,228

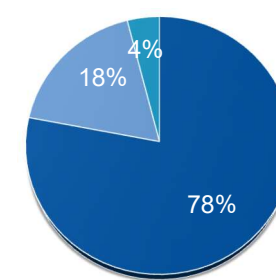
Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	7,269	9,228
Variable Rate	-	-
Total	7,269	9,228

Repayment Type



■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	5,686	7,219
Equal P	1,437	1,676
Incremental Installment	146	334
Total	7,269	9,228

Jul 2020 Social Covered Bond Impact Reporting

Contribution to housing welfare of low- to moderate income households

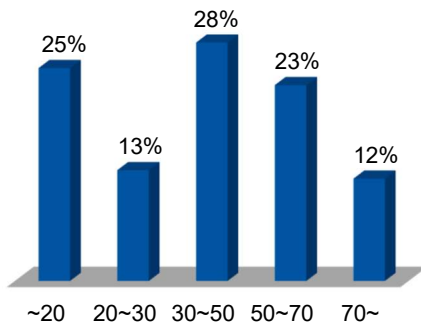


- KHFC has actively provided financial support for low-income households with public mortgage loans including Bogeumjari, Didimdol and Conforming Loans
- KHFC's mortgage loans included in the cover pool for its Jul 2020 Social Covered Bond were provided to low to moderate income households with an average age of 44.7 years and an average annual income of KRW 36.2 million

Customer Information

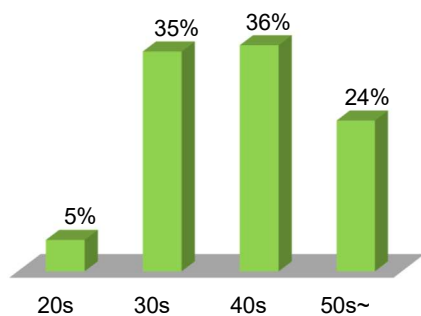
Income

(Unit: KRW million)



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	2,796	2,308
20~30	946	1,178
30~50	1,678	2,539
50~70	1,232	2,103
70~	617	1,101
Total	7,269	9,228

Age

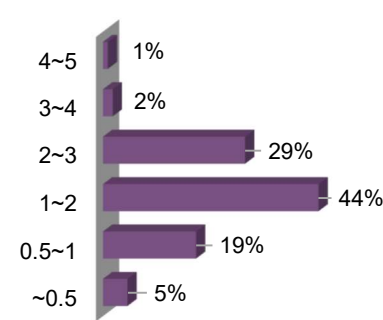


Age	# of Loans	Amount (KRW 100 million)
20s	348	483
30s	2,198	3,244
40s	2,600	3,303
50s~	2,123	2,199
Total	7,269	9,228

Loan Information

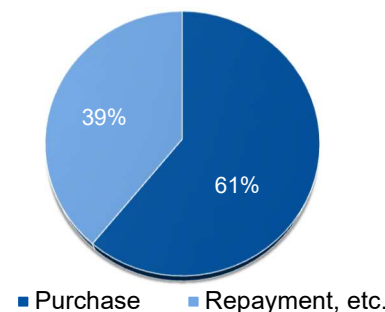
Loan Amount

(Unit: KRW 100 million)



Loan Amount (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~0.5	1,167	447
0.5~1	2,205	1,735
1~2	2,763	4,098
2~3	1,065	2,695
3~4	58	203
4~5	11	50
Total	7,269	9,228

Purpose



Purpose of Loan	# of Loans	Amount (KRW 100 million)
Purchase	4,180	5,659
Repayment, etc.	3,089	3,569
Total	7,269	9,228

Jul 2020 Social Covered Bond Impact Reporting

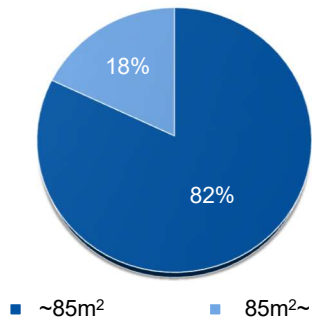
Contribution to housing welfare of low- to moderate income households



- KHFC constantly aims to improve the housing welfare for the underprivileged population and eligible targets of policy support by providing stable housing finance, especially recognizing the low birth rate and increase in single families in Korea
- Public mortgage loans mainly target low- to moderate income households and real home buyers. The average housing price is KRW 246.2 million and the average housing area of 78.74m² which is less than the size of the national housing (85m²)

Collateral Information

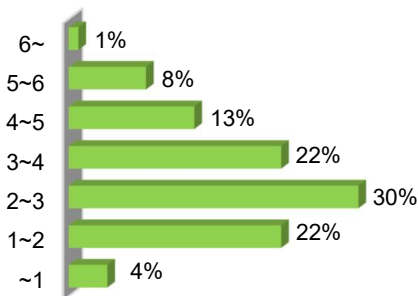
Size



Type	# of Loans	Amount (KRW 100 million)
~85m ²	6,329	7,545
85m ² ~	940	1,683
Total	7,269	9,228

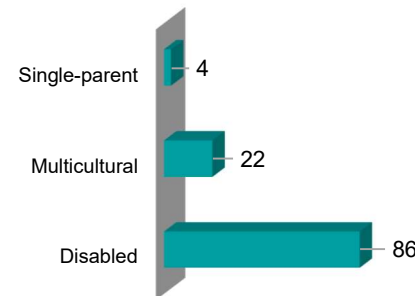
House Price

(Unit: KRW 100 million)



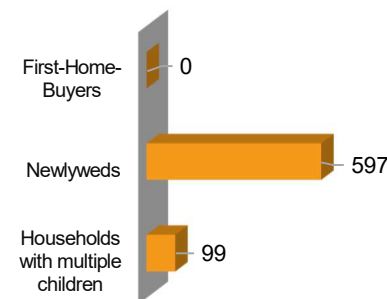
House Price (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~1	730	337
1~2	2,414	1,993
2~3	2,088	2,756
3~4	1,145	2,068
4~5	546	1,209
5~6	313	766
6~	33	100
Total	7,269	9,228

