HF Korea Housing Finance Corporation

2026 Brochure

Housing Finance for Hopeful Future



CEO Message



Dear stakeholders,

Since its establishment in 2004, HF has provided stable housing finance services for low-income and real-demand groups as a policy finance institution dedicated to promoting housing stability for the public, even amid changing economic conditions. Guided by our vision of becoming "a leading housing finance institution advancing the housing happiness of the people together," we have led housing stability initiatives and innovation in housing finance in the areas closest to people's daily lives.

Over the past year, despite heightened volatility in the financial markets driven by domestic and global economic uncertainties, HF further strengthened support for housing stability through the expanded supply of policy mortgages, improvements to the housing guarantee system, and the expansion of the Korean Home Pension. In particular, we enhanced access to finance by operating policy mortgages and housing guarantee programs centered on low-income and real-demand groups, while strengthening protection for tenants in an increasingly unstable rental market affected by Jeonse fraud and other challenges. We also reinforced a stable source of retirement income for older adults by enhancing the competitiveness of the Korean Home Pension and expanding related services.

In addition, we expanded our global network through international cooperation initiatives and enhanced the competitiveness of our securitization business by diversifying our funding structure through the expansion of overseas funding sources. We also opened new opportunities for green finance by expanding the scope of the Green Bogeumjari Loan and issuing our first green bond. Furthermore, we faithfully fulfilled our social responsibilities as a public institution by supporting the financial recovery of vulnerable groups through customized debt restructuring programs. These achievements are particularly meaningful because they were made possible through close collaboration across departments and an integrated organization-wide response.

Our Commitments for the Future

HF will continue to strengthen people-centered housing finance and establish a stronger foundation for sustainable growth.

First, we will further expand inclusive housing finance.

We will support housing stability for low-income households and young people through more sophisticated policy improvements while expanding tailored financial support that reflects demographic changes and regional disparities. We will also strengthen the financial safety net throughout every stage of life by enhancing the Korean Home Pension and expanding debt restructuring programs.

Second, we will expand the role of productive policy finance.

To reduce the housing cost burden on the public and promote stability in the housing market, we will expand guarantee support for housing developers to facilitate a stable housing supply. We will fulfill our role as a policy finance institution by ensuring that the housing ladder is not interrupted by temporary liquidity shortages at construction sites through a sophisticated and efficient underwriting system.

Third, we will take the lead in advancing green finance.

We will lead the issuance of sustainability bonds and green bonds by expanding the Green Bogeumjari Loan and continue to promote green finance in both domestic and international bond markets. We will also strengthen guarantee support for environmentally friendly housing developers, thereby contributing to the wider adoption of sustainable housing and the creation of a more sustainable residential environment.

Fourth, we will strengthen customer-centered, trustworthy management.

We will safeguard the public's assets and information through rigorous risk management and robust information security systems while reinforcing ethical management based on transparent and fair business practices. In addition, we will enhance operational efficiency through AI-driven digital transformation and deliver service innovations that people can genuinely experience.

HF will continue to fulfill its responsibility as the nation's policy finance institution dedicated to housing stability by realizing inclusive and sustainable housing finance. We sincerely appreciate your continued interest and support.

Thank you.

July 2026

Kim, Kyung-hwan

President and CEO

About HF Korea Housing Finance Corporation

HF was established on March 1, 2004, as a quasi-governmental institution to promote the long-term and stable supply of housing finance, thereby contributing to the enhancement of public welfare and the development of the national economy. We serve as a trusted housing finance partner for the public by carrying out a wide range of functions, including the supply of HF Mortgages, housing guarantees, the issuance of Mortgage-Backed Securities (K-MBS), and Korean Home Pension.

Overview of HF

HF is strengthening its organizational structure and enhancing professional capabilities to respond proactively to the rapidly changing financial environment and digital transformation.

The Corporation is organized into four groups—Corporate Planning & Management Group, Securitization Business Group, Credit Guarantee Business Group, and AI Infrastructure Group—and 27 departments, including the Planning & Coordination Office and the Performance Evaluation Department. In particular, through the AI Infrastructure Group, newly established in October 2025, we are accelerating AI-driven innovation in housing finance services, expanding financial services accessible to the public, and supporting regional revitalization. Through these efforts, HF is strengthening its competitiveness as a digital finance institution and expanding opportunities for citizens to benefit from advanced financial services.

To improve access to housing finance services nationwide, HF operates four regional areas and a network of 30 branches across the country. Through these regional headquarters, we provide services including HF Mortgage screening, Jeonse Deposit Refund Guarantees, business guarantees, and housing finance consultations, delivering customized financial support tailored to local needs and enhancing public access to housing finance.

Furthermore, to strengthen its global housing finance capabilities, HF continues to expand its overseas network. Following the establishment of the Singapore Office in December 2021, we opened the New York Office in October 2023 and the London Office in August 2024. Through this global network, we are promoting overseas funding for K-MBS operations and enhancing international cooperation. Going forward, HF will continue to strengthen its global network, expand the foundation for its securitization business, and further solidify its position as a leading housing finance institution in the global financial market.

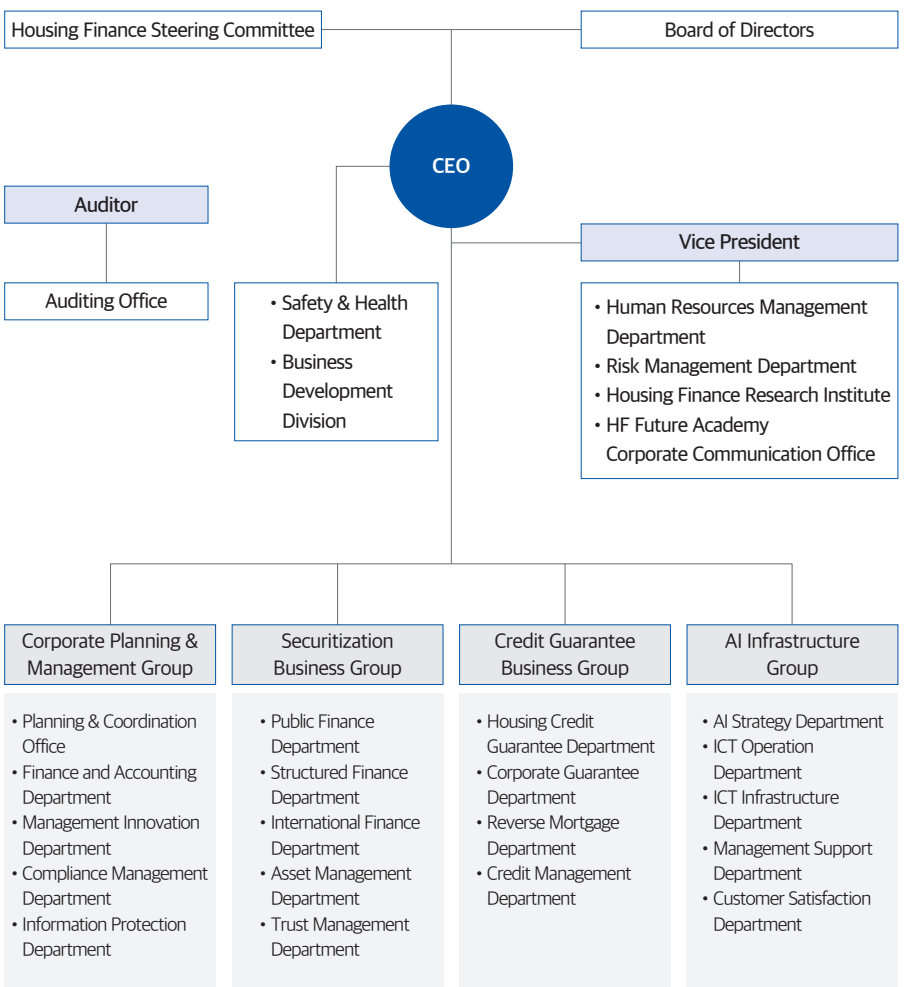
General Information

(As of the end of December 2025)

Company Name	HF Korea Housing Finance Corporation	**Date of Establishment**	March 1, 2004
CEO	Kim, Kyung-hwan	**Type of Organization**	Fund-management-based quasi-governmental institution
Head Office Location	Busan International Finance Center, 40 Munhyeongeumyung-ro, Nam-gu, Busan		
Supervisory Authority	Financial Services Commission	**Number of Employees**	1,015.86
Capital	KRW 2.7374 trillion	**Organizational Structure**	4 Groups, 26 Departments

Organizational Chart

(As of the end of December 2025)



About HF Korea Housing Finance Corporation

Management Strategy Framework

HF is committed to contributing to the enhancement of public welfare and the development of the national economy through the long-term and stable supply of housing finance. Based on this mission, we aim to become a trusted lifelong housing finance partner by offering competitive housing finance products that meet the needs of financial consumers and growing into a globally recognized housing finance institution. Under the vision of "the Leading Housing Finance Institution Creating Residential Happiness Together with the People—Global HF," we are dedicated to realizing our core values of people-centeredness, future orientation, responsibility, and trustworthiness, and will continue to fulfill our role as a sustainable housing finance partner by faithfully carrying out our economic, environmental, and social responsibilities.