Loans to Vulnerable Groups



Type	# of Loans	Amount (KRW 100 million)
Single-parent	4	8
Multicultural	22	30
Disabled	86	131

Loans to Policy Support Targets



Type	# of Loans	Amount (KRW 100 million)
First-Home-Buyers	-	-
Newlyweds	597	1,053
Households with multiple children	99	162



KHFC February 2020 Social Covered Bond Allocation & Impact Reporting

Feb 2020 Social Covered Bond Allocation Reporting

Post-issuance Reporting for KHFC's Social Covered Bond



Allocation of Net Proceeds

Social Covered Bond	Amount
Proceeds	EUR 1 billion
Allocated Proceeds	EUR 1 billion
Unallocated Proceeds	-

*1st Negative Yielding
Covered Bond out of Asia*



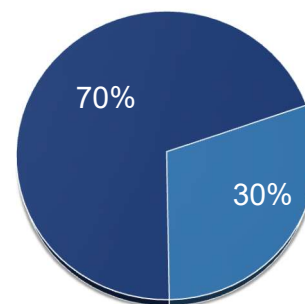
KHFC
EUR 1 billion
0.010% due 2025
Social Covered Bond
Feb 2020

On February 5, 2020, KHFC successfully issued EUR 1 billion Social Covered Bonds. With the 1st mega-size Social Covered Bonds issuance, KHFC again solidified its position as a leading and frequent Social issuer out of Asia and highlighted its contribution to realizing social values including stable supply of housing finance for low- to moderate income population

On the day of KHFC's inaugural negative yielding Social Covered Bond issuance, 100% of the net proceeds were exclusively used to purchase KHFC's public mortgage loans which support sustainable housing finance for low- to moderate income households in accordance with KHFC's Social Financing Framework

Breakdown of Allocated Proceeds by Loan Product

Loan Product	Allocated Proceeds (KRW 100 million)	Number of Loans
Bogeumjari Loan	12,306	8,300
Didimdol Loan	-	-
Conforming Loan	5,175	4,696
Total	17,481	12,996



Bogeumjari Loan & Didimdol Loan:

Long-term, fixed rate, amortizing mortgage loans provided to help ordinary people realize the dream of owning a home

Conforming Loan:

Long-term, fixed rate, amortizing mortgage loans designed to improve the structure of the mortgage market

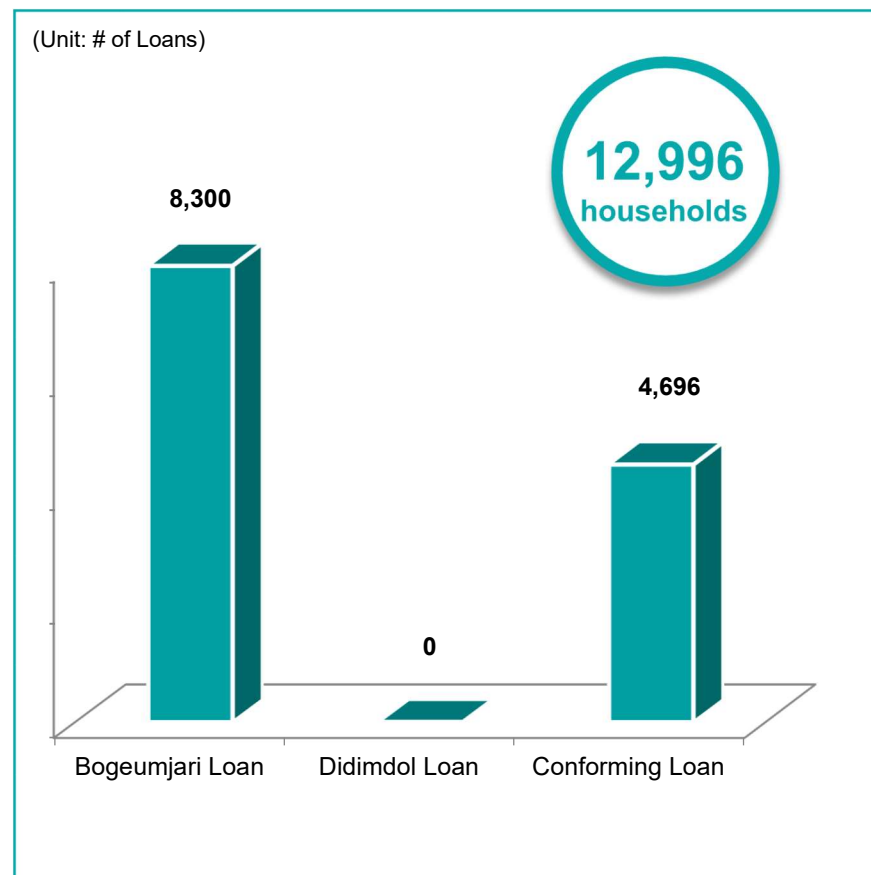
Feb 2020 Social Covered Bond Impact Reporting