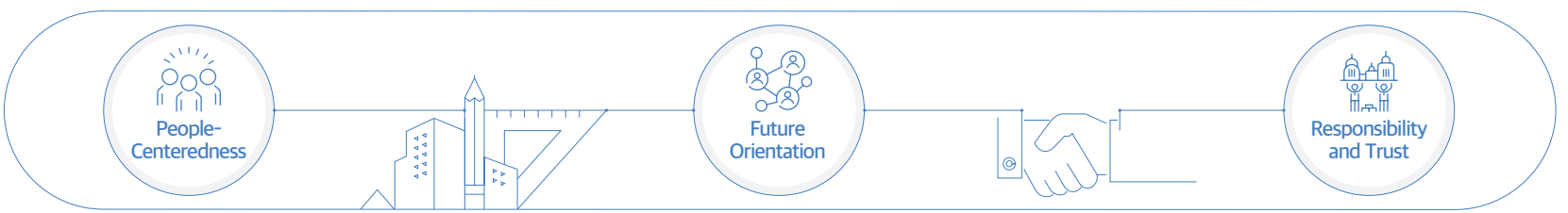
Mission

Contribute to National Welfare and Economic Development through the Long-Term and Stable Supply of Housing Finance

Vision

A Leading Housing Finance Institution Creating Residential Happiness Together with the People, Global HF

Core Values



Leading sustainable housing finance for housing welfare of the people

Strategic Goals	Action Plans
Supplying Demand-Based Housing Finance Products	• Strengthening support for improving the living standards of non-homeowners • Alleviating financial burdens for actual homebuyers • Expanding support for the silver generation's stable retirement life
Advancing Housing Finance Service Infrastructure	• Innovating customer services and business processes through AI-based operations • Leading housing finance services in response to social structure changes • Enhancing global competitiveness through advanced funding capabilities
Realizing Sustainable Responsible Management	• Strengthening ESG finance and promoting environmentally responsible management • Fulfilling social responsibilities through win-win finance and shared growth • Advancing ethical management and internal control systems
Establishing a Trusted and Sound Management Framework	• Establishing proactive safety management and information security system • Enhancing stable fund management and financial soundness • Expanding a culture of citizen-centered communication and participation

About the Business

HF operates three core business areas—Securitization, Housing Finance Credit Guarantees, and Korean Home Pension Guarantees—to support housing stability throughout the life cycle of the public. These business areas are organically connected through the supply of HF mortgages to facilitate homeownership, guarantees to enhance housing stability for non-homeowners, and Korean Home Pension programs that provide income security for older adults, thereby contributing to the improvement of the public's housing welfare.

1. Securitization

HF provides Bogeumjari Loans, long-term fixed-rate and fully amortizing HF Mortgages, to support homeownership for the public. In addition, we contribute to the enhancement of housing welfare by securing stable funding for HF Mortgages through the issuance of K-MBS in the capital markets. In particular, even amid continued interest rate volatility and uncertainty in financial markets, we have strengthened funding stability through the diversification of issuance structures and the expansion of our global investor base. Based on these efforts, we continue to provide stable financial support to non-homeowners and actual homebuyers. Through these initiatives, HF is simultaneously promoting housing stability for the public and improving household debt structures, while leading the development of a sustainable housing finance ecosystem.

Business Performance

Supply of HF Mortgages

Supply of Bogeumjari Loans and Didimdol Loans

HF expanded the supply of policy mortgages to support housing stability for low-income and real-demand groups. In 2025, we improved the supply structure in response to interest rate volatility and household debt management policies, while reasonably adjusting loan limits and income eligibility requirements. As a result, we helped approximately 85,000 households achieve homeownership and reduced annual interest expenses by KRW 70.5 billion by offering lower interest rates than commercial banks. We also diversified our funding sources by raising KRW 10.7 trillion through domestic Mortgage-Backed Securities (MBS) and KRW 5.6 trillion through overseas bonds, thereby strengthening the sustainability of policy finance.

Annual Supply of Bogeumjari Loans and Didimdol Loans

(Unit: KRW billion)

2016	2017	2018	2019	2020
19,815	17,637	16,380	31,558	38,915
2021	**2022**	**2023**	**2024**	**2025**
27,323	21,686	49,239	6,589	19,048

Reducing Housing Costs for Non-homeowners and Actual Homebuyers

HF actively implemented interest rate policies, including interest rate reductions and preferential interest rates, to ease the financial burden on low- and moderate-income households and end-users, while expanding tailored financial support for vulnerable groups. We also supported approximately 35,000 households through our debt restructuring program, helping prevent loan delinquency while assisting borrowers in regaining financial stability. These efforts have contributed to improving the structure of household debt and reducing financial burdens, playing an important role in promoting housing stability for the public.

Green Bogeumjari Loan

HF launched the Green Bogeumjari Loan in September 2023 and has provided a 0.1%p preferential interest rate for environmentally friendly homes certified under the Green Building Certification system, thereby reducing borrowers' repayment burdens. In 2025, we supplied a total of KRW 1.7494 trillion, promoting environmentally friendly housing finance and contributing to housing stability for non-homeowners and actual homebuyers.

Financing HF Mortgages

Issuance of Mortgage-Backed Securities (MBS)

Mortgage-Backed Securities (MBS) are securitized instruments issued based on residential mortgage loans originated by HF and serve as a key means of securing stable funding for HF Mortgages. MBS issued by HF maintain a high level of creditworthiness, as HF guarantees the full payment of principal and interest. In the domestic market, we have expanded the investor base for MBS and recorded a 5.2% share of individual investors and a 9.1% share of overseas investors.

In 2025, despite increased market volatility, we issued KRW 10.6803 trillion in MBS through 17 issuances. We also maintained a stable funding framework by pursuing both diversification of issuance structures and expansion of overseas funding sources. In particular, we diversified funding instruments by expanding Straight MBS issuance and issuing Pass-through MBS, while strengthening our global investor base through increased overseas issuance of convertible bonds (CBs).

About the Business

Annual MBS Issuance Trend and Outstanding Balance of Major Domestic Bonds

(Unit: KRW billion)

Category	2016	2017	2018	2019	2020
Number of Issuances	29	30	31	28	39
Issuance Amount	34,774	31,162	24,200	27,423	46,600
Outstanding Balance	98,294	113,038	116,101	121,283	142,211

Category	2021	2022	2023	2024	2025
Number of Issuances	26	20	36	24	17
Issuance Amount	34,464	15,025	33,404	16,461	10,680
Outstanding Balance	147,539	140,103	156,226	149,853	128,647

MBS Spread

HF MBS issuance rates are determined by adding a certain level of issuance spread to Korean Treasury Bond yields. In 2025, despite continued interest rate volatility and uncertainty in global financial markets, we maintained spread stability through the diversification of issuance structures and the expansion of market-oriented products. In particular, we enhanced funding competitiveness by diversifying funding channels through the issuance of Straight MBS and Pass-through MBS and expanding demand from individual investors and new overseas investors. In addition, we maintained stable management of spreads through the expansion of the overseas investor base and the implementation of targeted marketing strategies. Through these efforts, HF continues to strengthen the cost competitiveness of funding for HF Mortgages.

Trends in Annual Weighted Average MBS Spread / MBS Spread Over the Past 10 Years

(Unit: bp)

Category	2016	2017	2018	2019	2020
Spread	33.0	37.3	31.0	27.5	43.9
Category	**2021**	**2022**	**2023**	**2024**	**2025**
Spread	44.6	78.8	87.6	29.8	48.8

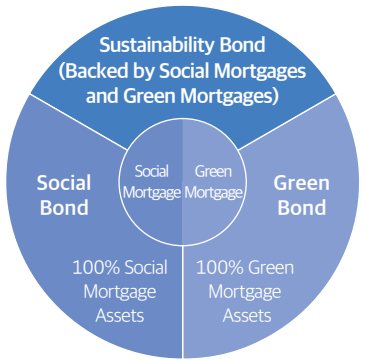
Issuance of Covered Bonds

Covered bonds are debt securities backed by high-quality assets such as mortgage loans, providing investors with both priority claims on the cover pool and recourse to the issuer's creditworthiness. Since its inaugural issuance in 2010, HF has issued 33 foreign currency-denominated covered bonds totaling KRW 19.9 trillion through 2025, establishing an overseas funding base centered on the European market. In 2025, we pursued global portfolio diversification by opening the UK market through Korea's first pound sterling-denominated covered bond issuance and raised KRW 2.8 trillion during the year through regular euro-denominated issuances. We also expanded our funding channels through the issuance of Formosa covered bonds in Taiwan and AUD-denominated bonds in Australia, reducing funding costs by KRW 97.9 billion. In addition, we successfully broadened the ESG bond investor base through two global sustainability bond issuances totaling KRW 1.1 trillion backed by green mortgages.

Expanding ESG Bonds

HF continues to secure green assets through the expansion of green mortgage lending and, based on these assets, is increasing the issuance of sustainability bonds and green bonds while taking a leading role in the ESG bond market. In response to the growing global ESG bond market, we issued our first Sustainability Bond in November 2024 and our first Green Covered Bond in March 2026. Through these efforts, we are promoting green finance while simultaneously expanding environmentally friendly housing finance and strengthening the sustainability of policy finance.

ESG Bond Classification



First Issuance Dates by ESG Bond Type



About the Business

2. Housing Finance Credit Guarantees

HF provides a wide range of credit guarantee services to promote housing stability and support the sound development of the housing finance market. These services include guarantees for individual housing finance needs, such as Jeonse deposit loans and home purchase loans, as well as construction financing for housing suppliers, thereby improving access to housing finance and easing the financial burden on end-users. In particular, we have strengthened the protection of tenants' rights by improving guarantee programs and expanding Jeonse Deposit Refund Guarantees to address the increasing risk of Jeonse deposit non-return. In addition, by diversifying guarantee products and enhancing risk management, we are improving the soundness of the housing finance market and building a sustainable housing finance foundation.

Business Performance

Supply of Housing Finance Credit Guarantee

HF operates the Housing Finance Credit Guarantee Fund to promote housing finance and enhance national housing welfare through credit guarantees. The Fund provides comprehensive support for both individual housing finance, including Jeonse deposit loans and home purchase loans, and supplier-side financing, including construction loans and acquisition loans. Individual guarantees consist of Jeonse Deposit Guarantees, interim payment guarantees, and home purchase loan guarantees, while business guarantees are primarily provided through construction loan guarantees and project financing (PF) guarantees. In addition, to protect tenants' rights and interests, HF introduced the Jeonse Deposit Refund Guarantee in 2020 to mitigate the risk of unreturned lease deposits. In 2025, we supplied guarantees totaling KRW 68.6779 trillion, actively supporting smooth financing for low- and middle-income households, end-users, and housing developers. As a result, from the establishment of the Fund in 1988 through the end of 2025, we have cumulatively provided KRW 761 trillion in individual guarantees to approximately 14.83 million households, KRW 75 trillion in business guarantees to approximately 2.75 million households, and KRW 31 trillion in Refund Guarantees to approximately 150,000 households, contributing to the establishment of a robust housing finance safety net.

Annual Credit Guarantee Supply Status

(Unit: KRW billion)

Category	2016	2017	2018	2019	2020
Individual Guarantees	37,684	34,460	43,073	50,942	60,136
Business Guarantees	2,413	2,208	2,396	3,635	4,229
Refund Guarantees	-	-	-	-	294
Total	**40,097**	**36,668**	**45,469**	**54,578**	**64,659**

Category	2021	2022	2023	2024	2025
Individual Guarantees	58,887	64,177	61,877	61,596	54,528
Business Guarantees	5,137	5,749	6,820	5,395	3,652
Refund Guarantees	1,070	3,065	6,830	9,267	10,498
Total	**65,094**	**72,991**	**75,526**	**76,258**	**68,678**



About the Business

Housing Finance Credit Guarantee Fund

Fund Status

The Housing Finance Credit Guarantee Fund of HF is financed through contributions from the government and financial institutions, recoveries of reimbursement claims, guarantee fee income, and fund management income, enabling the Fund to maintain stable operations. In 2025, the Fund was composed of KRW 893.2 billion in financial institution contributions, KRW 252.8 billion in recoveries of reimbursement claims, KRW 109 billion in guarantee fee income, and KRW 169.4 billion in fund management income and other sources, totaling KRW 1.4244 trillion. Since 2008, the Fund has been operated as a self-sustaining fund without fiscal support from the government for more than 15 years. In 2025, HF enhanced the sustainability of its guarantee programs supporting housing stability for low- and middle-income households by refining the guarantee fee structure and improving business operations. In addition, we strengthened the stability of the Fund's financial resources through improved recoveries of reimbursement claims and enhanced operational efficiency.

Housing Finance Credit Guarantee Fund Composition Status

(Unit: KRW billion)

Category	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Government Contributions	-	-	-	-	-	-	-	-	-	-
Financial Institution Contributions	615	573	724	791	770	882	1,004	1,074	985	893
Subrogation Recovery	191	141	118	121	148	117	112	128	171	253
Guarantee Fee Income	134	115	119	136	148	133	106	152	126	109
Fund Management Income, etc.*	103	128	97	130	150	92	81	152	171	169
Total	**1,043**	**956**	**1,058**	**1,178**	**1,215**	**1,224**	**1.302**	**1,506**	**1,454**	**1,424**

* Includes interest income, refunds of deposits, etc.

Annual Fund Composition and Guarantee Leverage Ratio Status

(Unit: KRW billion, times)

Category	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Base Capital (Guarantee Resources) (A)	5,697	6,114	7,113	8,170	7,918	8,665	8,899	10,018	11,060	12,118
Guarantee Balance (B)	66,956	71,621	77,518	89,851	105,752	116,999	123,634	130,823	130,978	126,737
Leverage Ratio* (C=B/A)	11.8	11.7	10.9	11.0	13.3	13.4	13.7	12.6	11.1	9.7

* In accordance with Article 28, Paragraph 1 of the Enforcement Decree of the Korea Housing Finance Corporation Act, overlapping balances are excluded when calculating the leverage ratio in cases where both the Jeonse Deposit Guarantee and the Jeonse Deposit Refund Guarantee are used simultaneously.



About the Business

3. Korean Home Pension Guarantees

The Korean Home Pension Guarantee allows a homeowner or spouse aged 55 or older to receive monthly retirement income secured by their home, thereby providing both lifelong residence and stable income in retirement. In Korean society, where real estate—particularly housing—accounts for the majority of older adults' assets, the Korean Home Pension serves as a representative policy finance instrument that simultaneously supports housing stability and retirement income security. Since its introduction in 2007, the program has continuously supported stable retirement living for seniors through ongoing institutional improvements. In 2025, the proportion of participants in non-metropolitan regions exceeded 40% for the first time, marking a meaningful achievement in expanding regional participation and promoting balanced regional growth.