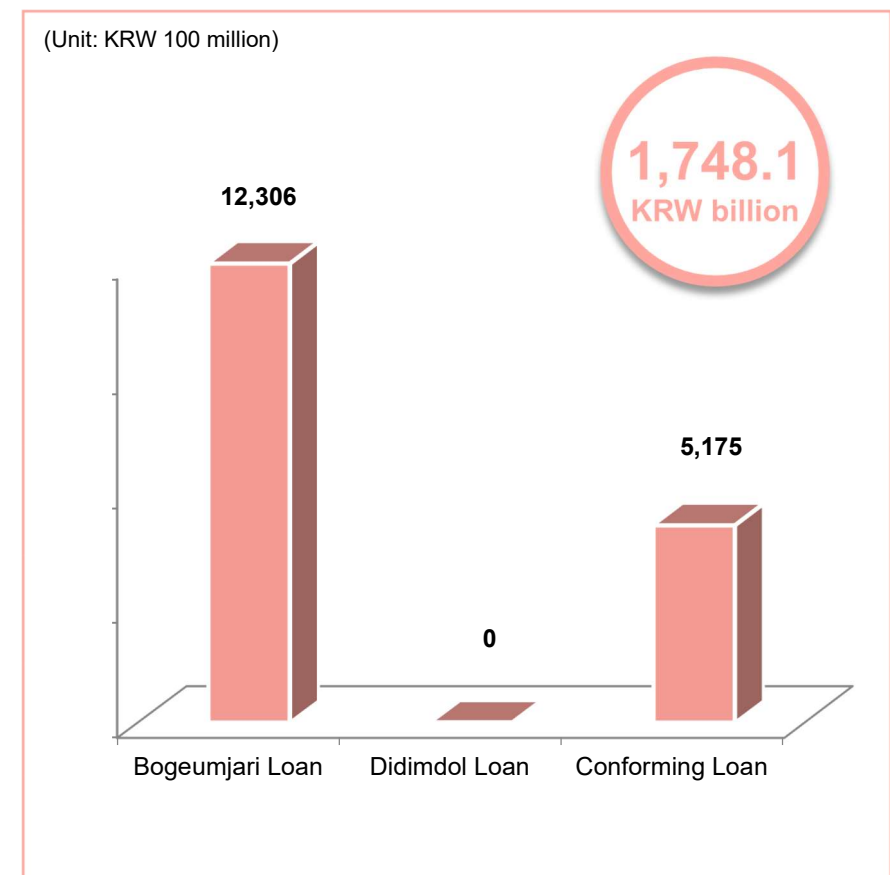
Funding for Realization of Social Values

- With the proceeds (EUR 1 billion) from KHFC's Feb 2020 Social Covered Bond issuance, KHFC supplied KRW 1,748.1 billion of public mortgages, contributing to meeting demand from real home buyers and supporting 12,996 households

Households supported by KHFC's Social Covered Bond



Loan amount provided by KHFC's Social Covered Bond



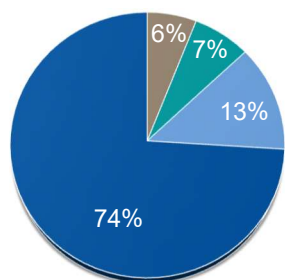
Feb 2020 Social Covered Bond Impact Reporting

KHFC's contribution to stable housing finance market



- KHFC has endeavored to improve the structure of the domestic mortgage loan market by actively supplying long-term (10yrs~) • fixed rate • amortizing mortgage loans

Tenor



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

Tenor	# of Loans	Amount (KRW 100 million)
~10yrs	1,253	1,008
10yrs~15yrs	1,208	1,270
15yrs~20yrs	1,877	2,183
20yrs~30yrs	8,658	13,020
Total	12,996	17,481

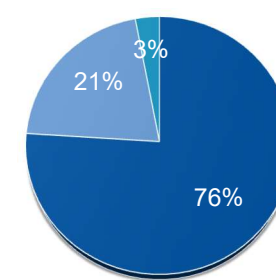
Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	12,996	17,481
Variable Rate	-	-
Total	12,996	17,481

Repayment Type



■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	9,796	13,368
Equal P	2,964	3,655
Incremental Installment	236	457
Total	12,996	17,481

Feb 2020 Social Covered Bond Impact Reporting

Contribution to housing welfare of low- to moderate income households

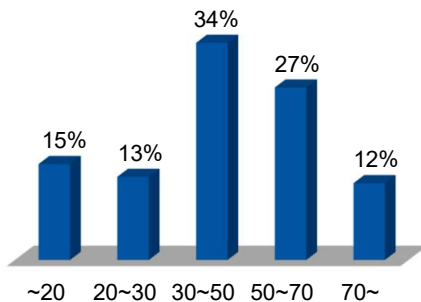


- KHFC has actively provided financial support for low-income households with public mortgage loans including Bogeumjari, Didimdol and Conforming Loans
- KHFC's mortgage loans included in the cover pool for its Feb 2020 Social Covered Bond were provided to low to moderate income households with an average age of 44.1 years and an average annual income of KRW 41.4 million

Customer Information

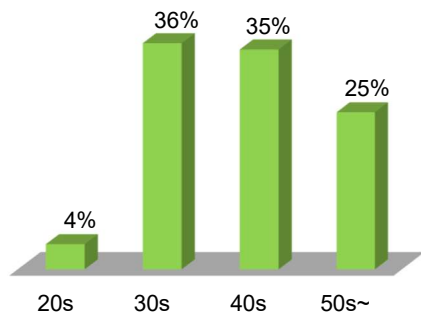
Income

(Unit: KRW million)



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	2,980	2,582
20~30	1,720	2,222
30~50	4,064	5,910
50~70	2,951	4,657
70~	1,281	2,110
Total	12,996	17,481

Age

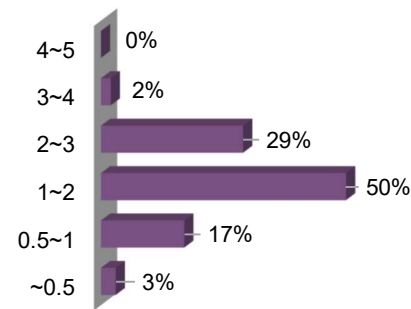


Age	# of Loans	Amount (KRW 100 million)
20s	592	783
30s	4,290	6,320
40s	4,524	6,082
50s~	3,590	4,296
Total	12,996	17,481

Loan Information

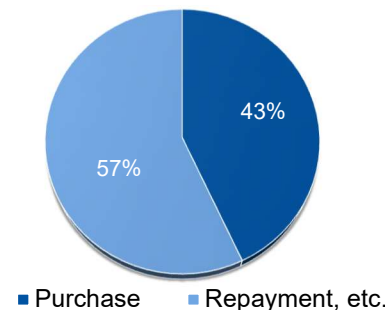
Loan Amount

(Unit: KRW 100 million)



Loan Amount (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~0.5	1,384	536
0.5~1	3,646	2,906
1~2	5,859	8,717
2~3	2,026	5,045
3~4	81	277
4~5	-	-
Total	12,996	17,481

Purpose



Purpose of Loan	# of Loans	Amount (KRW 100 million)
Purchase	5,583	7,587
Repayment, etc.	7,413	9,894
Total	12,996	17,481