Business Performance

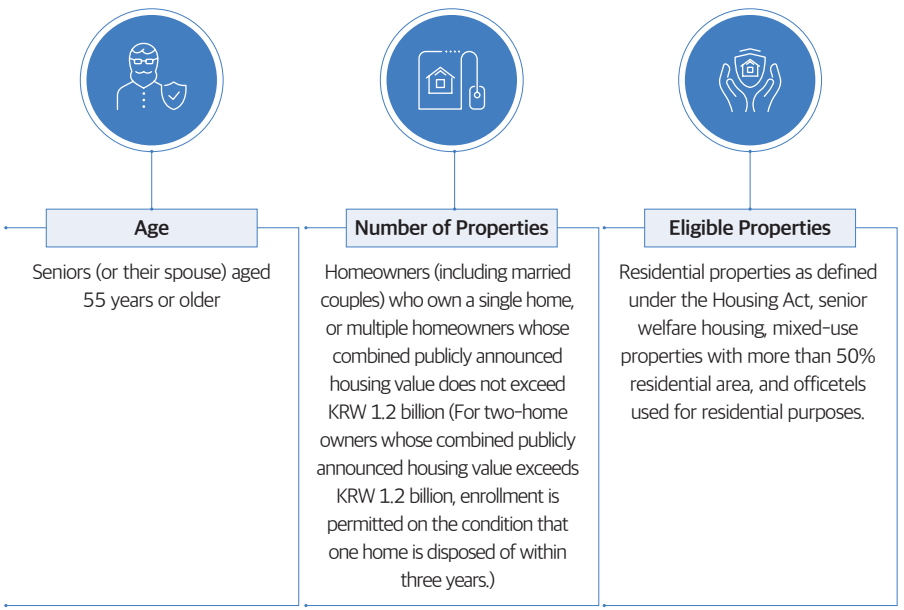
Overview of Korean Home Pension Guarantees

HF established a separate home equity pension guarantee account within the Housing Finance Credit Guarantee Fund through a revision of the Korea Housing Finance Corporation Act in January 2007, thereby securing a legal and financial foundation for the Korean Home Pension program. The program was officially launched in July of the same year. Eligible participants include homeowners or spouses aged 55 or older, with a combined official appraised value of up to KRW 1.2 billion for their homes. Couples owning two homes may also participate if the combined value exceeds KRW 1.2 billion, provided they agree to dispose of the non-owner-occupied property within three years. Participants and their spouses pledge their residence as collateral and, under HF's payment guarantee, are assured lifelong residence and lifelong pension payments.

Product Design

The Korean Home Pension operates based on the law of large numbers, under which guarantee fee income paid by subscribers is used to cover subrogation losses incurred for a portion of subscribers. Guarantee fee income and expected losses are determined by key variables, including the rate of housing price appreciation, the pension calculation interest rate, and mortality rates, as well as other factors. HF recalculates these variables annually through research conducted by external experts and adjusts the monthly pension payment accordingly. Monthly pension payments are determined based on the appraised housing value, the age of the subscriber and spouse, the withdrawal limit ratio, and the selected payment method.

Enrollment Requirements





About the Business

Supply of Korean Home Pension

HF has been expanding the supply of Korean Home Pension through tailored program improvements and strategic marketing initiatives in response to population aging. In 2025, we enhanced accessibility by improving preferential products and simplifying application procedures, while strengthening the program's role in providing retirement income security. As a result, 13,925 new subscribers joined the program in 2025. Since its launch, we have provided KRW 17.5 trillion in pension payments to approximately 150,000 older adults and supplied a cumulative total of KRW 189 trillion in guarantees as of 2025. We will continue to improve the program and expand inclusive financial services to support a stable retirement for older adults.

Annual Korean Home Pension Supply Status

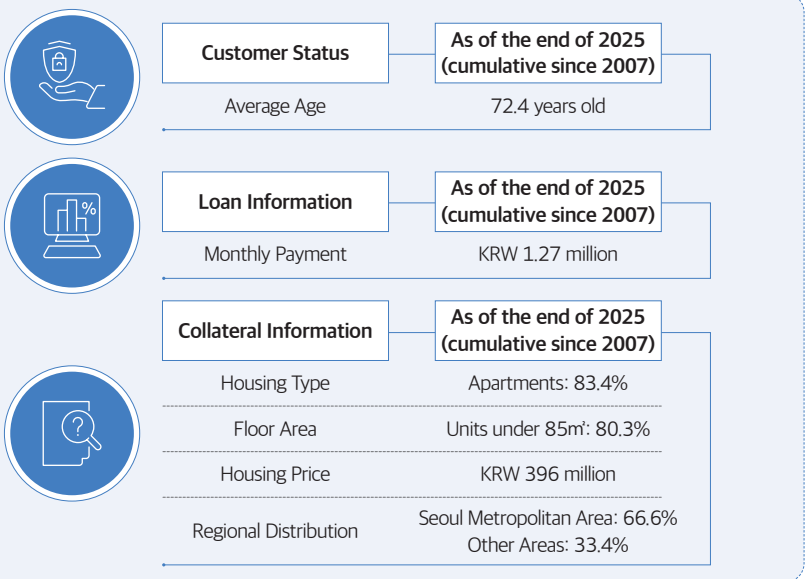
(Unit: cases, KRW billion)

Category	2016	2017	2018	2019	2020
No. of guarantees	**10,309**	**10,386**	**10,237**	**10,982**	**10,172**
Guarantee Supplied	10,773	10,697	9,899	11,333	11,103
Pension Payment	618	745	897	1,097	1,211
Balance	**2,056**	**2,697**	**3,429**	**4,341**	**5,248**

Category	2021	2022	2023	2024	2025
No. of guarantees	**10,805**	**14,580**	**14,885**	**14,670**	**13,925**
Guarantee Supplied	15,026	24,969	22,502	19,450	17,237
Pension Payment	1,455	1,924	2,386	2,641	2,813
Balance	**6,281**	**7,886**	**9,847**	**11,958**	**14,089**

Customer Status

As of the end of 2025, the average home value of cumulative Korean Home Pension participants was KRW 396 million, with an average monthly payment of KRW 1.27 million and an average participant age of 72.4 years. By housing type, apartments accounted for the largest share at 83.4%. Regionally, 66.6% of participants were located in the Seoul metropolitan area, while 33.4% were in non-metropolitan regions. In terms of housing size, 80.3% of participants owned homes within the national housing size standard (85㎡ or smaller), reflecting the program's strong accessibility for end-users. In addition, the 2025 customer satisfaction survey recorded a score of 95.3 in the "Customer Care" category, up 1.7 points from the previous year, demonstrating continued improvements in service quality. HF will continue to expand the supply of Korean Home Pension through customized financial services tailored to the needs of senior households.



Supply Status of Korean Home Pension Guarantees by Payment Type

The Korean Home Pension is structured to meet participants' financial circumstances and needs through a variety of payment options, including Lifetime Payment, Lifetime Mixed Payment, Loan Repayment, and Preferential Payment. In 2025, Lifetime Payment accounted for the largest share, with 7,104 cases representing 51.0% of total enrollments. Preferential Payment recorded 2,865 cases (20.6%), while Lifetime Mixed Payment accounted for 2,532 cases (18.2%). In addition, Loan Repayment, introduced under the "My Home Pension" program, recorded 631 cases (4.5%). These results demonstrate the operation of a customized payment structure designed to accommodate diverse customer needs.

Glossary for Table Terms

1) Lifetime Payment: Monthly payments provided for life without setting a withdrawal limit.
2) Lifetime Mixed Payment: After setting a withdrawal limit, the remaining amount is paid monthly for life.
3) Fixed-term Mixed Payment: After setting a withdrawal limit, the remaining amount is paid monthly for a fixed period selected by the customer.
4) Loan Repayment: A lump-sum withdrawal is allowed more than 50% and up to 90% of the loan limit for the repayment of mortgage loans or loans for small business owners, and the remaining amount is paid monthly for life.
5) Loan Repayment Preferential: For customers using the Loan Repayment type who also meet the criteria for the preferential program; withdrawal limits and monthly payments are increased accordingly (launched in June 2024).
6) Preferential Home Pension: For married couples owning a single home valued at less than KRW 250 million; if one spouse is eligible for the Basic Pension, monthly payments are increased by up to 20% compared with the standard Korean Home Pension.