Feb 2020 Social Covered Bond Impact Reporting

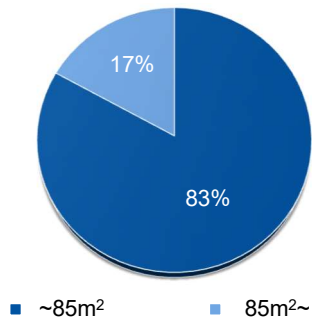
Contribution to housing welfare of low- to moderate income households



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Collateral Information

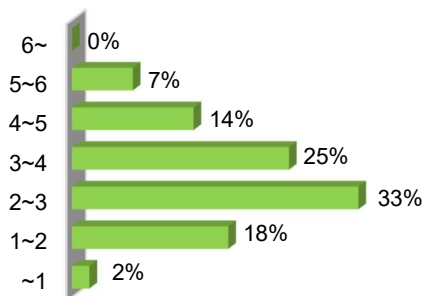
Size



Type	# of Loans	Amount (KRW 100 million)
~85m ²	11,360	14,563
85m ² ~	1,636	2,918
Total	12,996	17,481

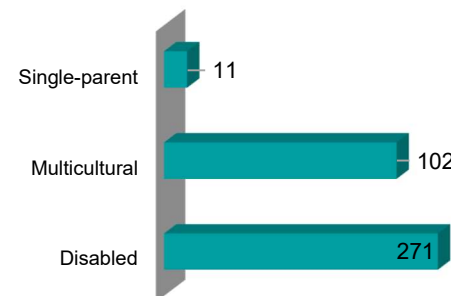
House Price

(Unit: KRW 100 million)



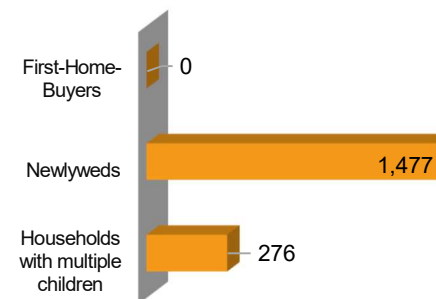
House Price (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~1	855	399
1~2	3,650	3,199
2~3	4,303	5,735
3~4	2,455	4,356
4~5	1,176	2,521
5~6	557	1,271
6~	-	-
Total	12,996	17,481

Loans to Vulnerable Groups



Type	# of Loans	Amount (KRW 100 million)
Single-parent	11	13
Multicultural	102	143
Disabled	271	350

Loans to Policy Support Targets



Type	# of Loans	Amount (KRW 100 million)
First-Home-Buyers	-	-
Newlyweds	1,477	2,337
Households with multiple children	276	442



KHFC June 2019 Social Covered Bond Allocation & Impact Reporting

Jun 2019 Social Covered Bond Allocation Reporting

Post-issuance Reporting for KHFC's Social Covered Bond



Allocation of Net Proceeds

Social Covered Bond	Amount
Proceeds	EUR 500 million
Allocated Proceeds	EUR 500 million
Unallocated Proceeds	-

1st AAA EUR Social Covered Bond out of Asia

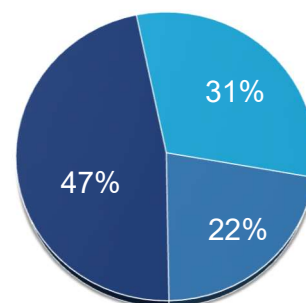


On June 18, 2019, KHFC successfully printed its inaugural “AAA” rated Social Covered Bonds which marked the first-ever AAA EUR Social Covered Bonds from a non-European issuer. KHFC’s contribution to social values was once again internationally acknowledged and KHFC solidified its presence as one of the leading Social Covered Bond issuers in Asia

On the day of KHFC’s inaugural AAA Social Covered Bond issuance, 100% of the net proceeds were exclusively used to purchase KHFC’s public mortgage loans which support sustainable housing finance for low- to moderate income households in accordance with KHFC’s Social Financing Framework

Breakdown of Allocated Proceeds by Loan Product

Loan Product	Allocated Proceeds (KRW 100 million)	Number of Loans
Bogeumjari Loan	3,698	2,585
Didimdol Loan	2,385	1,729
Conforming Loan	1,680	986
Total	7,763	5,300



■ Bogeumjari Loan
■ Didimdol Loan
■ Conforming Loan

Bogeumjari Loan & Didimdol Loan:

Long-term, fixed rate, amortizing mortgage loans provided to help ordinary people realize the dream of owning a home

Conforming Loan:

Long-term, fixed rate, amortizing mortgage loans designed to improve the structure of the mortgage market

Jun 2019 Social Covered Bond Impact Reporting



Funding for Realization of Social Values

- With the proceeds (EUR 500 million) from KHFC's Jun 2019 Social Covered Bond issuance, KHFC supplied KRW 776.3 billion of public mortgages, contributing to meeting demand from real home buyers and supporting 5,300 households

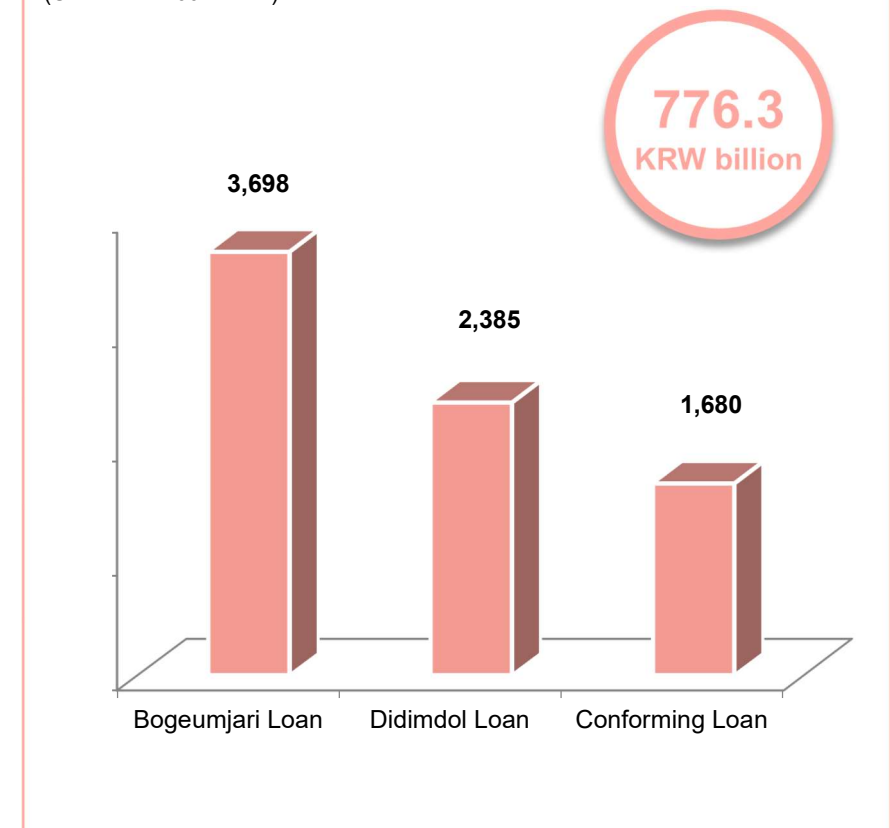
Households supported by KHFC's 2019 Social Covered Bond

(Unit: # of Loans)



Loan amount provided by KHFC's 2019 Social Covered Bond

(Unit: KRW 100 million)



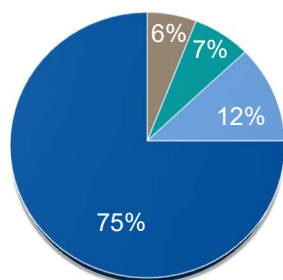
Jun 2019 Social Covered Bond Impact Reporting

KHFC's contribution to stable housing finance market



- KHFC has endeavored to improve the structure of the domestic mortgage loan market by actively supplying long-term (10yrs~) • fixed rate • amortizing mortgage loans

Tenor



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

Tenor	# of Loans	Amount (KRW 100 million)
~10yrs	505	462
10yrs~15yrs	480	577
15yrs~20yrs	689	899
20yrs~30yrs	3,626	5,825
Total	5,300	7,763

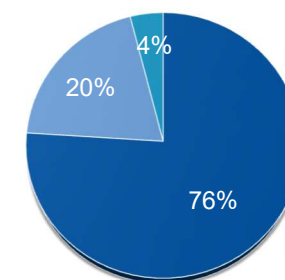
Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	5,300	7,763
Variable Rate	-	-
Total	5,300	7,763

Repayment Type



■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	3,972	5,905
Equal P	1,181	1,582
Incremental Installment	147	276
Total	5,300	7,763

Jun 2019 Social Covered Bond Impact Reporting

Contribution to housing welfare of low- to moderate income households

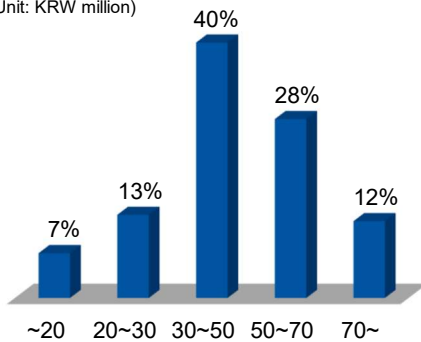


- KHFC has actively provided financial support for low-income households with public mortgage loans including Bogeumjari, Didimdol and Conforming Loans
- KHFC's mortgage loans included in the cover pool for its Jun 2019 Social Covered Bond were provided to low- to moderate income households with an average age of 40.3 years and an average annual income of KRW 44.5 million

Customer Information

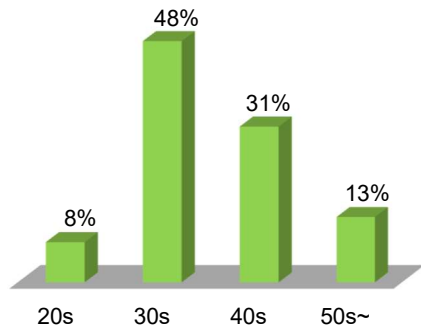
Income

(Unit: KRW million)



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	535	564
20~30	812	1,035
30~50	2,073	3,117
50~70	1,351	2,141
70~	529	905
Total	5,300	7,763

Age

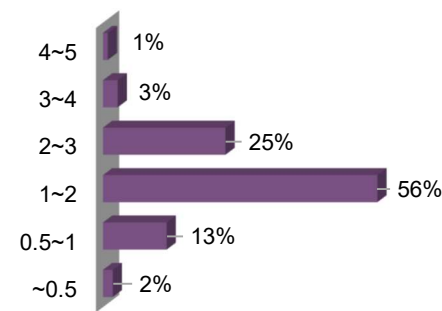


Age	# of Loans	Amount (KRW 100 million)
20s	447	632
30s	2,435	3,730
40s	1,625	2,385
50s~	793	1,015
Total	5,300	7,763

Loan Information

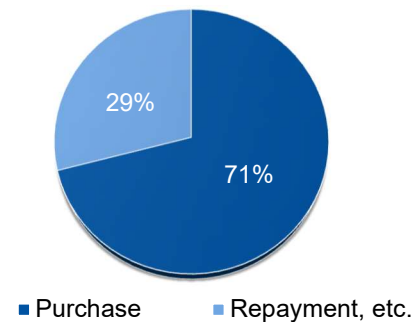
Loan Amount

(Unit: KRW 100 million)



Loan Amount (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~0.5	330	130
0.5~1	1,237	1,008
1~2	2,842	4,374
2~3	802	1,938
3~4	77	259
4~5	12	53
Total	5,300	7,763

Purpose



Purpose of Loan	# of Loans	Amount (KRW 100 million)
Purchase	3,790	5,477
Repayment, etc.	1,510	2,286
Total	5,300	7,763

Jun 2019 Social Covered Bond Impact Reporting

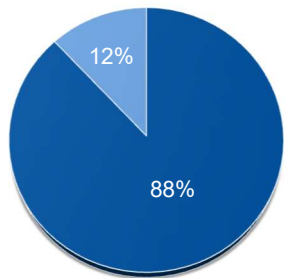
Contribution to housing welfare of low- to moderate income households