HF ESG Story



1. Expanding the Green Housing Finance Ecosystem
2. Expanding Inclusive Housing Finance
3. Advancing Sustainable Governance



1. Expanding the Green Housing Finance Ecosystem

HF is expanding its portfolio of green finance products to broaden the green housing finance ecosystem. By increasing the supply of Green Mortgages and issuing Green Covered Bonds and Green MBS, we have further strengthened the foundation for green finance. We have also contributed to sustainable environmental management by reducing costs and greenhouse gas emissions through digital transformation.



Expanding Green Finance Products

Green Mortgage Program Restructured

HF has expanded the supply of Green Mortgages centered on the Green Bogeumjari Loan and further strengthened the foundation for green finance to promote environmentally responsible housing finance. Following the launch of the Green Bogeumjari Loan in 2023, we established an automated Green Building Certification Information Inquiry System in 2024 to prevent the omission of eligible green assets and continuously expand our green asset portfolio. In addition, in accordance with the Korean Green Taxonomy (K-Taxonomy), we expanded access to green housing finance by including Zero Energy Building (ZEB)-certified homes as eligible properties. As a result, we provided KRW 1.7 trillion in Green Mortgages in 2025, contributing to a reduction of 9,043 tCO_2eq in carbon emissions.

First Green Covered Bond Issued by a Public Institution

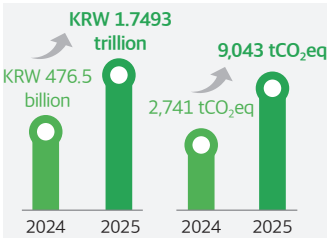
HF contributed to the expansion of the green finance market by issuing an EUR 800 million Green Covered Bond in March 2026, the first such issuance by a Korean public institution, following the issuance of a Sustainability Bond in 2025. By utilizing the Green Bogeumjari Loan, an eco-friendly housing finance product, as the underlying asset, we expanded support for green finance. Through long-term, low-cost funding, we reduced financing costs and helped ease housing finance burdens. In addition, participation from a diverse range of global investors, including those from Germany and France, enhanced the credibility of HF's green finance initiatives.

* Covered Bond: A bond issued by a financial institution and secured by high-quality assets such as mortgage loans. Investors have dual recourse to both the issuing institution and the underlying assets.

First Green Mortgage-Backed Securities (MBS) Issued

To expand eco-friendly housing finance and support housing stability for low- and moderate-income households, HF issued KRW 560.5 billion in Green Mortgage-Backed Securities (MBS) for the first time in April 2026. By using Green Bogeumjari Loans as the underlying assets, we expanded green housing finance and helped reduce housing cost burdens through the provision of long-term fixed-rate mortgage loans. In addition, the issuance recorded a 225% subscription rate relative to the offering amount, demonstrating strong investor demand and robust market competitiveness.

Green Mortgage Supply and Carbon Emissions Reduction



Sustainability and Green Covered Bond Issuance

2025 Sustainable Bond Issuance
KRW **1.1338** trillion

2026 Green Bond Issuance
KRW **1.3608** trillion

MBS Subscription Rate

Social MBS Subscription Rate*
161%

Green MBS Subscription Rate
225%

* Subscription rate of MBS of the same type issued within one month before and after the issuance date of the Green Bond.

1. Expanding the Green Housing Finance Ecosystem

Expanding Green Finance Support

Eco-friendly Housing Construction Business Guarantees Supported

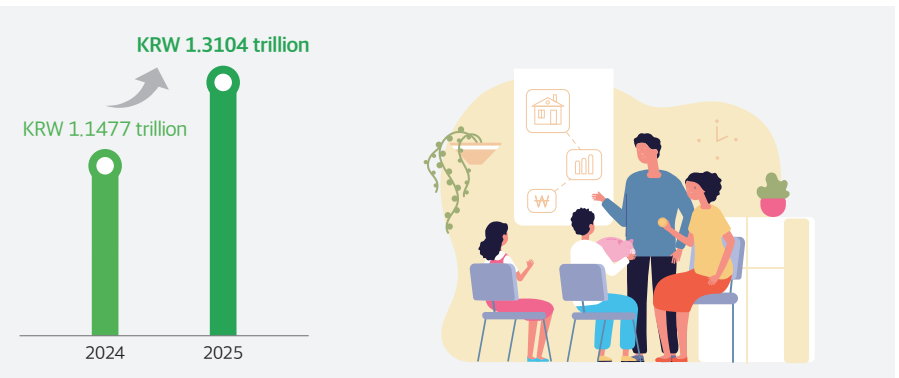
HF is expanding business guarantee support to promote the construction of eco-friendly housing. We operate a preferential program that provides a 0.1%p reduction in guarantee fees for eco-friendly housing construction projects. In addition, we have expanded preferential treatment for companies with outstanding ESG ratings* by increasing preferential guarantee fee discounts and broadening eligibility, thereby encouraging greater participation in eco-friendly construction projects. Through these incentives, HF supports environmentally friendly construction activities. In 2025, we provided a total of KRW 3.57 trillion in business guarantees for eco-friendly housing projects.

* Companies receiving a score of 90 or above in the Korea Occupational Safety & Health Agency's construction-site accident prevention activity assessment or certified under the Korea Occupational Safety and Health Management Accreditation (KOSHA-MS).

Private-sector Eco-friendly Projects Supported through Fund Management

HF actively invests in ESG bonds and other financial instruments issued to support environmentally friendly projects by utilizing resources from the Housing Finance Credit Guarantee Fund and other funds. To promote innovation-driven growth in the private sector and strengthen the foundation for a sustainable economy, we continue to expand investments in new growth funds and ESG funds each year. As a result of these efforts, HF recorded KRW 1.3104 trillion in ESG investments through the Housing Finance Credit Guarantee Fund in 2025 (based on average outstanding balance).

ESG Investments of the Housing Finance Credit Guarantee Fund (Based on average outstanding balance)



Contributing to Greenhouse Gas Reduction

Financial Costs Reduced and Carbon Emissions Reduced through Digital Transformation

HF is creating both economic and environmental value through enhanced operational efficiency and digital transformation. Following the introduction of the HF Electronic Delivery Platform in 2025, 74 types of customer notifications are now delivered electronically via mobile devices instead of paper mail. Beginning in 2026, HF also introduced an Electronic Contract Service, digitalizing 139 paper-based contract processes and establishing a paperless work environment covering the entire process from signing to document storage. Through these efforts, HF expects to reduce annual paper consumption by approximately 117,000 sheets.

The digital transformation of business operations not only reduces costs and improves productivity but also contributes to sustainable green management through indirect reductions in greenhouse gas emissions. In recognition of its contributions to the development and wider adoption of the electronic document industry, HF received a Minister's Merit from the Ministry of Science and ICT in 2025.

Paper Consumption
Reduced by **160,000** sheets

Greenhouse Gas Emissions
Reduced by **842** $kgCO_2eq$

Work Hours Saved
1,311 hours annually

Annual Postage Costs Reduced
KRW **136** million

2. Expanding Inclusive Housing Finance

HF is expanding inclusive housing finance to strengthen housing stability and financial support for low-income and vulnerable groups. Through tailored support for newlyweds and young adults, expanded reverse mortgages, and debt restructuring assistance, we have established a financial safety net across the life cycle. We have also contributed to improving people's quality of life and creating social value by preventing jeonse rental fraud, blocking fraudulent lending, and establishing a disaster response support system.



Supporting Housing Stability and Financial Assistance for Low-Income and Vulnerable Groups

Expanded Customized Housing Finance Support for Newly Married Couples and Youth

HF continues to expand housing finance support to address low birth rates and promote housing stability for newly married couples and youth. We provide preferential guarantee limits and guarantee fee reductions of up to 0.2%p for newly married couples and child-rearing households, while supporting housing independence for non-homeowning youth households headed by individuals aged 34 or younger. We also work with banks and 26 local governments nationwide to provide customized support and have expanded eligibility for special guarantees for multi-child households by counting unborn children as children. For policy mortgages, we increased the preferential interest rate benefit for newly married households from 20bp to 30bp, relaxed income requirements for multi-child households to KRW 90 million for households with one or more children and KRW 100 million for households with two or more children, and introduced a 50bp preferential rate for households with two children, reducing annual financing costs by KRW 27.1 billion.

Expanded Home Pension Supply to Support Stable Retirement Living

To encourage greater participation in Home Pension among elderly homeowners in non-metropolitan areas and those owning lower-priced homes, HF relaxed the housing price eligibility threshold for the preferential Home Pension program (KRW 200 million → less than KRW 250 million). Through business agreements with regional banks and continued efforts to promote market adoption of preferential Home Pension products, the share of Home Pension subscribers in non-metropolitan regions increased from 36.9% in 2024 to 41.2% in 2025, reaching the highest level on record. HF also launched the Home Pension for Small Business Loan Repayment Program to support the livelihood stability and career transition of small business owners experiencing financial difficulties. In addition, we continue to expand practical support through the Dabujim Program, which provides free tax and legal consultation services.

HF Mortgages	Supported homeownership for low-income and actual homebuyers	• Supported housing stability and asset building for 48,892 households, including non-metropolitan residents, small business owners, and youth, contributing to domestic economic revitalization • Reduced annual financing costs for HF mortgage users by KRW 72.0 billion
	Expanded housing finance support to address low birth rates	• Expanded homeownership opportunities for 31,477 households, helping create a housing environment that supports marriage, childbirth, and childrearing • Reduced annual financing costs by KRW 27.1 billion through preferential interest rate support for households related to marriage, childbirth, and childrearing
Housing Guarantees	Provided preferential support for newly married couples and child raising households	• Provided higher guarantee limits and a 0.1%p reduction in guarantee fees for newly married households within seven years of marriage • Provided guarantee fee reductions of up to 0.2%p based on the number of minor children (Expectant parents and households with one or more children)
	Provided preferential support for non-homeowning youth households aged 34 or younger	• Provided loans of up to 90% of the rental deposit (Example: KRW 90 million based on a KRW 100 million rental deposit) • Eliminated support blind spots by providing a 100% guarantee regardless of income level
	Expanded eligibility for special guarantees for multi-child households	• Expanded eligibility requirements from households with two or more children to households with two or more children, including unborn children
Home Pension	Expanded participation in Home Pension in non-metropolitan regions	• Increased the share of Home Pension subscribers in non-metropolitan areas from 36.9% in 2024 to 41.2% in 2025, up 4.3%p year-on-year
	Dabujim Program performance	• Increased the number of program users by 78.3% year-on-year (69 → 123) and provided support for acquisition tax refund procedures for the first time • In the 2025 customer satisfaction survey, the Home Pension "Customer Care" score increased by 1.7 points year-on-year to 95.3

2. Expanding Inclusive Housing Finance

First Global Sustainability Bond Issued

HF expanded the scope of ESG finance in 2025 by issuing its first global Sustainability Bond. We issued Sustainability Bonds totaling approximately KRW 1.1338 trillion in two tranches, diversifying our ESG bond portfolio and strengthening the role of green finance in the housing finance market. We secured underlying assets through the supply of KRW 1.7 trillion in Green Mortgages and enhanced the efficiency of the asset pool by lowering the minimum collateral ratio. We also enhanced investor-friendly disclosure by publishing an ESG allocation and impact report, helping to prevent greenwashing concerns. In recognition of these efforts, we received an award in the Social Bond category from Environmental Finance, a leading global ESG publication, demonstrating international recognition of our achievements.

Sustainability Bond Issuance
KRW **1.1** trillion

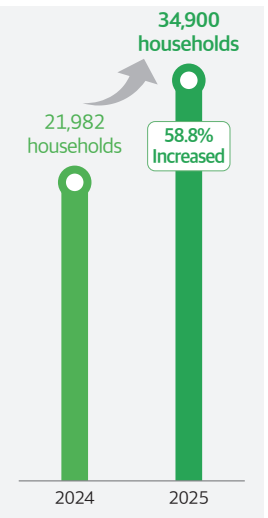
Green Mortgage Supply
KRW **1.7** trillion

Reduction in Overcollateralization Ratio
108% → **106%**

Preemptive Housing Safety Net through Expanded Debt Restructuring

In response to rising delinquency rates amid the economic slowdown, HF has established a preemptive debt restructuring framework based on analysis of delinquency patterns. We enhanced the system to provide support before delinquency occurs by taking into account the risks associated with repeated delinquency, long-term delinquency, and progression to collateral enforcement. In particular, reflecting social and economic challenges such as low birth rates, increasing small business closures, and inflationary pressures, HF expanded customized support for multi-child households, low-income small business owners, and patients with serious illnesses. We also improved accessibility by simplifying documentation requirements and introducing principal repayment deferrals. In addition, HF broadened access to debt restructuring programs and strengthened cooperation with financial institutions to enhance program utilization. As a result, HF supported the recovery of 35,000 households, including 17,000 households experiencing livelihood instability due to unemployment or business closure and 6,000 multi-child households.

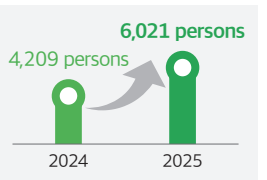
Vulnerable Borrower Recovery Support Expanded



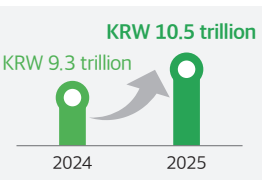
Prevented and Supported Victims of Jeonse Fraud

HF has established a comprehensive housing safety net encompassing both preventive measures and post-incident support in response to jeonse fraud and instability in the housing market. By expanding the application of the senior lien requirement* and creditor protection measure** during the jeonse guarantee screening process, as well as introducing appraisals for property valuation, we proactively reduced the risk of "underwater jeonse" properties, lowering the proportion of guarantee risk from 4.4% to 2.6%. In addition, support for victims expanded by 43.1% year on year to 6,021 beneficiaries. We also enhanced fraud prevention and customer convenience by upgrading the non-face-to-face jeonse deposit return guarantee system and introducing a preliminary eligibility inquiry service.

Number of Jeonse Fraud Victims Supported



Return Guarantee Supply Performance



* Senior lien requirement: A Jeonse guarantee underwriting requirement under which the combined amount of the lease deposit and senior liens must not exceed 90% of the appraised housing value.
** Creditor protection measure: A measure under which HF secures the right to receive the lease deposit directly from the lessor upon termination of the lease agreement.

Fraudulent Loan Risks Prevented at the Source

HF has established a duplicate guarantee prevention system in collaboration with guarantee providers (HF, HUG, and SGI) to strengthen the protection of jeonse deposits and prevent loan fraud at its source. Where guarantee applications for the same property are submitted to multiple guarantee providers, we conduct enhanced in-depth reviews under strengthened procedures to proactively prevent the risk of fraudulent loans. We have also established an ongoing fraudulent loan verification process to reinforce the institutional risk management framework. In addition, since the introduction of the system, we have conducted post-verification of 3,823 cases with potential fraudulent loan risks, enhancing the soundness of our guarantees and the stability of the fund while contributing to a safer housing finance environment.

Standing Disaster Support System Established

HF has established a standing support framework to respond to disasters such as large-scale wildfires and torrential rainfall while strengthening housing stability. To support recovery for jeonse and monthly rent loan users who lost their homes due to disasters, HF allowed new loans without requiring repayment of existing loans. We also eased financial burdens by deferring the processing of guarantee default cases for delinquent borrowers by up to three months. Through these measures, HF established a support framework of up to KRW 96.2 billion. In recognition of these efforts to enhance housing stability, HF received the Minister of Land, Infrastructure and Transport Award at the 2025 Korea Housing Welfare Convention.

3. Advancing Sustainable Governance

HF has established a transparent and accountable governance framework by advancing its ethics management system and strengthening Board operations. We proactively manage ethical risks through an ISO-based ethics management system, conflict of interest management, and AI-based internal controls. We also continue to reinforce the foundation for sustainable management by enhancing the expertise of the Board of Directors and further advancing our risk management framework.