- KHFC constantly aims to improve the housing welfare for the underprivileged population and eligible targets of policy support by providing stable housing finance, especially recognizing the low birth rate and increase in single families in Korea
- Public mortgage loans mainly target low- to moderate income households and real home buyers. The average housing price is KRW 270.4 million and the average housing area of 76.88m² which is less than the size of the national housing (85m²)

Collateral Information

Size

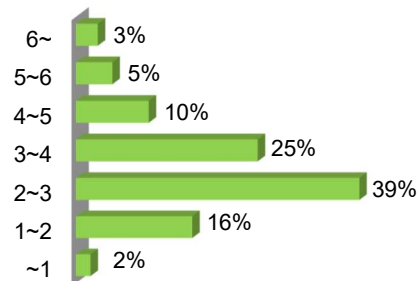


■ ~85m² ■ 85m²~

Type	# of Loans	Amount (KRW 100 million)
~85m ²	4,830	6,850
85m ² ~	470	913
Total	5,300	7,763

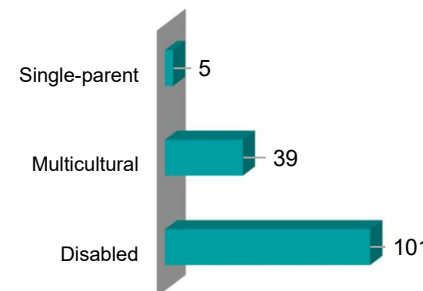
House Price

(Unit: KRW 100 million)



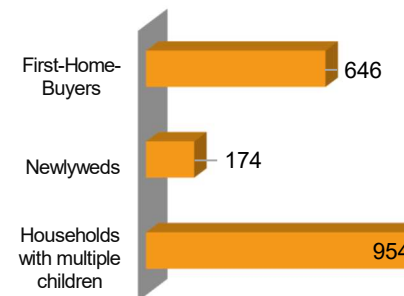
House Price (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~1	230	113
1~2	1,330	1,267
2~3	2,069	3,016
3~4	1,042	1,914
4~5	355	790
5~6	171	420
6~	103	244
Total	5,300	7,763

Loans to Vulnerable Groups



Type	# of Loans	Amount (KRW 100 million)
Single-parent	5	7
Multicultural	39	49
Disabled	101	135

Loans to Policy Support Targets



Type	# of Loans	Amount (KRW 100 million)
First-Home-Buyers	646	821
Newlyweds	174	274
Households with multiple children	954	1,415



KHFC October 2018 Social Covered Bond Allocation & Impact Reporting

Oct 2018 Social Covered Bond Allocation Reporting

Post-issuance Reporting for KHFC's Social Covered Bond



Allocation of Net Proceeds

Social Covered Bond	Amount
Proceeds	EUR 500 million
Allocated Proceeds	EUR 500 million
Unallocated Proceeds	-

1st EUR Social Covered Bond out of Asia



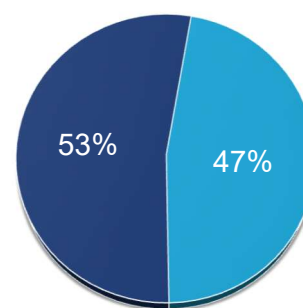
KHFC
 EUR 500 million
 0.750% due 2023
 Social Covered Bond
 Oct 2018

With solid international recognition that KHFC's public mortgages and securitization have contributed to the realization of social values, KHFC successfully issued the first-ever EUR Social Covered Bonds out of Asia on October 30, 2018

On the day of KHFC's inaugural Social Covered Bond issuance, 100% of the net proceeds were exclusively used to purchase KHFC's public mortgage loans which support sustainable housing finance for low- to moderate income households in accordance with KHFC's Social Financing Framework

Breakdown of Allocated Proceeds by Loan Product

Sector of Activity	Allocated Proceeds (KRW 100 million)	Number of Loans
Bogeumjari Loan	3,847	2,650
Didimdol Loan	3,412	2,559
Conforming Loan	-	-
Total	7,259	5,209



■ Bogeumjari Loan
 ■ Didimdol Loan

Bogeumjari Loan & Didimdol Loan:

Long-term, fixed rate, amortizing mortgage loans provided to help ordinary people realize the dream of owning a home

Conforming Loan:

Long-term, fixed rate, amortizing mortgage loans designed to improve the structure of the mortgage market

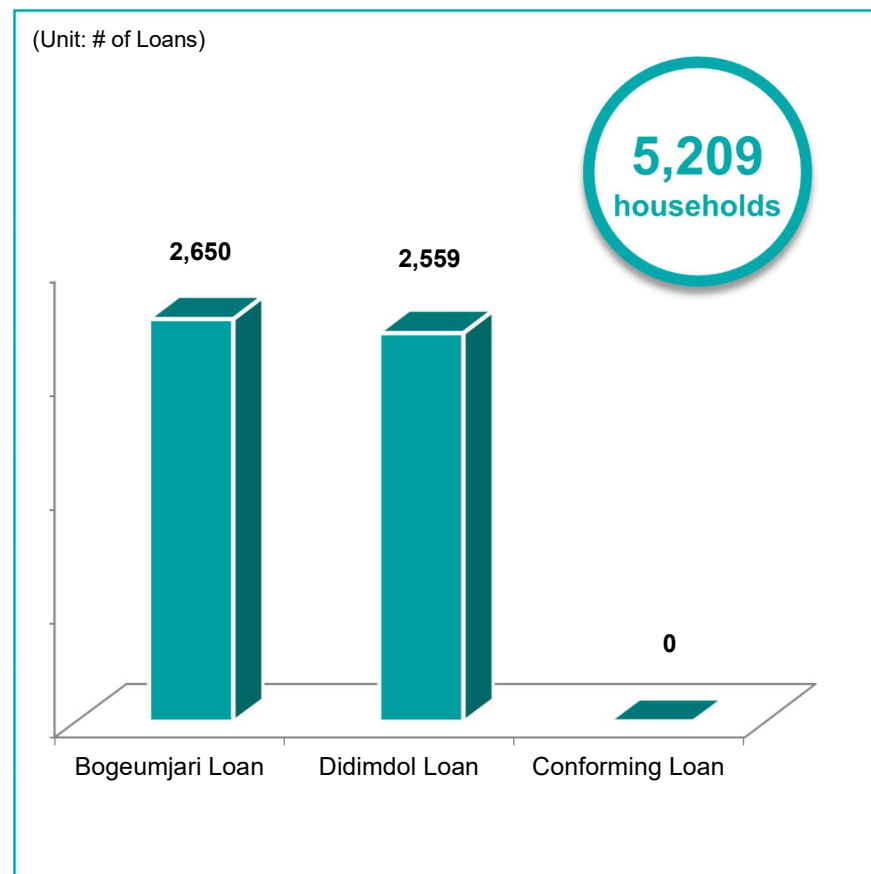
Oct 2018 Social Covered Bond Impact Reporting



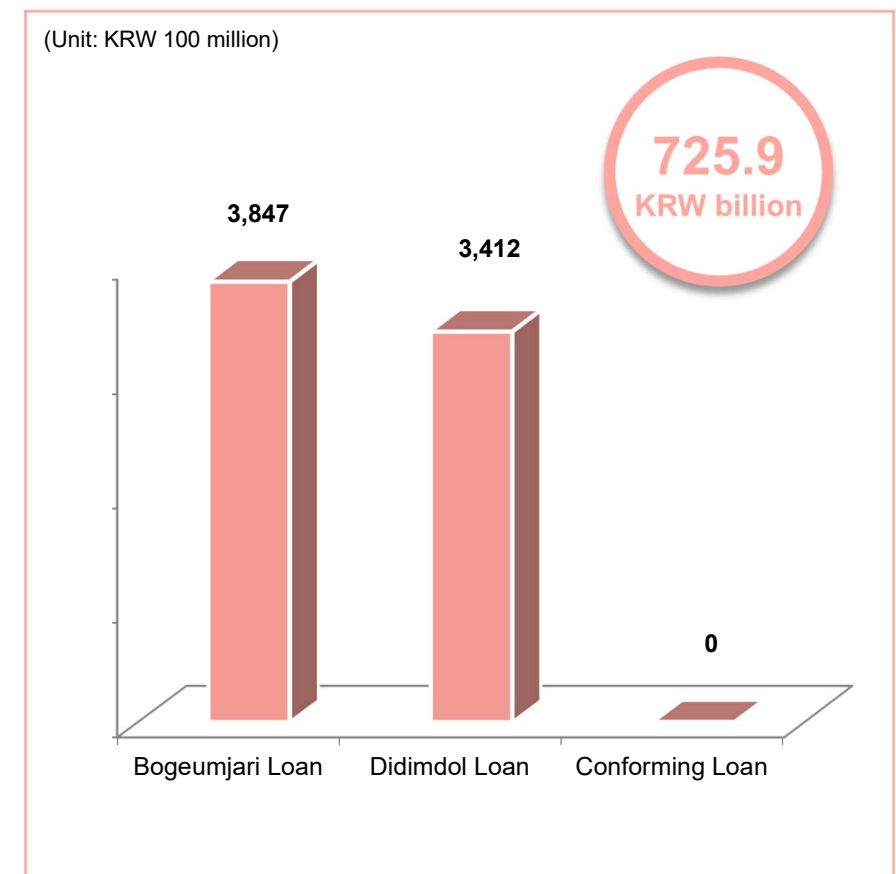
Funding for Realization of Social Values

- With the proceeds (EUR 500 million) from KHFC's Oct 2018 Social Covered Bond issuance, KHFC supplied KRW 725.9 billion of public mortgages, contributing to meeting demand from real home buyers and supporting 5,209 households

Households supported by KHFC's Social Covered Bond



Loan amount provided by KHFC's Social Covered Bond



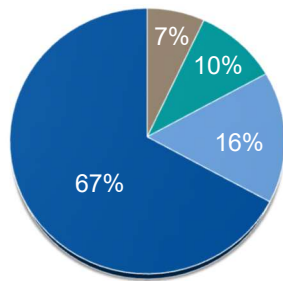
Oct 2018 Social Covered Bond Impact Reporting

KHFC's contribution to stable housing finance market



- KHFC has endeavored to improve the structure of the domestic mortgage loan market by actively supplying long-term (10yrs~) • fixed rate • amortizing mortgage loans

Tenor



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

Tenor	# of Loans	Amount (KRW 100 million)
~10yrs	577	512
10yrs~15yrs	617	735
15yrs~20yrs	868	1,156
20yrs~30yr	3,147	4,856
Total	5,209	7,259

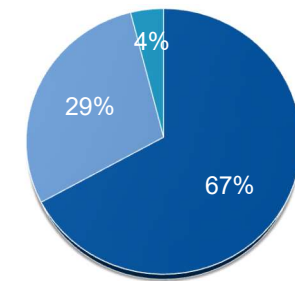
Interest Rate Type



■ Fixed Rate

Type	# of Loans	Amount (KRW 100 million)
Fixed Rate	5,209	7,259
Variable Rate	-	-
Total	5,209	7,259

Repayment Type



■ Equal P&I ■ Equal P ■ Incremental Installment

Type	# of Loans	Amount (KRW 100 million)
Equal P&I	3,454	4,861
Equal P	1,591	2,108
Incremental Installment	164	290
Total	5,209	7,259

Oct 2018 Social Covered Bond Impact Reporting

Contribution to housing welfare of low- to moderate income households

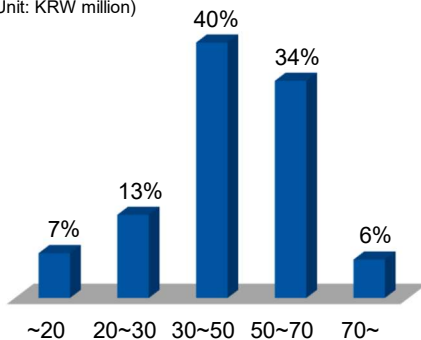


- KHFC has actively provided financial support for low-income households with public mortgage loans including Bogeumjari, Didimdol and Conforming Loans
- KHFC's mortgage loans included in the cover pool for its Oct 2018 Social Covered Bond were provided to low- to moderate income households with an average age of 38.1 years and an average annual income of KRW 44.0 million