Advancing Ethical Management and Strengthening Board Operations

Advanced the HF Ethical Management System

HF continues to foster a culture of ethics and integrity through the operation of a dedicated ethical management organization and a management framework led by the President and CEO. Since obtaining ISO 37001 (Anti-Bribery Management System) certification in 2021 and ISO 37301 (Compliance Management System) certification in 2022, HF has continuously maintained both certifications through 2025. These efforts have been recognized through achievements such as earning an Excellent rating in the Comprehensive Integrity Assessment conducted by the Anti-Corruption and Civil Rights Commission for five consecutive years. In addition, HF identified 345 ethical risks across the organization and selected key risks for focused management. We also embedded ethical awareness among employees through an ethics training completion rate of 317.9% and customized training programs tailored to individual job functions. HF has strengthened communication channels, including external reporting channels and integrity forums, while proactively managing ethical risks through the introduction of an AI-based control system. Through the operation of its conflict-of-interest prevention system, HF has maintained zero conflict-of-interest cases and continues to foster a culture of respect throughout the organization through human rights programs.

Comprehensive Integrity Assessment
Rated Excellent for **5** Consecutive Years

Conflict of Interest Cases
ZERO Cases



Strengthened Expertise and Transparency in Board Operations

HF is strengthening its role as a policy finance institution through Board operations founded on participation and accountability. The Board of Directors consists of standing directors, including the President and Chief Executive Officer, as well as non-standing directors with diverse professional expertise. Through the operation of the labor director system, HF has expanded stakeholder participation and established a transparent governance structure. In particular, non-standing directors with expertise in finance, risk management, internal control, and other specialized fields support professional and balanced decision-making on major agenda items. In 2025, we recorded a 93.5% Board attendance rate and a 90.6% management recommendation adoption rate, demonstrating substantive participation in corporate management. In addition, we continue to strengthen the expertise and accountability of the Board through a systematic review and resolution structure centered on specialized committees, including the Risk Management Committee and the ESG Management Deliberation Committee.

3. Advancing Sustainable Governance

Strengthening the Risk Management Framework

Securitization Business

To ensure the stable supply of HF mortgages and secure competitiveness in funding that supports them, HF strengthened its preemptive risk management capabilities and pursued diversification of its global funding portfolio. Through consultative bodies such as the Risk Management Committee, we established risk management strategies and systematically analyzed business risks while proactively responding to changes in financial markets, including interest rate and foreign exchange fluctuations. In addition, HF enhanced its market risk measurement framework by expanding it to 130 functional units and reinforced its crisis response capabilities through company-wide training programs. As a result, HF maintained stable risk management in its securitization business, recording a guarantee-to-capital ratio of 27.0 times and a risk capital utilization rate of 49.3%. HF also issued the first pound sterling-denominated covered bond by a Korean issuer, securing an alternative funding market beyond the euro market. Furthermore, we expanded our funding base across Asia through issuances such as Taiwan Formosa covered bonds and AUD-denominated public bonds, establishing a stable funding platform capable of efficient capital raising even amid heightened volatility in global bond markets.

Housing Finance Credit Guarantee Business

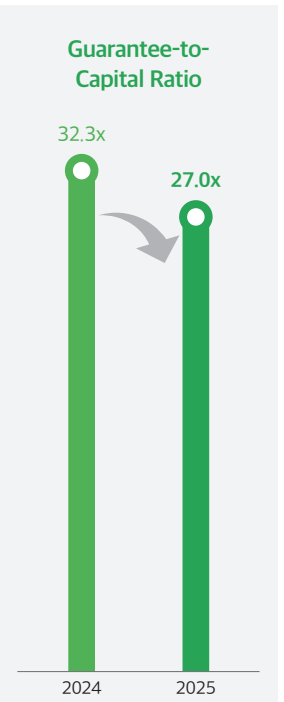
HF is committed to fostering a sound Housing and Urban Fund environment through tailored risk management by product type—including individual guarantees, refund guarantees, and business guarantees—as well as through robust processes to prevent and detect duplicate and fraudulent lending. For Jeonse guarantees, our flagship personal guarantee product, we strengthened debt screening and revised financial institution contribution rates to support the government's household debt management policy. We also introduced a duplicate guarantee prevention system jointly operated by the three guarantee institutions* and implemented a continuous fraudulent loan verification process. These measures enabled in-depth reviews of duplicate guarantee applications and verification of 3,823 potentially fraudulent loan cases, helping prevent fraudulent lending risks before losses occurred. For refund guarantees, we refined the single guarantee fee structure into differentiated rates based on loan-to-value (LTV) bands reflecting variations in claim incidence. This approach allowed us to maintain the industry's lowest guarantee fee rates while reducing the amount of refund guarantee claims by approximately 36.3% year on year and increasing guarantee fee income by approximately 178.7%. For business guarantees, we expanded the application of the credit assessment model, previously used only for selected project finance (PF) guarantees, to all business guarantee products. We also enhanced the model by shifting from qualitative assessments to quantitative indicators, reducing reliance on individual reviewers' judgment while improving the consistency, objectivity, and external credibility of the underwriting process.* Korea Housing Finance Corporation (HF), Housing and Urban Guarantee Corporation (HUG), and SGI Seoul Guarantee Insurance.

* 3 guarantee institutions: Korea Housing Finance Corporation (HF), the Housing and Urban Guarantee Corporation (HUG), and SGI Seoul Guarantee Insurance.

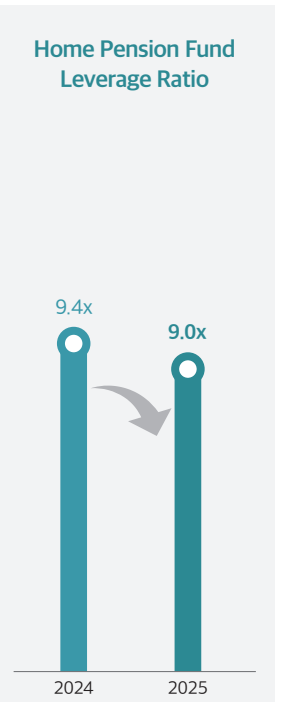
Home Pension Guarantee Business

To enhance the sustainability of the Home Pension program, where long-term risk management is particularly important, HF strengthened its soundness management and advanced its risk management framework. Centered on oversight bodies such as the Risk Management Committee, we systematically analyzed risk factors associated with key variables including housing prices, interest rates, and life expectancy. We also developed a new Home Pension Capital Ratio, which incorporates expected losses and returns, thereby enhancing the precision of soundness management.

In addition, we improved the methodology for measuring Economic Net Worth (ENW) and reduced volatility in risk projections through probabilistic simulations based on 1,000 scenarios. We also conduct ENW analyses that reflect subscriber characteristics, including region and housing type. As a result, we maintained a sound level of financial stability, recording a Home Pension Guarantee Leverage Ratio of 9.0x (statutory limit: 30.0x) and a Home Pension Capital Ratio of 182.0% (minimum requirement: 100%).







Major Milestones

2003 ~ 2017

2003
- Korea Housing Finance Corporation Act (Law No. 7030) enacted and promulgated

2004
- HF Korea Housing Finance Corporation established
- Housing Finance Credit Guarantee Fund's business is transferred to HF
- Launched Bogeumjari Loan (long-term, fixed-rate mortgage loan)

2005
- Issued the 1st Student Loan-Backed Securities (SLBS) (KRW 517 billion)
- Proclaimed the Korea Housing Finance Corporation Customer Service Charter

2007
- Achieved KRW 10 trillion in Bogeumjari Loan supply
- Launched Mortgage-Backed Pension Guarantee (Korean Home Pension)

2008
- Reached 1,000 Korean Home Pension subscribers

2009
- Enacted a mortgage-MBS swap program to offer greater liquidity for financial institutions
- Acquired ratings from global credit rating agencies (A2 from Moody's and A from S&P)

2010
- Launched u-Bogeumjari Loan
- Issued 1st US dollar-denominated covered bond (USD 500 million)

2011
- Selected as Asia's Best Securitization Securities in 2010 (Organized by The Asset)
- Awarded the Prime Minister's Merit for Excellence in Job Creation (hosted by the Ministry of Employment and Labor)

2012
- Launched Conforming Loan to support the soft-landing of household debt
- Surpassed 10,000 Korean Home Pension subscribers

2013
- Issued USD 500 million overseas Covered Bonds based on Conforming Loan
- Launched the pre-registration system for Home Pension

2014
- Launched online mortgage registration for Bogeumjari Loan with lower registration fee and lower interest rate
- Launched Caring e-Bogeumjari Loan
- Relocated HF Korea Housing Finance Corporation headquarters to Busan

2015
- Reached KRW 100 trillion in MBS issuance
- Launched Relief Conversion Loan (Conforming Loan for converting adjustable-rate mortgages to fixed-rate mortgages)

2017
- Reached KRW 100 trillion in Conforming Loan supply
- Reached KRW 200 trillion in MBS issuance
- Ranked No. 1 in the Integrity Assessment of Public Institutions (by Anti-Corruption and Civil Rights Commission)

2018 ~ 2025

2018
- Surpassed 50,000 Korean Home Pension subscribers
- Launched Better Bogeumjari Loan, and Limited-Recourse Bogeumjari Loan
- Issued Asia's first euro-denominated Social Covered Bond

2019
- Launched Jeonse and Monthly Rent Guarantees for youth
- Issued the nation's first AAA-rated euro-denominated Social Covered Bond
- Launched Relief Conversion Loan for people with low-to-moderate incomes

2020
- Issued euro covered bond at negative yield (EUR 1 billion) for the first time in Asia
- Attracted foreign investment (Singapore UOB, KRW 300 billion), for the first time as an MBS issuer in Korea
- Released Jeonse Protection Guarantee (for return of the Jeonse Deposit)

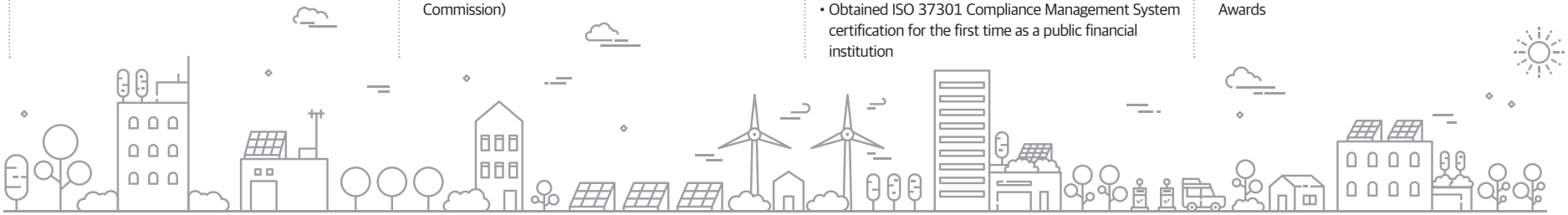
2021
- Launched Trust-Type Home Pension
- Issued Social Covered Bond with 7-year maturity, for the first time in Korea
- Obtained ISO 37001 Anti-Bribery Management System certification
- Opened the HF Singapore Branch, its first overseas branch

2022
- Launched the Housing Finance Portal mobile app
- Reached 100,000 Korean Home Pension subscribers
- Launched 3rd Relief Conversion Loan
- Obtained ISO 37301 Compliance Management System certification for the first time as a public financial institution

2023
- Launched Bogeumjari Loan for first-time home buyers
- Issued the country's first AUD Covered Bond (AUD 320 million)
- Launched the Special Bogeumjari Loan for Victims of Jeonse Fraud
- Increased the disclosed price of Korean Home Pension subscription from KRW 900 million to KRW 1.2 billion 2024

2024
- Received the Minister of Employment and Labor's commendation "Merit for Employment and Labor Administration"
- Hosted the Housing Finance Conference in celebration of the 20th anniversary
- Raised the eligible home price ceiling for preferential Home Pension (KRW 200 million → KRW 250 million)
- Received the Minister of the Interior and Safety Award of Merit for National Records Management
- Awarded the top prize in fire safety management
- Received the Minister of Health and Welfare Award of Merit for Financial Asset Investigation
- Received the Korea Public ESG Management Grand Prize (Quasi-governmental Fund Management Category)

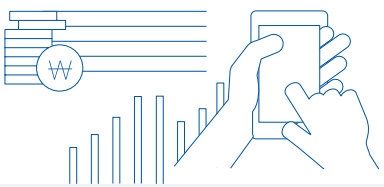
2025
- Issued HF's first Global Sustainability Bond
- Cumulative Covered Bond Issuance Exceeded KRW 20 trillion
- Surpassed 150,000 Korean Home Pension Subscribers
- Issued Korea's First GBP-denominated Covered Bond
- Received the Sustainable Debt Award 2025 "Social Bond of the Year"
- Received the Grand Prize in Governance in the Public Institution Category at the Korea ESG Management Awards



HF at a Glance

Capital and Fund Status

(As of the end of December 2025)



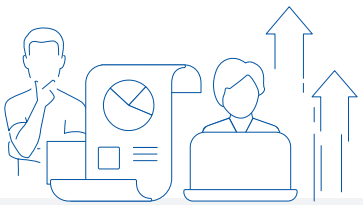
Capital	KRW **2.7374** trillion
Government Contribution	KRW **1.6358** trillion (59.8%)
Bank of Korea (BOK)	KRW **995.0** billion (36.4%)
National Housing and Urban Fund	KRW **106.6** billion (3.9%)

Fund Assets of Housing Credit Guarantee	KRW **12.118** trillion
Fund Assets of Korean Home Pension	KRW **1.567** trillion
Total	KRW **15.733** trillion



HF Workforce

(As of December 2025, current workforce)



(Unit: Number of Employees)

Executives and Non-executives	14
1st Grade	15
2nd Grade	55
3rd Grade	144
4th Grade	235.38
5th Grade and Below	421.25
Specific Positions	131.23
Total	1,015.86

※ HF's workforce consists of 7 standing executives, 7 non-standing directors, and 1,001.86 employees, for a total workforce of 1,015.86.



Domestic and Overseas Branches

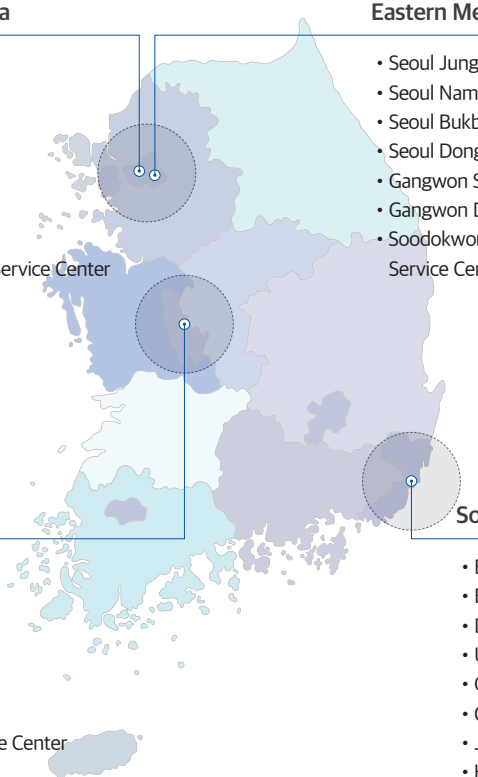


Western Metropolitan Area

- Seoul Seobu Branch
- Incheon Branch
- Incheon Nambu Branch
- Gyeonggi Nambu Branch
- Gyeonggi Jungbu Branch
- Gyeonggi Bukbu Branch
- Gyeonggi Dongbu Branch
- Soodokwon Seobu Financial Service Center

Eastern Metropolitan Area

- Seoul Jungbu Branch
- Seoul Nambu Branch
- Seoul Bukbu Branch
- Seoul Dongbu Branch
- Gangwon Seobu Branch
- Gangwon Dongbu Branch
- Soodokwon Dongbu Financial Service Center



Southwestern Area

- Gwangju Branch
- Daejeon Branch
- Sejong Chungbuk Branch
- Chungnam Branch
- Jeonbuk Branch
- Jeonnam Branch
- Seonamkwon Financial Service Center

Southeastern Area

- Busan Branch
- Busan Seobu Branch
- Daegu Branch
- Ulsan Branch
- Gyeongbuk Branch
- Gyeongnam Branch
- Jeju Branch
- HF Corporate Financial Service Center

Overseas Offices

- Singapore Office
- New York Office
- London Office





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FINANCE CORPORATION

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