Customer Information

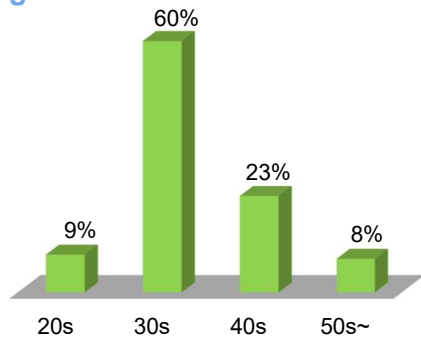
Income

(Unit: KRW million)



Income (KRW million)	# of Loans	Amount (KRW 100 million)
~20	465	492
20~30	745	921
30~50	2,082	2,895
50~70	1,627	2,502
70~	290	449
Total	5,209	7,259

Age

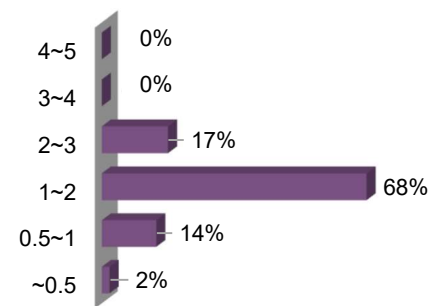


Age	# of Loans	Amount (KRW 100 million)
20s	514	680
30s	2,942	4,333
40s	1,275	1,687
50s~	479	559
Total	5,210	7,259

Loan Information

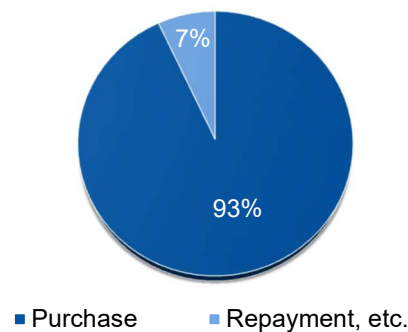
Loan Amount

(Unit: KRW 100 million)



Loan Amount (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~0.5	350	143
0.5~1	1,233	991
1~2	3,137	4,918
2~3	487	1,200
3~4	2	7
4~5	-	-
Total	5,209	7,259

Purpose of Loan



Purpose of Loan	# of Loans	Amount (KRW 100 million)
Purchase	4,780	6,752
Repayment, etc.	429	507
Total	5,209	7,259

Oct 2018 Social Covered Bond Impact Reporting

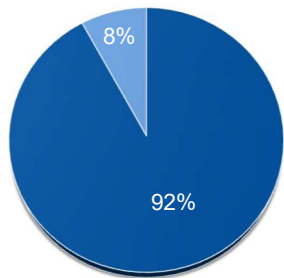
Contribution to housing welfare of low- to moderate income households



- KHFC constantly aims to improve the housing welfare for the underprivileged population and eligible targets of policy support by providing stable housing finance, especially recognizing the low birth rate and increase in single families in Korea
- Public mortgage loans mainly target low- to moderate income households and real home buyers. The average housing price is KRW 258.0 million and the average housing area of 74.91m² which is less than the size of the national housing (85m²)

Collateral Information

Size

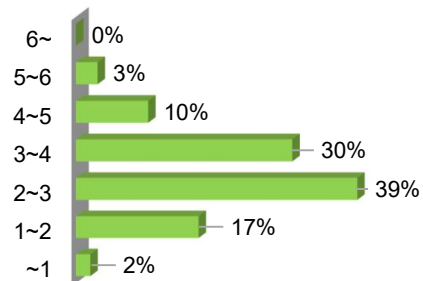


■ ~85m² ■ 85m²~

Type	# of Loans	Amount (KRW 100 million)
~85m ²	4,876	6,680
85m ² ~	333	579
Total	5,209	7,259

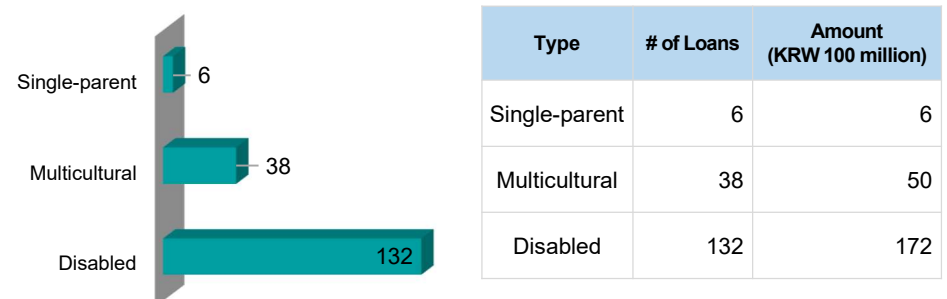
House Price

(Unit: KRW 100 million)

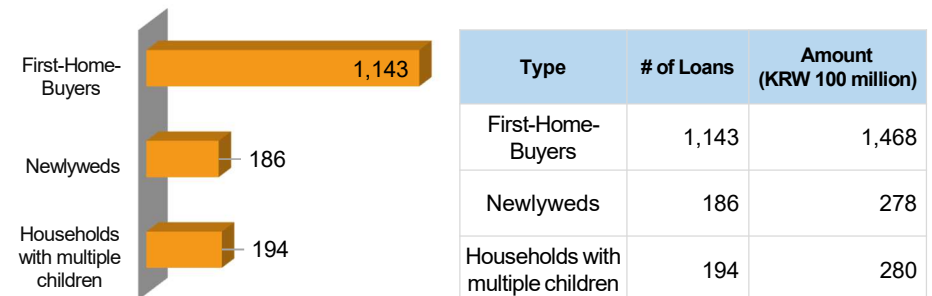


House Price (KRW 100 million)	# of Loans	Amount (KRW 100 million)
~1	258	131
1~2	1,309	1,238
2~3	1,986	2,827
3~4	1,233	2,163
4~5	332	690
5~6	91	210
6~	-	-
Total	5,209	7,259

Loans to Vulnerable Groups



Loans to Policy Support Targets





THANK YOU

